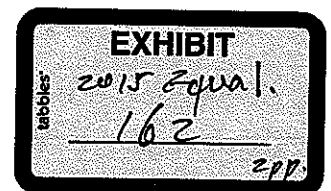


Keith Residential +9.5% to Improv Only

VAL_GRP	Sale Price	Current TOTAL	Current BASERATIO	Proposed Total	Proposed Ratio
5	69500	57550	82.81	61057	87.85
5	117500	51705	44	55351	47.11
5	78000	36845	47.24	40057	51.36
5	53000	25790	48.66	27623	52.12
5	95000	48730	51.29	52352	55.11
5	38000	20085	52.86	21744	57.22
5	85000	46290	54.46	49681	58.45
5	50000	28435	56.87	29711	59.42
5	160000	95575	59.73	102806	64.25
5	392500	236895	60.36	254650	64.88
5	25500	15425	60.49	16658	65.32
5	37500	22875	61	24763	66.04
5	106600	65665	61.6	71390	66.97
5	168500	105320	62.5	114214	67.78
5	142000	89350	62.92	97159	68.42
5	57900	38080	65.77	40273	69.56
5	150000	98640	65.76	106460	70.97
5	250000	165455	66.18	180603	72.24
5	482500	332255	68.86	356441	73.87
5	248000	178060	71.8	190083	76.65
5	27500	19875	72.27	21250	77.27
5	164500	118920	72.29	128203	77.94
5	17500	12505	71.46	13693	78.25
5	140000	103765	74.12	110584	78.99
5	155000	116160	74.94	122832	79.25
5	79250	62050	78.3	66929	84.45
5	29500	23595	79.98	25302	85.77
5	10000	8455	84.55	8767	87.67
5	168000	135595	80.71	147736	87.94
5	140000	115880	82.77	124729	89.09
5	50000	41335	82.67	44786	89.57
5	184000	154695	84.07	166541	90.51
5	100000	84060	84.06	91151	91.15
5	265000	223120	84.2	242416	91.48
5	250000	216190	86.48	230078	92.03
5	100000	85430	85.43	92119	92.12
5	285000	243510	85.44	262843	92.23
5	179000	157360	87.91	170295	95.14
5	89000	79455	89.28	85499	96.07
5	112500	100030	88.92	108409	96.36
5	250000	223040	89.22	241379	96.55
5	45000	40890	90.87	43714	97.14
5	279900	253000	90.39	273235	97.62
5	117000	107820	92.15	115924	99.08

Exhibit 162



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5	22000	20720	94.18	22111	100.51
5	145000	137605	94.9	146434	100.99
5	270000	253750	93.98	274618	101.71
5	280000	266795	95.28	285491	101.96
5	265000	250825	94.65	270853	102.21
5	85000	80790	95.05	87316	102.72
5	215000	204525	95.13	222583	103.53
5	240000	232675	96.95	250979	104.57
5	42430	41335	97.42	44786	105.55
5	185000	182295	98.54	195813	105.84
5	155000	153225	98.85	165636	106.86
5	130000	130150	100.12	139419	107.25
5	73000	72350	99.11	78316	107.28
5	17500	17430	99.6	19086	109.06
5	97000	102195	105.36	106894	110.20
5	275000	288055	104.75	307732	111.90
5	75000	76935	102.58	83959	111.95
5	125000	129925	103.94	140540	112.43
5	354900	373905	105.36	401826	113.22
5	24500	26410	107.8	27988	114.24
5	176200	188350	106.9	202443	114.89
5	47000	52870	112.49	54175	115.27
5	163500	179530	109.8	192785	117.91
5	80000	87320	109.15	94782	118.48
5	175900	195085	110.91	209818	119.28
5	40000	46785	116.96	49598	123.99
5	22000	26475	120.34	28015	127.34
5	155000	205795	132.77	221546	142.93
5	148000	204435	138.13	220056	148.69
5	135000	189845	140.63	204080	151.17
5	50000	75670	151.34	82100	164.20
5	15000	39090	260.6	41674	277.83