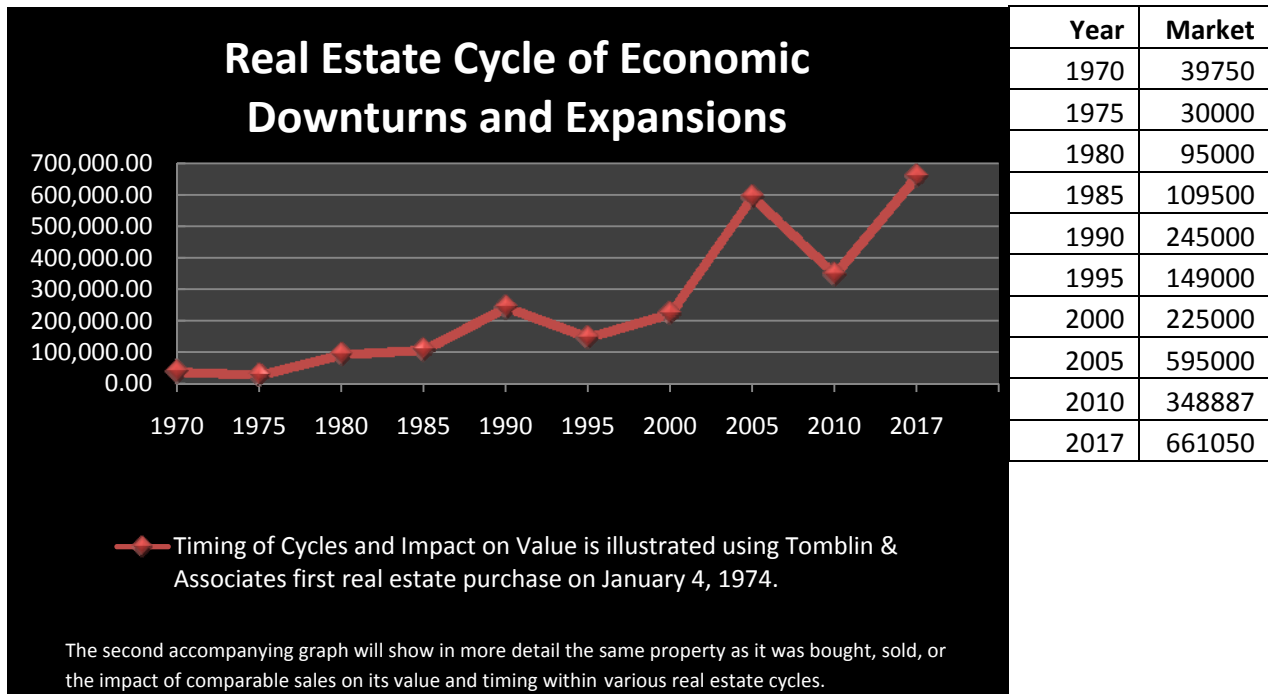


Today's Market Trends and Forecasts



Real estate opportunities are abundant in today's market, that is, if you can find your way into it, and then, if you can afford it. If you are interested, we have the answers and opportunities you need to get your foot in the door and join us during one of the greatest real estate opportunities to ever come around. To explain why now is the time to get involved, we must first look at the market as a whole. Today's market is composed of homes, condos, multifamily housing, commercial, etc.

The average cycle of the real estate market acts in 10 year increments. Every 5 years signifies either the high point or low point average for that portion of the real estate market. In this particular cycle, the peak occurred during the end of 2005 through mid 2006. Now we are beginning to see the bottom of the market currently as indicated by the recent increase in sales as reported throughout various sources. Now is the time for investors to take advantage of this opportunity to purchase property at a record low.

