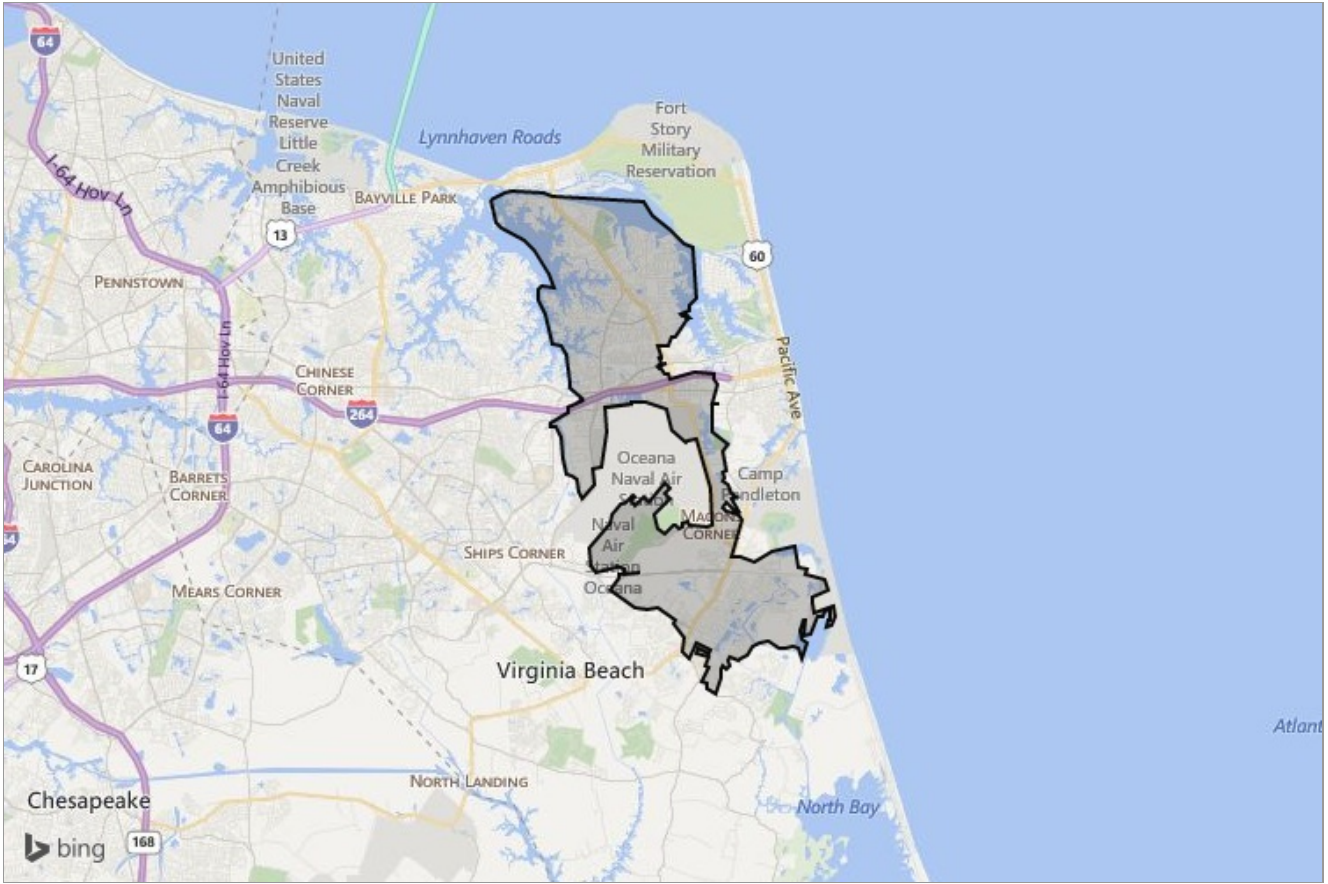


NEIGHBORHOOD REPORT

Virginia Beach, VA 23454



Neighborhood: Housing Stats and Charts

	23454	Virginia Beach	Virginia
Median Estimated Home Value	\$263K	\$249K	\$225K
Estimated Home Value 12-Month Change	-0.1%	2.5%	1.4%
Median List Price	\$217K	\$224K	\$235K
List Price 1-Month Change	-8%	-2.4%	2.2%
List Price 12-Month Change	-9.2%	-6.3%	2.2%
Median Home Age	32	34	38
Own	62%	65%	68%
Rent	38%	35%	32%
Vacancy	1.59%	-	-
\$ Value of All Buildings for which Permits Were Issued	-	-	\$3.25B
% Change in Permits for All Buildings	-	-	-1%
% Change in \$ Value for All Buildings	-	-	2%

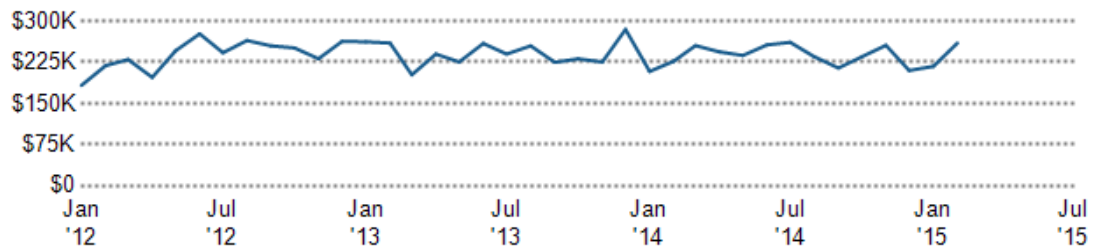
