



RMIC's METROPOLITAN AREA MARKET ANALYSIS

As a nationwide mortgage insurer, RMIC is dedicated to helping you understand the variance in regional and local markets. Our market analysis represents not only metropolitan-level economic and demographic data, but also a summary of local conditions and their impact on real estate and mortgage markets. The guide combines relevant, useful and timely data with RMIC's independent statistical modeling and forecasting to provide the best information possible on the markets you serve.

You can use the Market Analysis to gain a better understanding of local and national trends in employment, income, credit quality, mortgage and real estate sales volume as well as supply and demand for housing. With this information at your fingertips, in our easy-to-understand format, you save time as you originate better loans.

At RMIC, we offer several options to provide you with the information you need. For more expansive information, consult RMIC's Metropolitan Area Market Analysis CD-ROM or visit www.RMIC.com and select economic data, both provide market information at the state level in summary format along with metropolitan area analyses. We also maintain information on additional local markets that you can access by contacting our Chief Economist Dr. Zhong Yi Tong at (800) 999-7642, extension 4257 or via email at zhong_yi_tong@rmic.com.

Additional origination information is available through the RMIC Mortgage Origination Workbook, a guide to the origination process for lenders in all areas of the country. Each of these publications can be ordered by contacting your RMIC Sales Representative.

In compiling this report, RMIC relies on various data sources in its analysis of metropolitan markets. While we believe these sources to be correct, we cannot guarantee their complete accuracy. This report is produced exclusively for RMIC customers. Any reproduction or transference of the analysis contained in this report to a third party requires the express written consent of RMIC.

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