

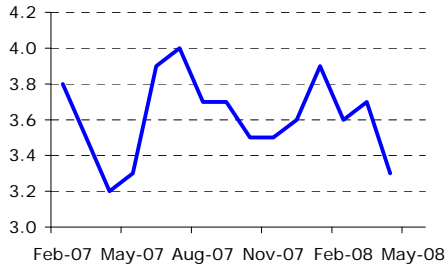
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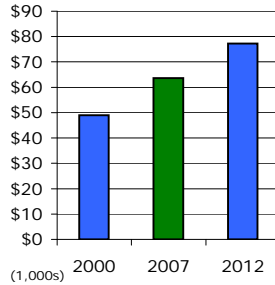
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Austin Market Conditions

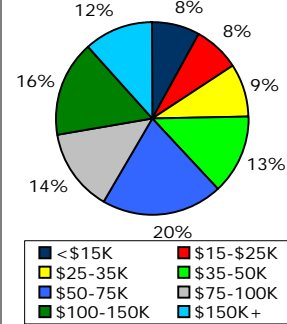
Austin MSA Unemployment Rate



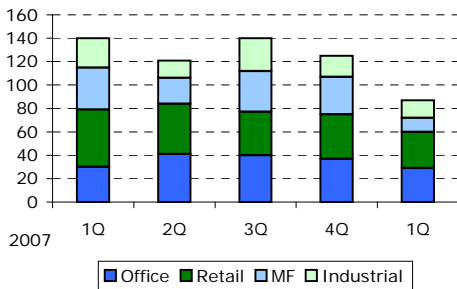
Median HH Income



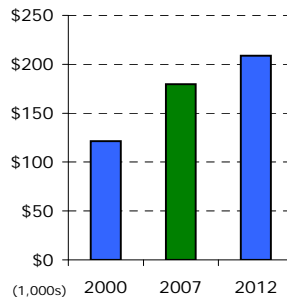
Household Income



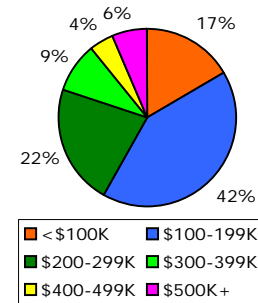
Number of Sales



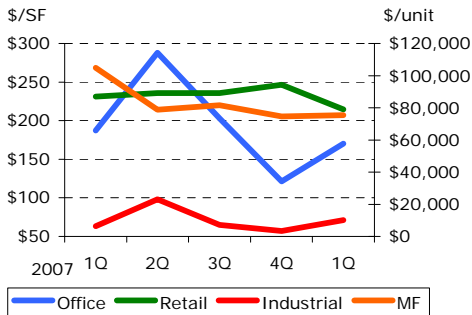
Median Home Values



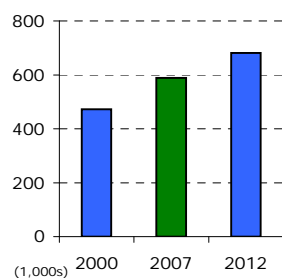
Home Values



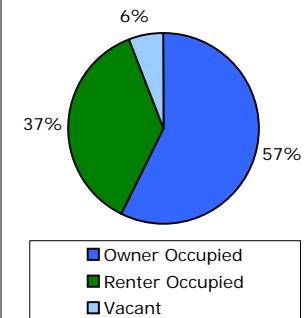
Average Price



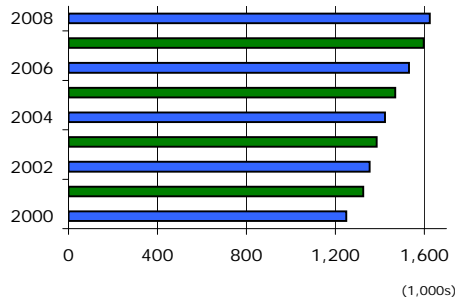
Households



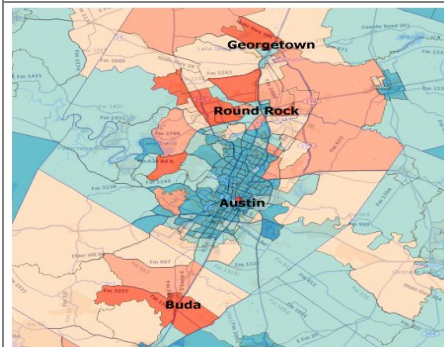
Housing Tenure