Median Sales Price vs. Sales Volume

This chart compares the price trend and sales volume for homes in an area. Home prices typically follow sales volume, with a time lag, since sales activity is the driver behind price movements.

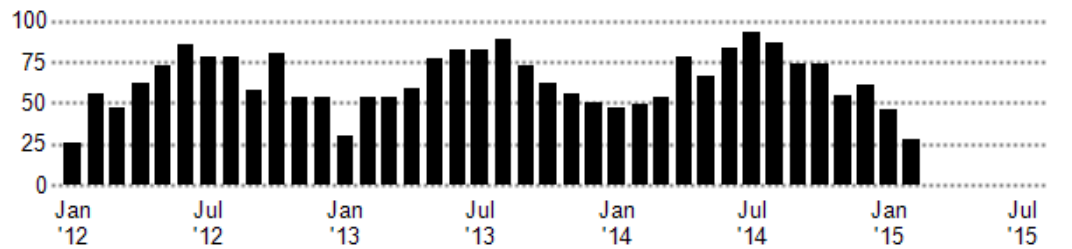
Data Source: Public records data
Update Frequency: Monthly

■ Median Sales Price
■ Sales Volume

Median Sales Price



Sales Volume



Median Listing Price vs. Listing Volume

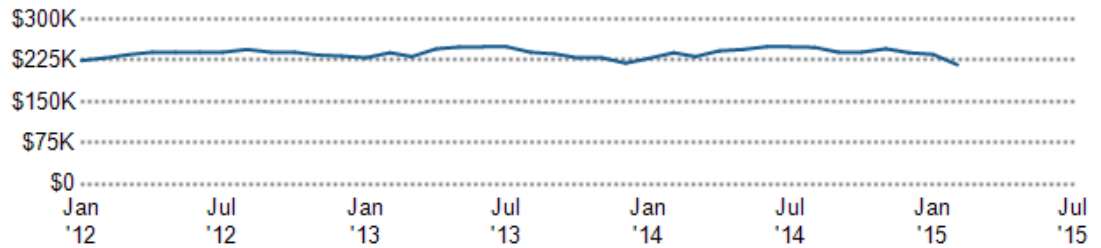
This chart compares the listing price and listing volume for homes in an area. Listing prices often follow listing volume, with a time lag, because supply can drive price movements.