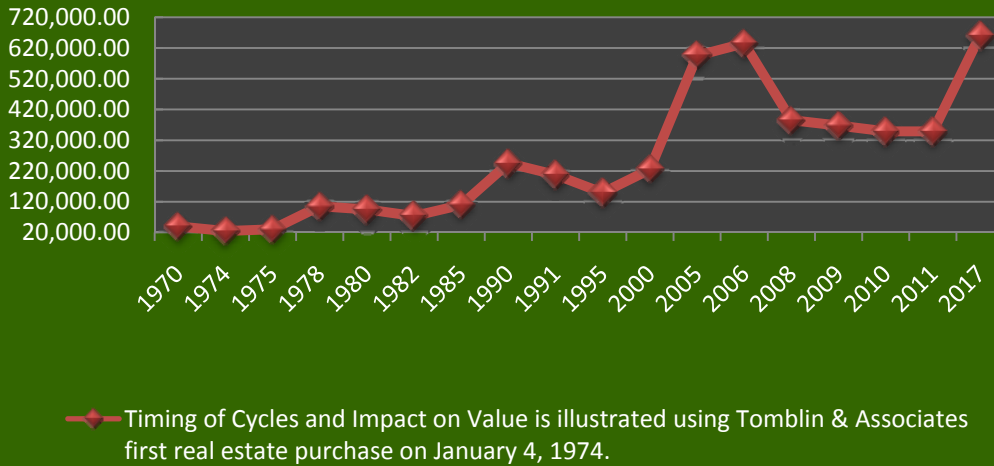
National statistics, released today, support our recommendation to purchase. National existing home sales were up 6.5% in December over November. The amount of product in inventory, based on time to clear such inventory (measured in months) decreased from 11.2 months to sell existing product in November to 9.3 months in December. California's December sales staged an even more dramatic sales increase of 17.6% in December over November and 47.9% over December of 2007 (see additional articles as part of this news release).

Due to the many factors in regards to the instability of the market, people were not able to perform on their loans, which created a domino effect to the banks causing a record number of foreclosures. These properties have been collected and evaluated for resale. These properties range anywhere to single family homes, to large high rise complexes. Now the institutions are bundling the foreclosed properties

together and selling them to "First Tier" buyers in billion dollar bundles for pennies on the dollar. Now that the first tier buyers have had the time to organize their inventory, they are turning around and selling smaller bundles for in smaller ranges for near thirty or forty cents on the dollar or better. We are prepared to be in that second tier, and now is the time to buy.

35 Years of Experience to Forecast the Direction of Real Estate

Real Estate Cycle of Economic Downturns and Expansions



1970	\$39,750
1974	\$24,500
1975	\$30,000
1978	\$105,000
1980	\$95,000
1982	\$73,500
1985	\$109,500
1990	\$245,000
1991	\$207,000
1995	\$149,000
2000	\$225,000
2005	\$595,000
2006	\$635,000
2008	\$385,000
2009	\$367,250
2010	\$348,887
2011	\$348,887
2017	\$661,050

* Values shown are based on actual sales prices and comparables for surrounding neighborhood of duplexes and two houses on a lot, with similar square footage of 1,616sf.

This graph represents the tracking of value of the first property that Tomblin & Associates purchased in November of 1973 and closed escrow on January 4, 1974. The property was 2 houses on one lot purchased from children who inherited the property at a value was \$5,000 under the then current market. The purchase price was \$24,500.00. The property was sold in 1978 for \$105,000.00. Tomblin & Associates purchased this property at the bottom of the first real estate downturn that Tomblin & Associates experienced.

The tracking of this property illustrates the timing of purchasing, selling, or refinancing of property for a long term hold. The cycle peaks are usually 10 years between peaks with the cycle bottoming at years 4 to 5 in the cycle. The one exception to this 10 year cycle periods was the run up of property values starting in 1997 and peaking at the end of 2006 to the 2nd quarter of 2007. This longer up cycle was due to the influx of international money into the purchase of the United States Treasury bills, setting a historical low for real estate financing capital. Additionally the introduction of such financing vehicles as mortgage backed securities fueled the price and demand increases (which created the current banking and economic downturn). As a historical note, certificate of deposit savings interest rates in 1980 were averaging 14-15 percent annualized interest paid with mortgage rates at the same levels and upwards to 18 percent.

