

Real Estate Market Overview 2007

Longview

The Longview Metropolitan Statistical Area (MSA) is part of the area in the piney woods known as the East Texas oilfields. Kilgore had as many as 1,200 oil derricks in the past, and in the 1940s was capable of supplying the entire nation with petroleum. Today the area has a diversified economy with growing manufacturing and distribution sectors. Longview is a major regional healthcare center for East Texas, with two major hospitals.

Quick Facts	
Land Area	1,785.22 square miles
2006 Population Density	113.9 people per square mile
Counties	Gregg, Rusk, Upshur
Area Cities and Towns	
Bettie, Diana, East Mountain, Easton, Enon, Gilmer, Gladewater, Glenwood, Grice, Hawkins, Henderson, Kilgore, Lakeport, Leigh, Longview, Ore City, Pritchett, Simpsonville, Union Grove, White Oak	

*This report's MSA data reflects either 1999 or 2003 MSA definitions based on data availability. Use of 1999 definition is noted where applicable.

Source: U.S. Census Bureau and Real Estate Center at Texas A&M University



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Metropolitan Statistical Areas (MSAs)



- | | |
|--------------------------------|------------------------------|
| 1. Abilene | 14. Lubbock |
| 2. Amarillo | 15. McAllen-Edinburg-Mission |
| 3. Austin-Round Rock | 16. Midland |
| 4. Beaumont-Port Arthur | 17. Odessa |
| 5. Brownsville-Harlingen | 18. San Angelo |
| 6. College Station-Bryan | 19. San Antonio |
| 7. Corpus Christi | 20. Sherman-Denison |
| 8. Dallas-Fort Worth-Arlington | 21. Texarkana |
| 9. El Paso | 22. Tyler |
| 10. Houston-Sugar Land-Baytown | 23. Victoria |
| 11. Killeen-Temple-Fort Hood | 24. Waco |
| 12. Laredo | 25. Wichita Falls |
| 13. Longview | |

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Longview Market Overview 2007 Demographics

Longview MSA Population

Year	Population	Percent Change
1996	190,556	-
1997	192,139	0.8
1998	193,114	0.5
1999	194,184	0.6
2000	194,042	-0.1
2001	194,904	0.4
2002	197,120	1.1
2003	198,619	0.8
2004	199,966	0.7
2005	201,501	0.8
2006	203,367	0.9

* July 1 population estimates

Source: U.S. Census Bureau

County Population Growth

County	1996	2006	Growth 1996-2006 (in percent)
Gregg	110,524	117,090	5.9
Rusk	46,165	48,354	4.7
Upshur	33,867	37,923	12.0

* July 1 population estimates

Source: U.S. Census Bureau

Area Cities With 10,000 or More Residents

City	1990 Population	2000 Population	Growth 1990 - 2000 (in percent)
Henderson	11,139	11,273	1.2
Kilgore	11,066	11,301	2.1
Longview	70,311	73,344	4.3

Source: U.S. Census Bureau

Texas Metropolitan Area Population* Change

Metropolitan Area	1996	2006	Percent Change
Austin-Round Rock	1,073,037	1,513,565	41.1
McAllen-Edinburg-Mission	503,411	700,634	39.2
Laredo	171,583	231,470	34.9
Dallas-Fort Worth-Arlington	4,627,649	6,003,967	29.7
Houston-Sugar Land-Baytown	4,334,020	5,539,949	27.8
Brownsville-Harlingen	312,086	387,717	24.2
San Antonio	1,599,427	1,942,217	21.4
Texas	19,340,342	22,859,968	18.2
Tyler	166,087	194,635	17.2
Sherman-Denison	102,993	118,478	15.0
El Paso	656,482	736,310	12.2
College Station-Bryan	172,341	192,152	11.5
Amarillo	217,579	241,515	11.0
Killeen-Temple-Fort Hood	318,613	351,322	10.3
Waco	205,894	226,189	9.9
Midland	114,412	124,380	8.7
Longview	190,556	203,367	6.7
Lubbock	247,099	261,411	5.8
Texarkana	127,694	134,510	5.3
Victoria	108,636	114,088	5.0
Odessa	121,519	127,462	4.9
Corpus Christi	398,529	415,810	4.3
San Angelo	104,574	105,752	1.1
Abilene	156,351	158,063	1.1
Beaumont-Port Arthur	380,417	379,640	-0.2
Wichita Falls	151,170	145,528	-3.7