Data Source: On- and off-market listings sources

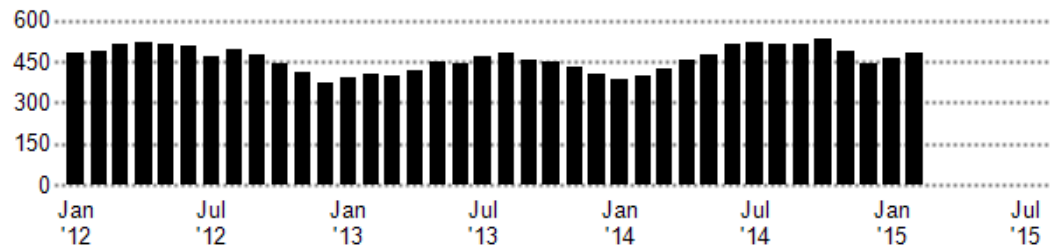
Update Frequency: Monthly

■ Median List Price
■ Listing Volume

Median List Price



Listing Volume



Price Range of Homes Sold

This chart shows the distribution of homes reported sold in the past six months within different price ranges in the area of your search. The amount shown for the subject property is sold data where available, or the property's estimated value when sales data are unavailable (such as a non-disclosure state) or provided in range format.

Data Source: Public records data

Update Frequency: Monthly

■ Sales Count By Price Range



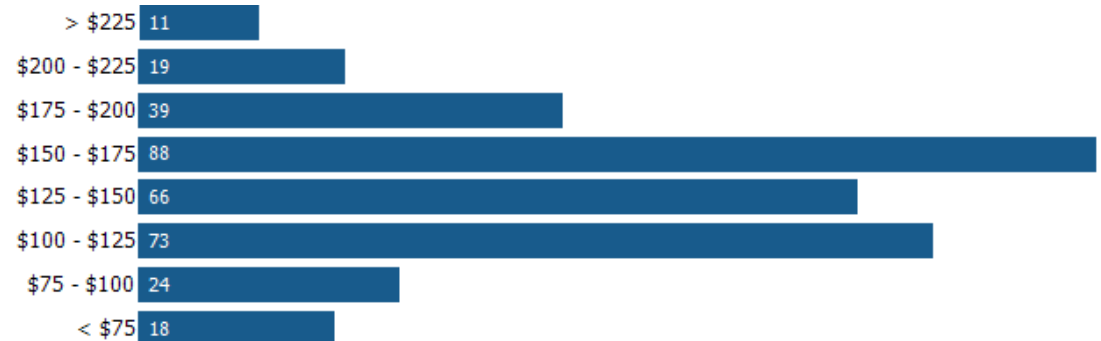
Price per Square Foot of Homes Sold

This chart shows the distribution of homes reported sold in the past six months at different prices per square foot in the area of your search.

Data Source: Public records data

Update Frequency: Monthly

■ Sales Count By Price Per Sq Ft




Size of Homes Sold

This chart shows the distribution of homes reported sold in the past six months of different sizes in the area of your search.

Data Source: Public records data

Update Frequency: Monthly

 Sales Count By Living Area




Age Range of Homes Sold

This chart shows the distribution of homes reported sold in the past six months of different age ranges in the area of your search.

Data Source: Public records data

Update Frequency: Monthly

 Sales Count by Age of House




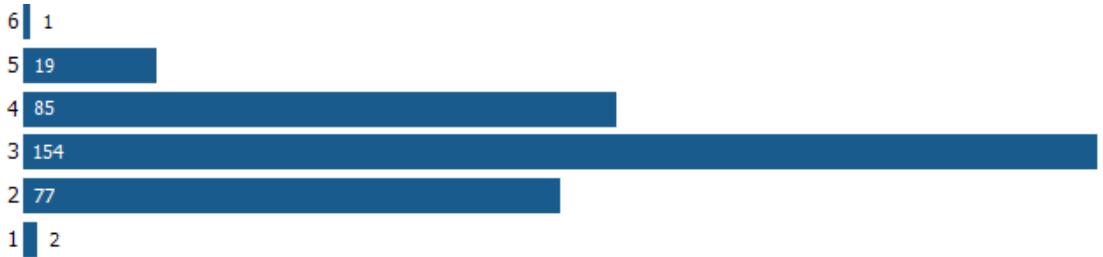
Number of Bedrooms in Homes Sold

This chart shows the distribution of homes reported sold in the past six months, according to the number of bedrooms, in the area of your search.

