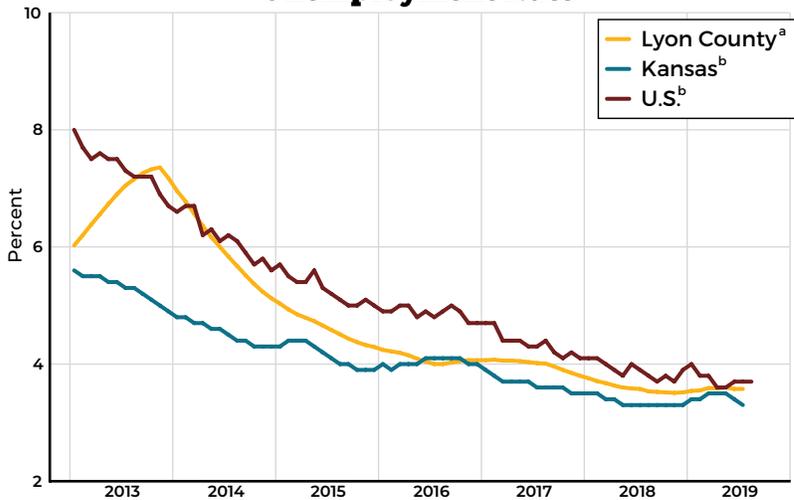


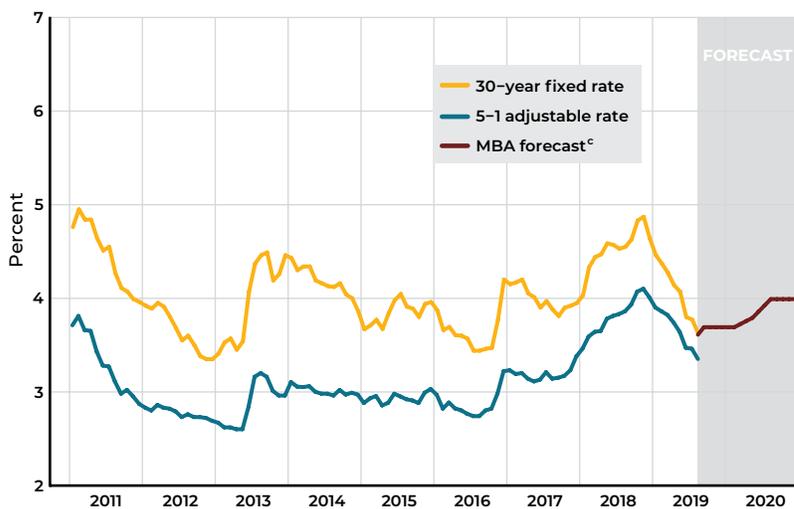
Economic Overview

Mortgage Rates to Remain Below 4 Percent

Unemployment Rate



Mortgage Rates



Sources: Freddie Mac, Mortgage Bankers Association, U.S. Bureau of Labor Statistics

- Notes:
- a) Twelve-month trailing moving average of the Lyon County unemployment rate
 - b) Seasonally adjusted
 - c) Mortgage Bankers Association August 2019 forecast of the 30-year conventional mortgage rate