Based on the competition for real estate owned, distressed, and value added real estate product, Tomblin Realty Group feels we have now reached a stabilized bottom with some small price adjustments (plus or minus 5 percent) in 2009 and 2010. This forecast is based on discussions with lenders and whole sale dealers of distressed real estate notes and properties. Our 35 years of experience and 4 real estate

cycles have shown that in order to be considered a major buyer of distressed real estate assets you must be one of the front runners to begin establishing relationships and purchasing distressed real estate assets from institution, and large opportunity funds who are purchasing bulk distressed assets in billion dollar figures. Those purchases have already begun to occur and are being readied to be sold to second tier investors such as the Tomblin Realty Group. We have successfully used this business plan in the last 2 real estate cycles. We have established relationships in order to take advantage of the distressed product that is now and will be available. Therefore, we are cautiously as well as selectively aggressively reviewing and ready to make offers on single asset to bulk asset distressed product. If we do not become active now, we will lose our position but more importantly the relationships with the companies and their professionals to obtain the best pricing but more importantly the opportunity to be on the list to be considered to be a candidate to purchase their product.

Again, this business plan was instrumental in Tomblin & Associates having exclusive first right of refusal both for purchasing and marketing Security Pacific Banks subsidiaries, Security Pacific finance, real estate owned Portfolio.

This is the time to be actively involved in this real estate cycle.

California December 2009 Home Sales

January 22, 2009

An estimated 37,836 new and resale houses and condos were sold in California last month. That was up 17.6 percent from 32,163 in November and up 47.9 percent from 25,585 for December 2007. Sales have increased on a year-over-year basis for the last six months. California sales for the month of December have varied from last year's low to a peak of 66,503 in 2003, while the average is 44,844. MDA DataQuick's statistics go back to 1988.

The median price paid for a home last month was \$249,000, down 3.5 percent from \$258,000 for the month before, and down 38.1 percent from \$402,000 for December a year ago. Around half the drop in median is due to price depreciation, the other half due to shifts in the types of homes selling, and how those homes are financed.

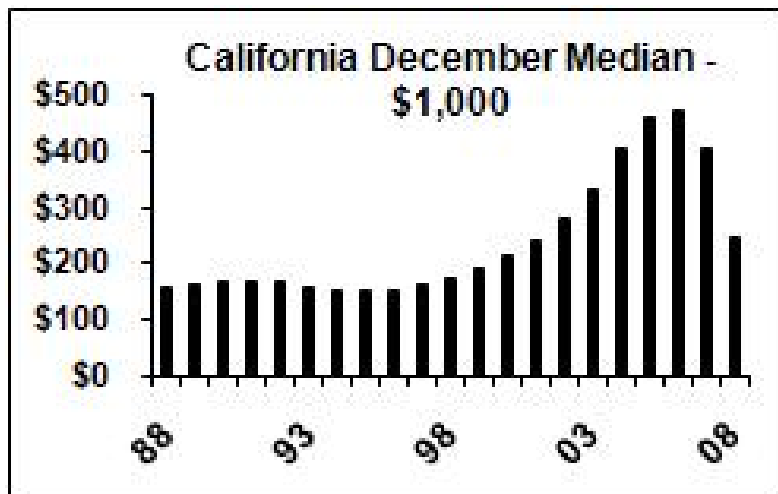
Of the existing homes sold last month, 57.5 percent were properties that had been foreclosed on. A year ago it was 23.7 percent.

The typical mortgage payment that home buyers committed themselves to paying last month was \$1,110. That was down from a revised \$1,249 in November, and down from \$1,949 for December a year ago. Adjusted for inflation, mortgage payments are back to where they were in spring 1996. They are 47.8 percent below the spring 1989 peak of the prior real estate cycle. They are 57.7 percent below the current cycle's peak in June 2006.

San Diego-based MDA DataQuick is a division of MDA Lending Solutions, a subsidiary of Vancouver-based MacDonald Dettwiler and Associates. MDA DataQuick monitors real estate activity nationwide and provides information to consumers, educational institutions, public agencies, lending institutions, title companies and industry analysts.

Indicators of market distress continue to move in different directions. Foreclosure activity waned in early fall but is edging higher again and remains near record levels, while financing with adjustable-rate mortgages is at an all-time low, as is financing with multiple mortgages. Down payment sizes and flipping rates are stable, non-owner occupied buying activity appears flat, MDA DataQuick reported.

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Southland home sales off bottom

January 19, 2009

La Jolla, CA---The core trends of Southern California's 2008 housing market were on prominent display in December: Low-cost inland foreclosures sold briskly, builders had their worst month in decades, expensive markets remained in wait-and-see mode and lenders continued to hold back on making 'jumbo' home loans, a real estate information service reported.

