

Exhibit 4
Home Price Changes Anticipated for 2002

Relative Home Price Increases				
City	High	Medium	Low	Average
Seattle	2.10%	3.10%	3.80%	3.00%
Denver	5.20	6.00	5.60	5.60
Orlando	0.50	2.60	3.00	2.10
Cleveland	1.90	1.90	4.10	2.60
Mean Increase	1.30	2.33	3.74	2.45
Mean/Medium	53.00	95.00	152.00	100.00

Note: Adapted from "On the Home Front," John Gertner, *Money*, December 2001.