Data Source: Public records data

Update Frequency: Monthly

 Sales Count by Bedroom



Neighborhood: People Stats and Charts

	23454	Virginia Beach	Virginia
Population	57.8K	440K	8.01M
Population Density per Sq Mi	3.04K	1.77K	203
Population Change since 2000	1.8%	3.4%	13.2%
Median Age	34	35	37
Male / Female Ratio	48%	49%	49%
High School Graduate	23%	23%	25%
2-Year Degree	36%	37%	27%
Bachelor Degree	22%	21%	20%
Post-graduate Degree	12%	11%	14%

Population of Children by Age Group

This chart shows the distribution of the population of children by age range — from birth to 17 — in the area of your search.

Data Source: U.S. Census
Update Frequency: Annually

23454

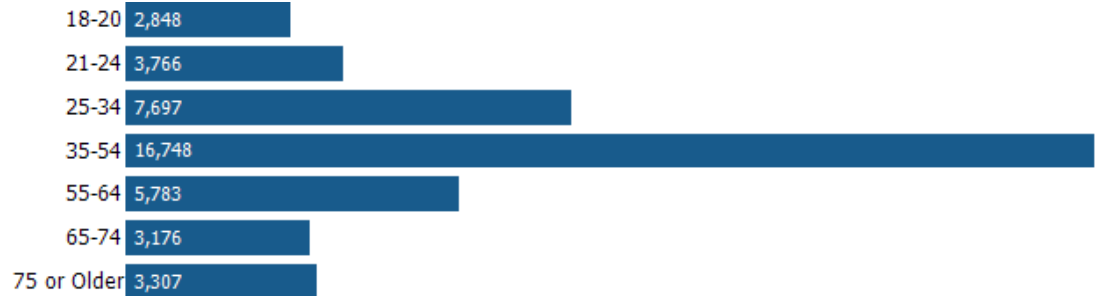


Population of Adults by Age Group

This chart shows the distribution of the population of adults by age range — from 18 to 75-plus — in the area of your search.

Data Source: U.S. Census
Update Frequency: Annually

23454



Households With Children

This chart shows the distribution of households with children, categorized by marital status, in the area of your search.

Data Source: U.S. Census
Update Frequency: Annually

23454



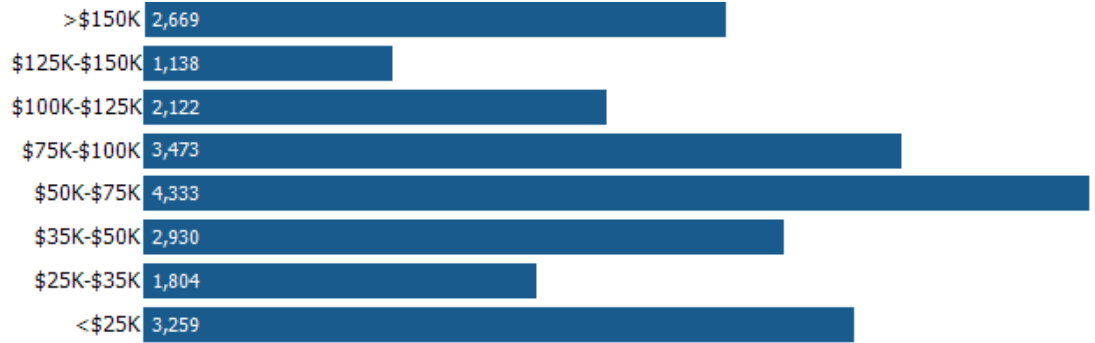
Household Income Brackets

This chart shows annual household income levels within an area.

Data Source: U.S. Census

Update Frequency: Annually

■ 23454



Presidential Voting Pattern

This chart shows how residents of a county voted in the 2012 presidential election.