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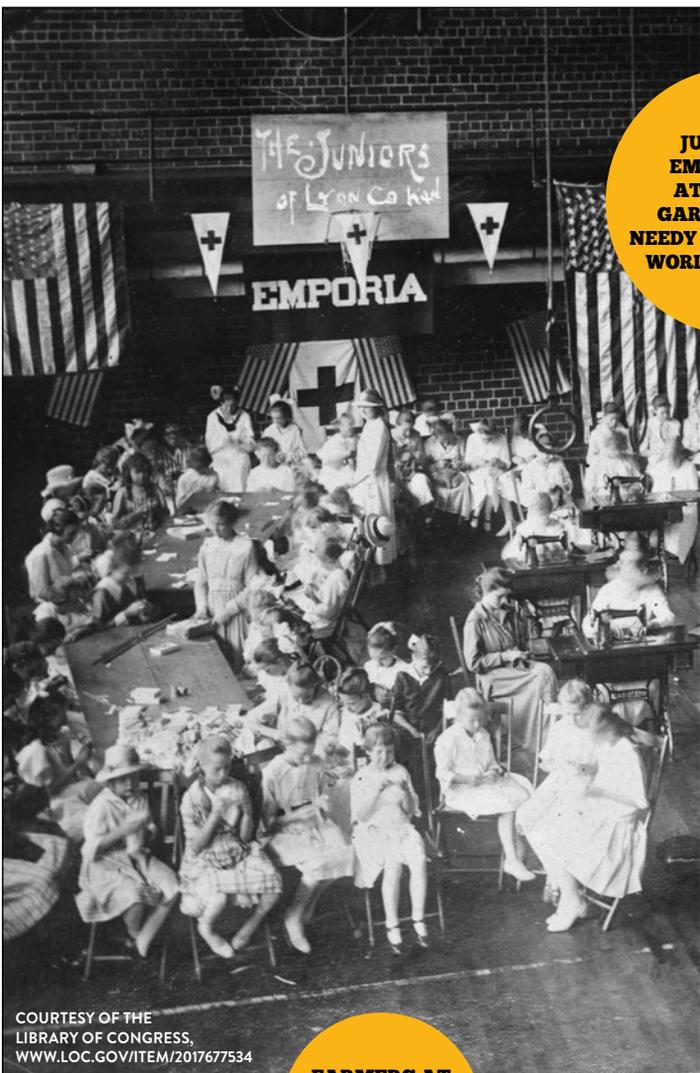
↑
TRACTOR-DRAWN FLOATER, GRAY COUNTY, KS, 1939

OLD WINDMILL AND SHED ON ABANDONED FARM NEAR SYRACUSE, KS, 1939
↓



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Lyon County Housing Statistics



JUNIORS OF EMPORIA, KS, AT WORK ON GARMENTS FOR NEEDY CHILDREN THE WORLD OVER, 1920

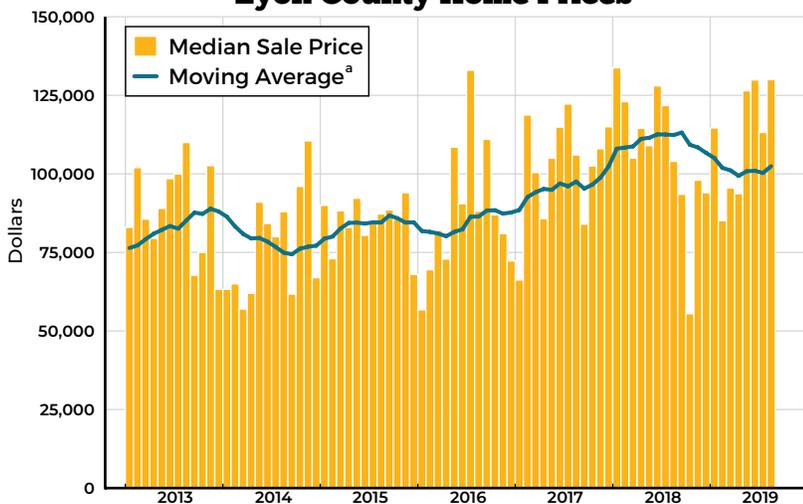
COURTESY OF THE LIBRARY OF CONGRESS, WWW.LOC.GOV/ITEM/2017677534



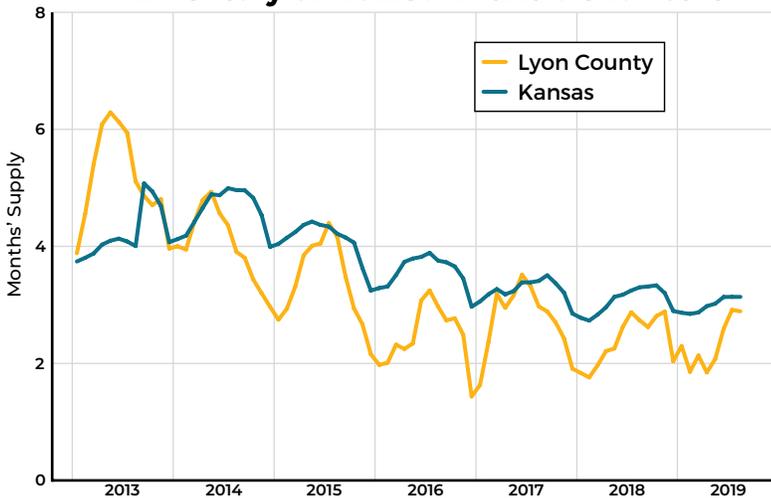
FARMERS AT THE AUCTION, OSKALOOSA, KS, 1938