A total of 19,926 new and resale homes sold in Los Angeles, Riverside, San Diego, Ventura, San Bernardino and Orange counties last month. That was up 19.2 percent from 16,720 for November, and up 50.5 percent from 13,240 for December 2007, according to MDA DataQuick.

While sales from September 2007 through last summer were at the lowest in at least two-decades, they've been up off the bottom ever since. Last month was the fifth-slowest December in DataQuick's statistics, which go back to 1988. December a year ago was the all-time slowest, followed by 1995, 1990 and 1991. An average December had 25,277 sales, and the strongest was in 2003 when 36,865 Southland homes sold.

The number of resale houses sold in Riverside County almost tripled on a year-over-year basis, from 1,238 in December 2007 to 3,617 last month. Just under 70 percent of Riverside County resales were foreclosure homes. The trend is similar in San Bernardino County. Home sales in Southland metro and coastal prestige markets are down from a year ago.

Regionwide, foreclosure resales accounted for 55.7 percent of December's resales activity, up from 54.7 percent in November, and up from 24.3 percent in December 2007.

A total of 1,813 newly-built homes were sold in December, easily the lowest number for that month in DataQuick's statistics. The December average since 1988 is 4,926. In December 2005 a total of 8,723 new homes were sold.

"The builders are in a holding pattern, staying alive until the market recovers. Mortgage interest rates last month were near record lows. Of course, that doesn't mean much if the money isn't actually being lent. It does look like the spigot is being opened a little bit, at least for low-cost home purchases," said John Walsh, MDA DataQuick president.

The most active lenders to Southland home buyers right now are Countrywide, Bank of America and Wells Fargo. MDA DataQuick will report more extensively on the home financing market next month.

The median price paid for a Southland home was \$278,000 last month. That was down 2.5 percent from \$285,000 for November, and down 34.6 percent from \$425,000 for December a year ago. The median reached \$505,000 in mid 2007.

In today's market, the drop in the median overstates the decline in home values. The more affordable inland markets with most of the discounted foreclosures account for a large share of today's sales, while homes in the upper half of the market are not selling well, and are under-represented in the statistics. When jumbo loans of more than \$417,000 were readily available in early 2007, they accounted for just under 40 percent of all home purchases. Last month they accounted for 12 percent.

MDA DataQuick, a subsidiary of Vancouver-based MacDonald Dettwiler and Associates, monitors real estate activity nationwide and provides information to consumers, educational institutions, public agencies, lending institutions, title companies and industry analysts.

The typical monthly mortgage payment that Southland buyers committed themselves to paying was \$1,239 last month, down from a revised \$1,380 for the previous month, and down from a revised \$2,060 for December year ago. Adjusted for inflation, current payments were 43.9 percent below typical payments in the spring of 1989, the peak of the prior real estate cycle. They were 54.0 percent below the current cycle's peak in July 2007.

Indicators of market distress continue to move in different directions. Foreclosure activity waned in early fall but is edging higher again and remains near record levels, while financing with adjustable-rate mortgages is at an all-time low, as is financing with multiple mortgages. Down payment sizes and flipping rates are stable, non-owner occupied buying activity appears flat overall but is above-average in some markets, MDA DataQuick reported.

All homes	Sales Volume			Median Price		
	Dec-07	Dec-08	%Chng	Dec-07	Dec-08	%Chng
Los Angeles	4,430	5,848	32.0%	\$470,000	\$320,000	-31.90%
Orange	1,731	2,580	49.0%	\$565,000	\$397,000	-29.70%
Riverside	2,503	4,435	77.2%	\$355,000	\$209,000	-41.10%
San Bernardino	1,518	2,862	88.5%	\$315,000	\$180,000	-42.90%
San Diego	2,468	3,325	34.7%	\$430,000	\$300,000	-30.20%
Ventura	590	876	48.5%	\$525,250	\$338,000	-35.60%
SoCal	13,240	19,926	50.5%	\$425,000	\$278,000	-34.60%

Source: DQNews.com Media calls: Andrew LePage (916) 456-7157 or John Karevoll (909) 867-9534