* July 1 population estimates

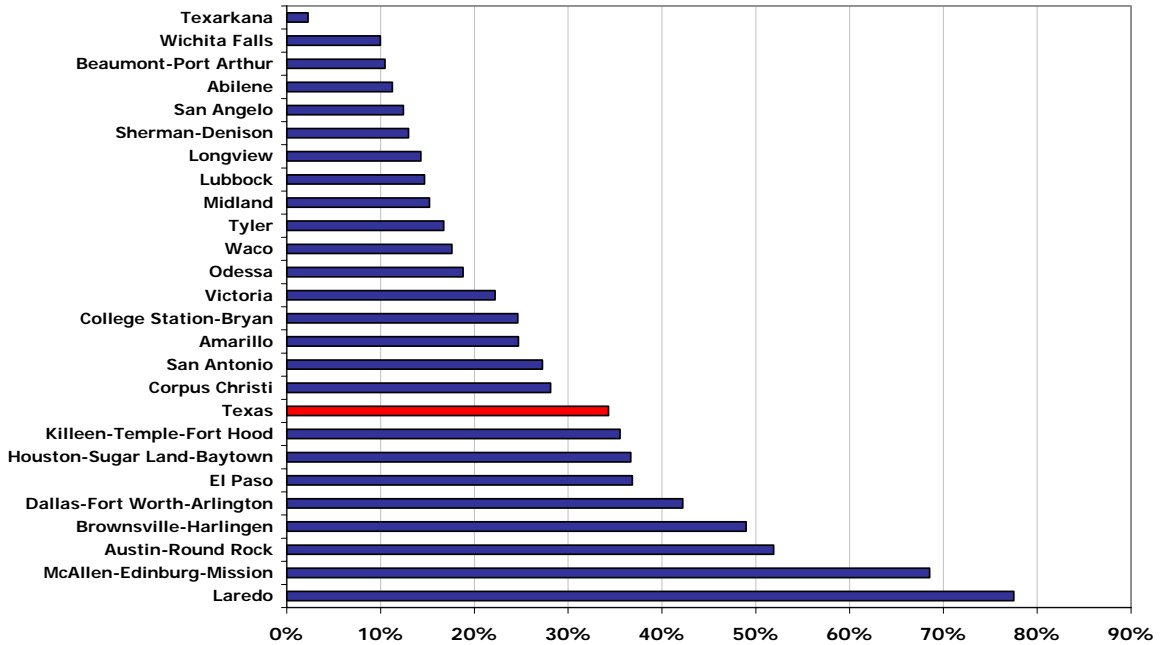
Source: U.S. Census Bureau

Longview MSA Projected Population

Year	Texas State Data Center (Scenario 0.5)	Texas Water Development Board
2000	194,042	194,042
2005	200,367	-
2010	207,550	207,016
2015	214,911	-
2020	221,789	220,158
2025	228,375	-
2030	235,074	231,534
2035	242,037	-
2040	249,836	242,689

Sources: Texas State Data Center (2006 projection) and Texas Water Development Board (2006 projection)

**Texas Metropolitan Area
 Population Growth Forecast, 2000 - 2020**



Source: Texas State Data Center – Scenario 0.5 (2006 projection)

Household Composition

	Longview- Marshall MSA	Texas
Average household size (2000)	2.57	2.74
Population younger than 18 (2000, in percent)	26.8	28.2
Population 65 and older (2000, in percent)	13.4	9.9

Source: U.S. Census Bureau (1999 definition)

Distribution by Race and Hispanic or Latino Origin, 2000 (in percent)