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Lyon County Home Prices



Inventory of Homes Available for Sale^b

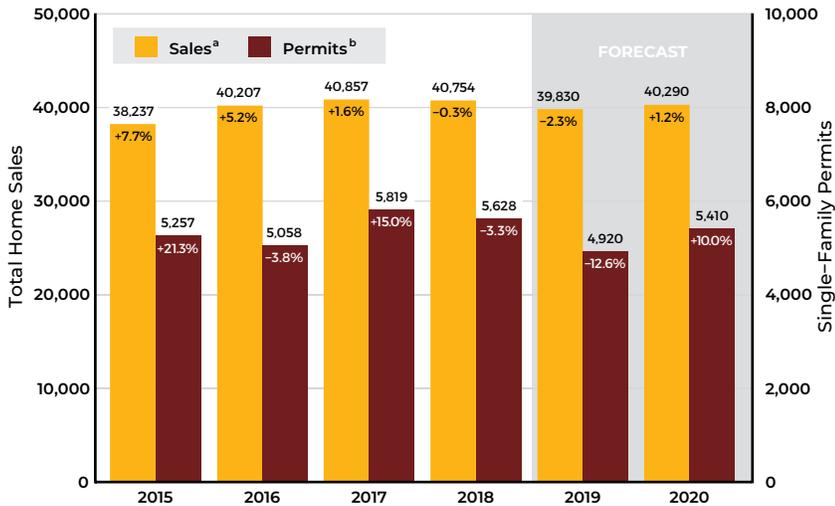


Sources: Sunflower Association of REALTORS® and participating Kansas REALTOR® MLS systems

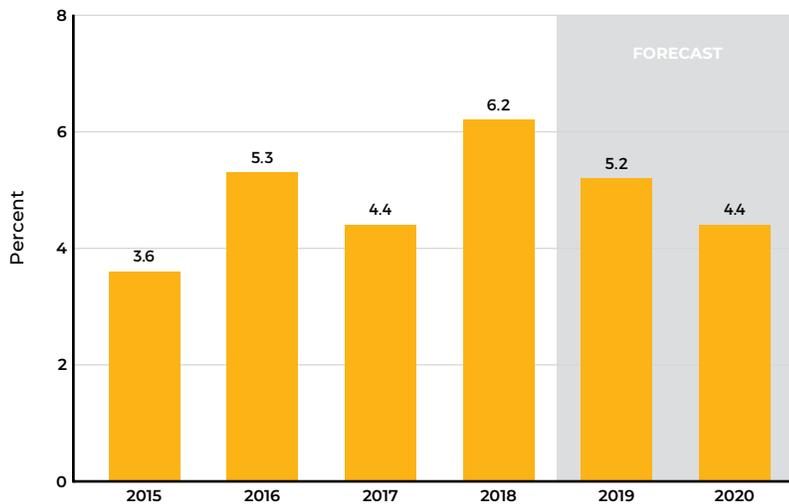
Notes:
 a) Twelve-month trailing moving average of the median sale price of all homes in Lyon County
 b) Active listings divided by the 12-month trailing moving average of sales

Kansas Statewide Housing Forecast

Kansas Housing Market Activity



Home Price Appreciation^c



Sources: Federal Housing Finance Agency, National Association of REALTORS[®], Participating REALTOR[®] multiple listing services across Kansas, U.S. Bureau of the Census, WSU Center for Real Estate

Notes:

- a) Total home sales in Kansas as reported by participating REALTOR[®] multiple listing services across the state
- b) Single-family building permits issued in Kansas as reported by the U.S. Bureau of the Census
- c) Year-over-year percentage change in the Federal Housing Finance Agency all-transactions housing price index for Kansas, as measured using 4th quarter values



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