Data Source: USElectionAtlas.org

Update Frequency: Annually



Neighborhood: Economic Stats and Charts

	23454	Virginia Beach	Virginia
Income Per Capita	\$32,564	\$31,878	\$33,326
Median Household Income	\$66,565	\$65,980	\$63,636
Unemployment Rate	-	4.4%	4.5%
Unemployment Number	-	10.1K	191K
Employment Number	-	217K	4.02M
Labor Force Number	-	227K	4.22M

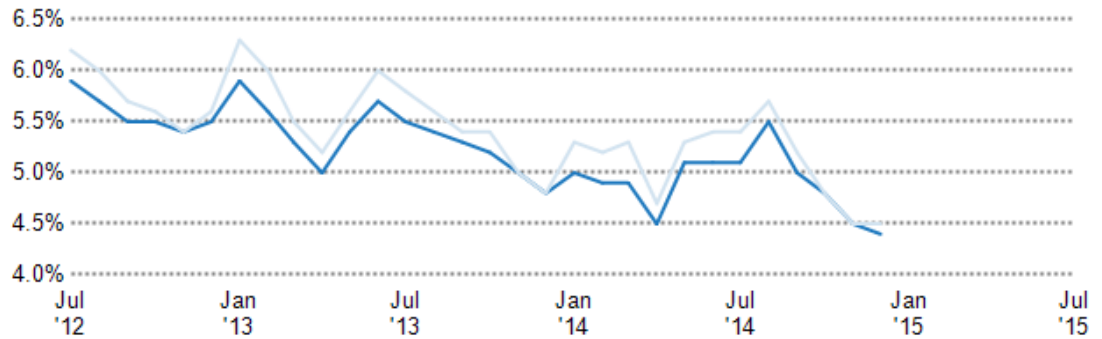
Unemployment Rate

This chart shows the unemployment trend in the area of your search. The unemployment rate is an important driver behind the housing market.

