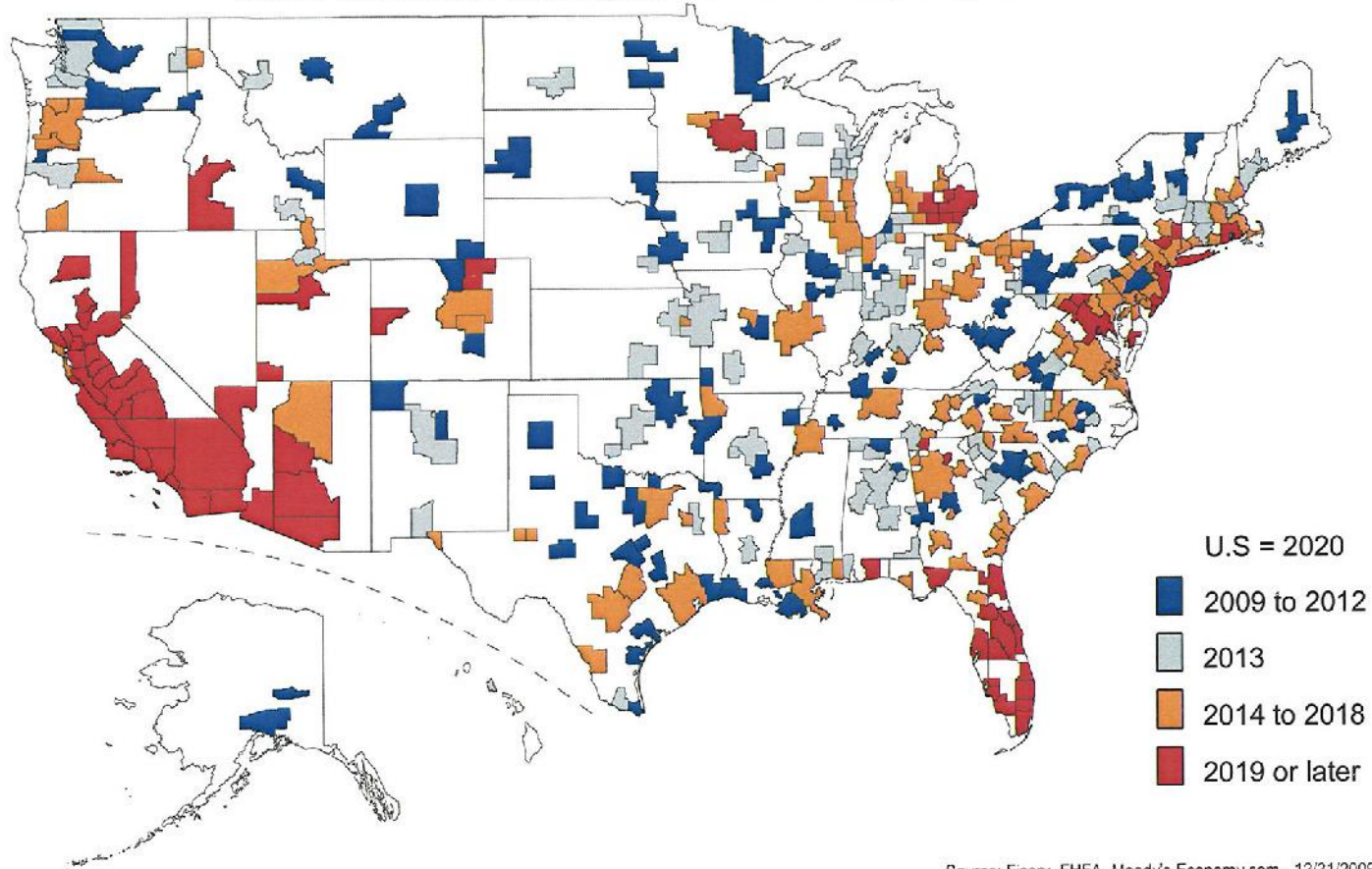


# Hardest Hit Areas Will Take Longer to Recover

Recovery impacted by high unemployment and bankruptcy rates

Year in which metro area regains previous house price peak



Source: Fiserv, FHFA, Moody's Economy.com - 12/31/2009