Current Population

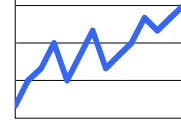


Commercial Demand Follows Growth



2007-2012 Population Growth Rates

- 6.8% to 8.5%
- 5.1% to 6.8%
- 3.4% to 5.1%
- 1.7% to 3.4%
- < 1.7%



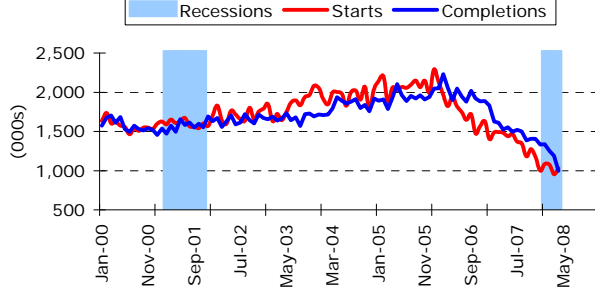
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National Market Conditions

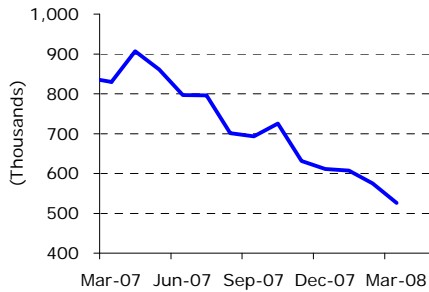
30-Year Conventional Mortgage Rate



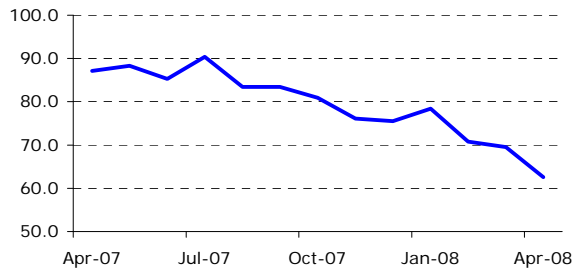
Housing Starts and Completions



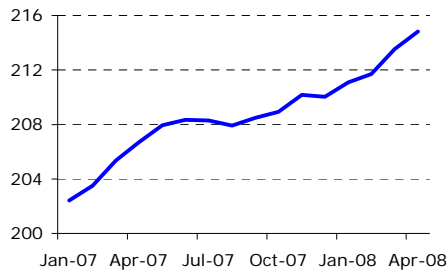
New Homes Sales



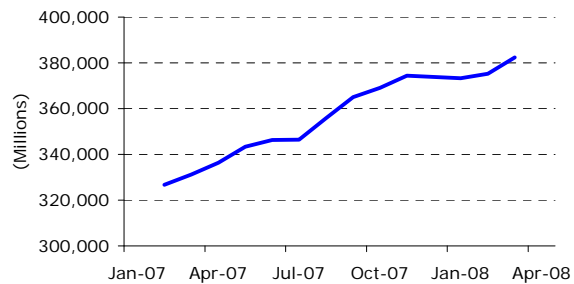
Consumer Confidence Index



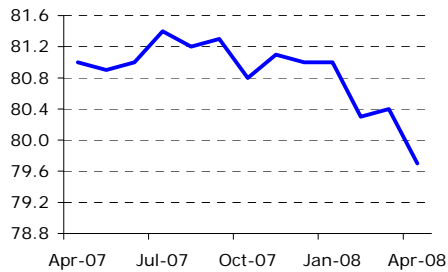
Consumer Price Index



Non-Residential Construction



Percent of Industrial Capacity



Unemployment Rate