Data Source: Bureau of Labor Statistics

Update Frequency: Monthly

■ Virginia Beach
■ Virginia



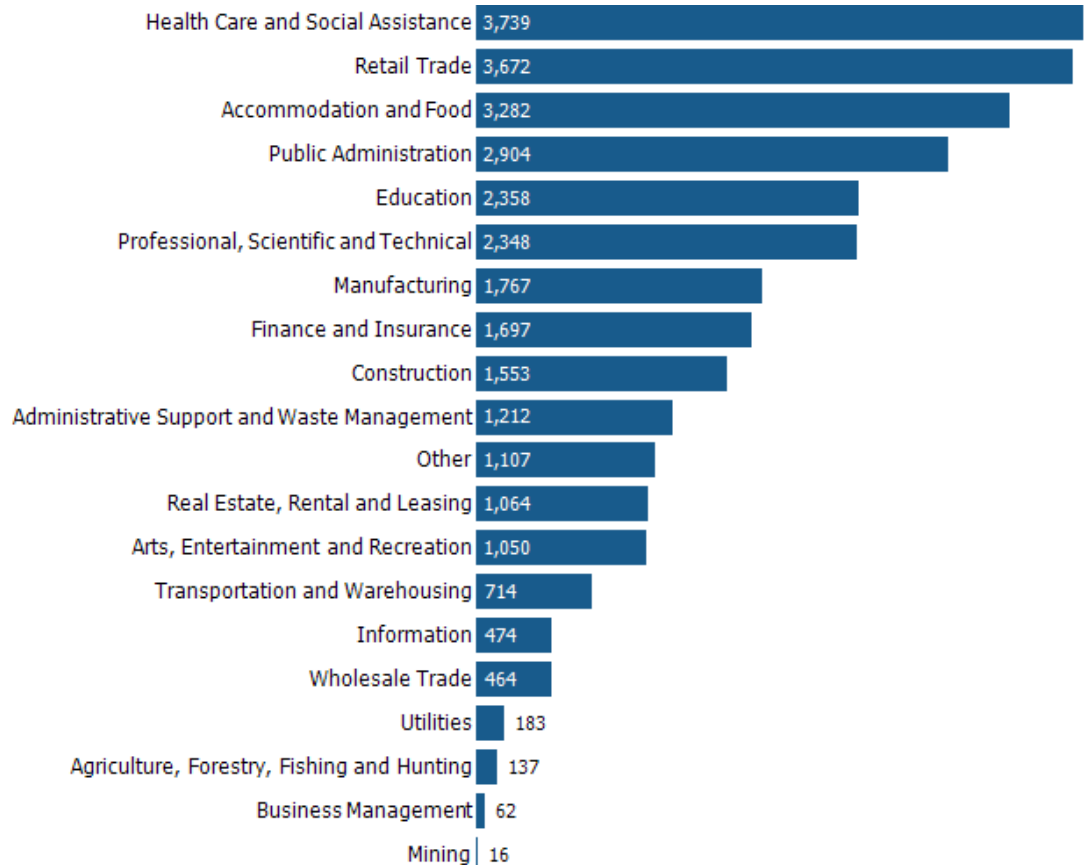
Occupational Categories

This chart shows categories of employment within an area.

Data Source: U.S. Census

Update Frequency: Annually

■ 23454



Neighborhood: Quality of Life Stats and Charts

Quality of Life in 23454

	23454	Virginia Beach	Virginia
Elevation (in feet)	8	5	—
Annual Rainfall (in inches)	45.01	45	43.85
Annual Snowfall (in inches)	7.83	6.96	19.89
Days of Full Sun (per year)	98	98	93
Travel Time to Work (in minutes)	—	23	28
Water Quality - Health Violations	—	—	—
Water Quality - Monitoring and Report Violations	—	—	—
Superfund Sites	0	1	35
Brownfield Sites	No	No	Yes

Average Commute Time

This chart shows average commute times to work, in minutes, by percentage of an area's population.

Data Source: U.S. Census
Update Frequency: Annually

23454



How People Get to Work

This chart shows the types of transportation that residents of the area you searched use for their commute.

Data Source: U.S. Census
Update Frequency: Annually



Average Monthly Temperature

This chart shows average temperatures in the area you searched.

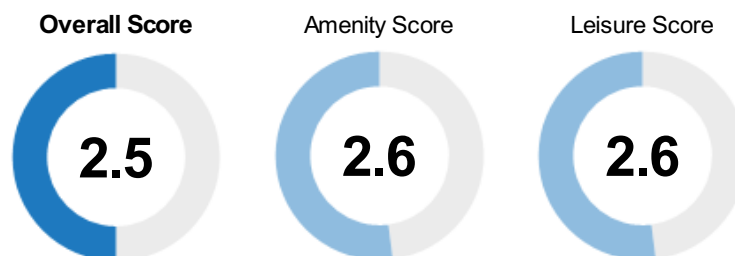
Data Source: NOAA
Update Frequency: Annually



Walkability Scores (out of 5)

This neighborhood or ZIP code is rated for walking access to general points of interest, reflected in the overall score, as well as amenities (such as retail stores) and leisure (such as restaurants, parks and museums). Other factors considered in the scores are street types, weather, public transportation and population density.

Data Source: Maponics
Update Frequency: Quarterly



Prosper Insurancequotes@prosperinsurancegroup.com

Work:(757) 248-5973

**One Columbus Center
Virginia Beach, VA 23462**www.prosperinsurancegroup.com**Atlantic Bay Mortgage Group****Contact:****Heather Todd**thetoddteam@atlanticbay.com

Work:(757) 407-9110

**Atlantic Bay Mortgage Grou
638 Independence Parkway
Suite 250
Chesapeake, VA 23320**www.atlanticbay.com/heathertodd**Choice Insurance Agency****Contact:****Tom Freridge**tom.freridge@choiceins.com

Work:(757) 416-5100

Fax:(757) 499-6425

**4664 South Boulevard
Virginia Beach, VA 23452**www.choiceins.com

NOTE: This communication is provided to you for informational purposes only and should not be relied upon by you. The real estate firm identified on this report is not a mortgage lender and so you should contact the mortgage company identified above directly to learn more about its mortgage products and your eligibility for such products.