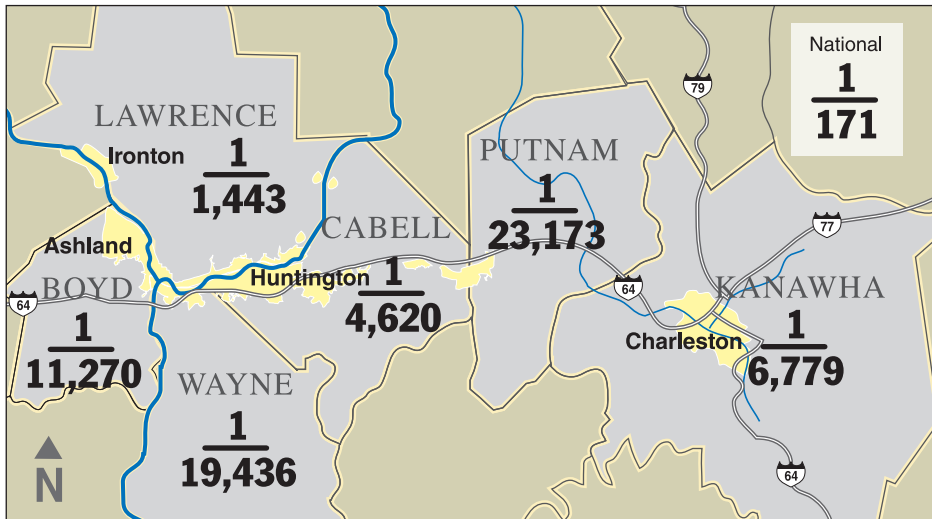


Current local foreclosure rates better than national

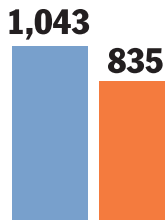
According to www.RealtyTrac.com, the national current foreclosure listings showed that 739,714 homes received foreclosure notices during the second quarter of 2008. That's a rate of one for every 171 homes. Foreclosure rates in other local counties are much lower.



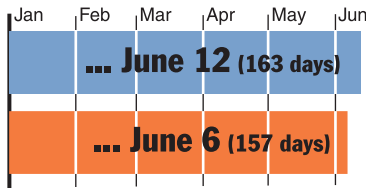
Huntington's overall real estate market: 2007-08

2007 2008
(From Jan. 1 — July 31)

Total number of units sold went down 19.94%



The number of days on the market decreased 3.68%. For example, if a unit was put on the market January 1, it sold on ...



Average sale prices dropped 2.93%

