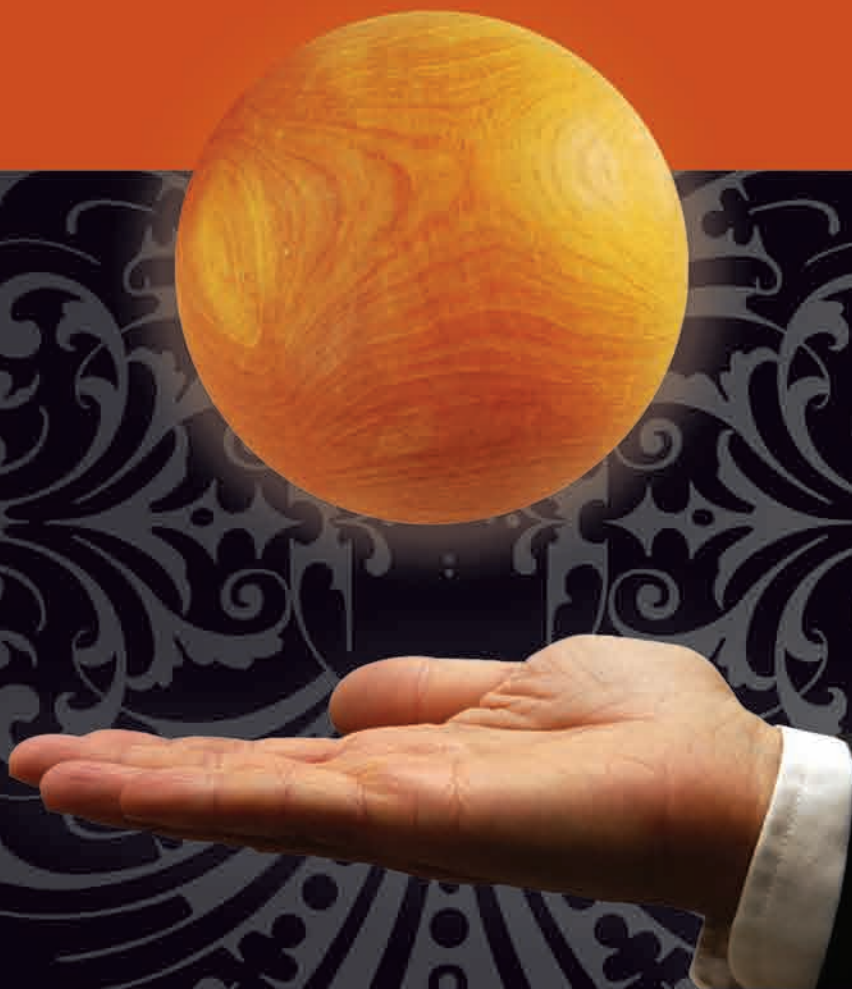


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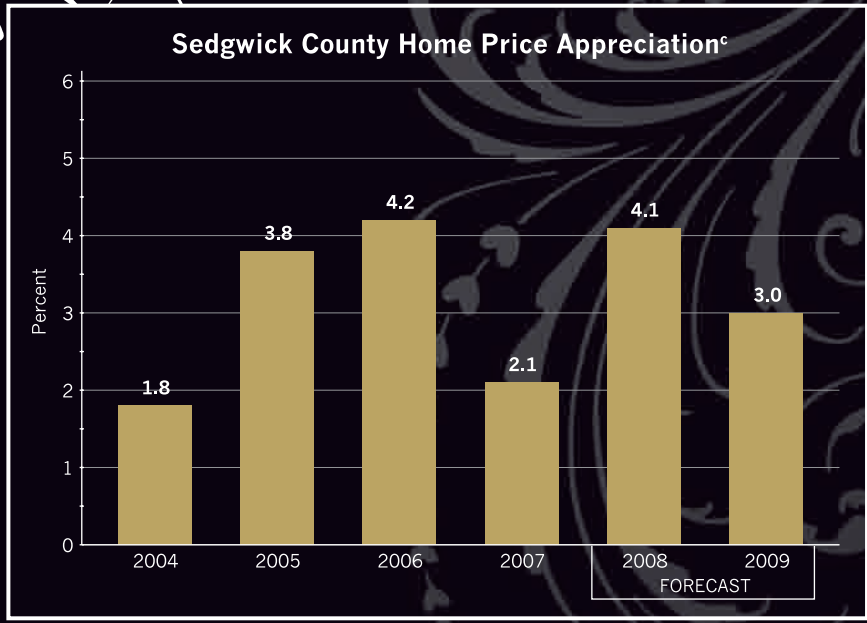
“Reality is merely an illusion, albeit a very persistent one.”

- Albert Einstein

Here in Wichita, home prices continue to defy the gravity of the national press reports, with prices rising by 3.3 percent over the past year. This appreciation should accelerate through the end of this year, before slowing somewhat in 2009.



Sedgwick County Home Price Appreciation^c



“Wichita area home prices should rise by 4.1 percent in 2008 and another 3.0 percent in 2009.”

Notes: b) Year-over-year percentage change in the Standard & Poors, Case-Shiller U.S. house price index
 c) Year-over-year percentage change as measured using 4th quarter values

