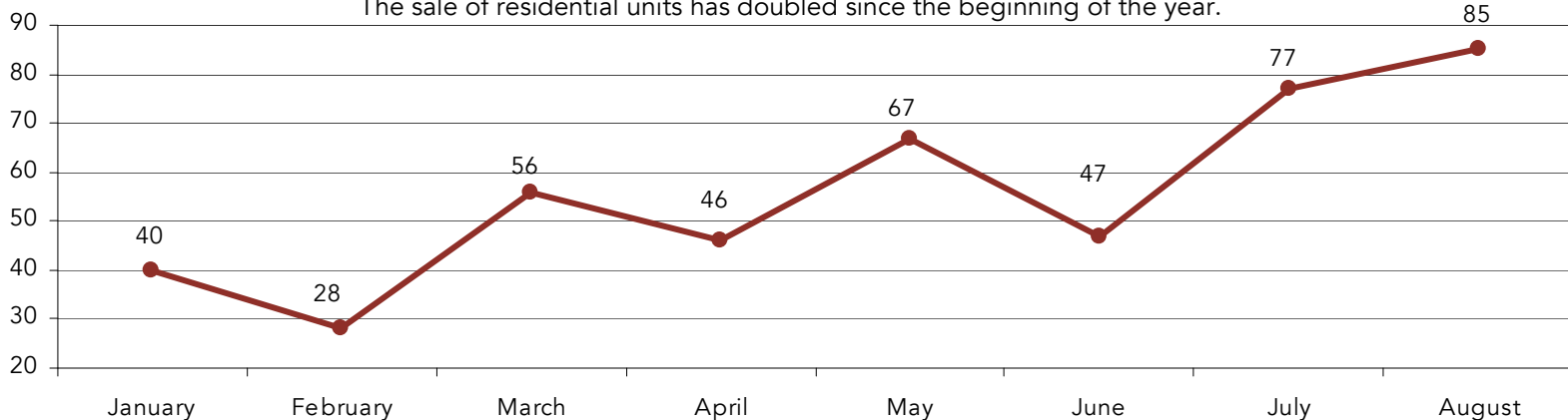


MARKET INSIDER

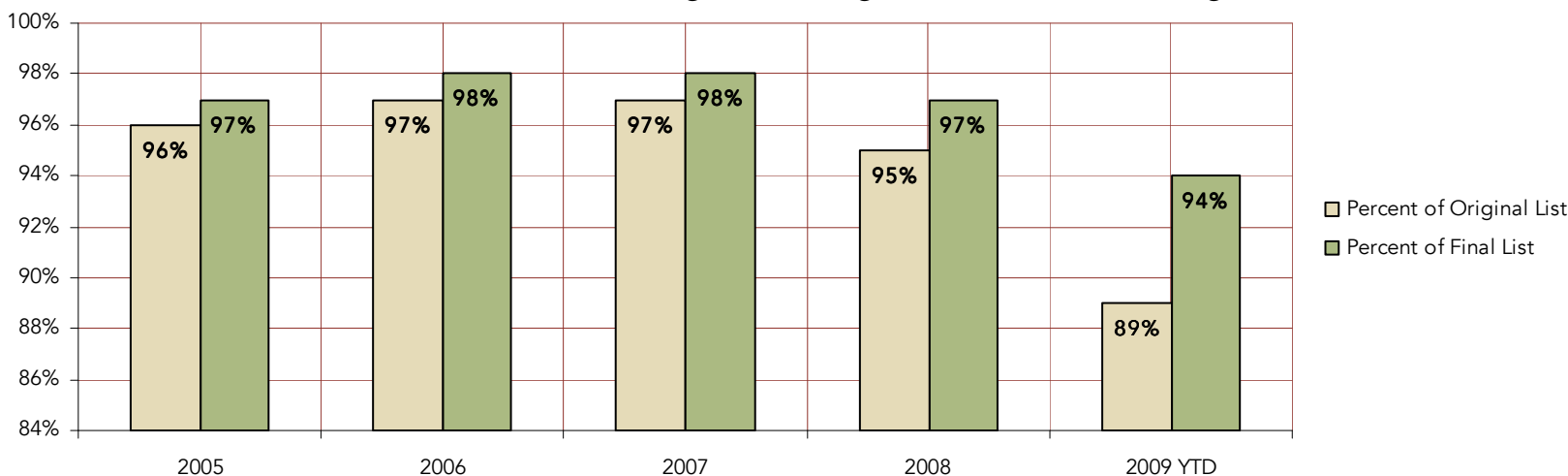
{ SUMMIT COUNTY EDITION }

Month-to-Month Sold Residential Property in Summit County

The sale of residential units has doubled since the beginning of the year.



Sales Price as Percent of Original Listing Price and Final Listing Price



Bernanke Recession is "Very Likely Over"

New York Times

"The Federal Reserve chairman, Ben Bernanke said Tuesday that it was 'very likely' that the recession had ended although he cautioned that it could be months before unemployment rates dropped significantly. 'Even though from a technical perspective the recession is very likely over at this point, it's still going to feel like a very weak economy for some time as many people will still find that their job security and their employment status is not what they wish it was,' Mr. Bernanke explained the consensus of economic forecasters was for moderate economic growth for the remainder of this year and next, particularly as credit markets thaw, consumer confidence takes time to heal and the federal government begins to unwind spending and lending programs intended to mend the economy." *September 2009*

Homebuyer Tax Credit Ends Soon

CNN.com

"There is not much timer left before \$8,000 tax credit for first-time buyers ends on December 1st -- and it can take that long to close on your new home. Passed earlier this year as part of the economic stimulus package, the credit is good for up to \$8,000, or 10% of the purchase price, and applies to people who have not owned a home in the previous three years. The best part: Unlike a similar program from 2008, the credit does not have to be repaid." *August 2009*