	Longview-Marshall MSA	Texas
White	74.6	71.0
Black	19.5	11.5
Asian	0.5	2.7
American Indian	0.5	0.6
Other	3.6	11.7
Two or more races	1.3	2.5
Hispanic (of any race)	7.1	32.0

Source: U.S. Census Bureau (1999 definition)

Longview Market Overview 2007 Education

**Educational Attainment, Persons Age 25 and Older
 (in percent)**

County	High school graduate	Some college, no degree	Associate's degree	Bachelor's degree	Master's degree	Doctorate degree
Gregg	27.7	25.3	6.6	13.3	4.5	0.5
Rusk	33.0	22.3	6.1	8.0	3.4	0.4
Upshur	36.3	24.0	5.0	7.5	2.4	0.3
Texas	24.8	22.4	5.2	15.6	5.2	0.8

Source: U.S. Census Bureau 2000 Census

Educational Level, Persons Age 25 and Older (in percent)

Level of Education	Longview-Marshall MSA	Texas
High School Graduate or Higher	78.4	79.2
Bachelor's Degree or Higher	16.8	23.9

Source: U.S. Census Bureau 2000 (1999 definition)

Local College and University Enrollment, Fall Semester

School	2002	2003	2004	2005	2006
Kilgore College	4,578	4,874	4,935	4,815	4,697
LeTourneau University	3,331	3,593	3,756	3,977	3,975

Sources: Texas Higher Education Coordinating Board

Longview Market Overview 2007 Employment

Longview Top Ten Employers

Employer	Sector	Employees
Good Shepherd Medical Center	Medical services	1,865
Eastman Chemical	Chemicals	1,700
Trinity Rail, LLC	Railway cars	1,333
Longview Independent School District	Education	1,266
LeTourneau, Inc.	Heavy equipment	1,028
City of Longview	Government	816
Wal-Mart SuperCenter	Retail	766
Longview Regional Medical Center	Medical services	700
Pine Tree Independent School District	Education	682
Dana Corporation	Automotive Supplier	650

Source: Longview Economic Development Corporation October 2006

Longview Top Ten Private Employers

Employer	Sector	Employees
Good Shepherd Medical Center	Medical services	1,865
Eastman Chemical	Chemicals	1,700
Trinity Rail, LLC	Railway cars	1,333
LeTourneau, Inc.	Heavy equipment	1,028
Wal-Mart SuperCenter	Retail	766
Longview Regional Medical Center	Medical services	700
Dana Corporation	Automotive Supplier	650
SITEL	Telecommunications	650
Neiman Marcus National Service Center	Distribution	490
Diagnostic Clinic of Longview	Medical services	410

Source: Longview Economic Development Corporation October 2006

Henderson Top Ten Employers

Employer	Sector	Employees
Texas Utilities (TXU)	Electricity, mining	896
Henderson Ind. School District	Education	569
Henderson Health & Rehab.	Nursing & healthcare	400
Henderson Memorial Hospital	Medical facility	375
Wal-Mart SuperCenter	Retail	350
Sadler's Bar-B-Que Sales, Inc.	Meat processing	325
CCA - Bradshaw State Jail	Correctional facility	307
Pioneer Drilling	Oil industry	250
Rusk County Courthouse	Government	250
CAPCO, Inc.	Compressor stations	165

Source: City of Henderson Jan-2007

Henderson Top Ten Private Employers

Employer	Sector	Employees
Texas Utilities (TXU)	Electricity, mining	896
Henderson Health & Rehab.	Nursing & healthcare	400
Henderson Memorial Hospital	Medical facility	375
Wal-Mart SuperCenter	Retail	350
Sadler's Bar-B-Que Sales, Inc.	Meat processing	325
Pioneer Drilling	Oil industry	250
CAPCO, Inc.	Compressor stations	165
Citizens National Bank	Financial institution	160
International Paper Co.	Pine lumber	160
Townley & Son Lumber Co.	Lumber	140

Source: City of Henderson Jan-2007

**Longview MSA
 Nonfarm Employment**

Year	Employment	Percent Change
1996	76,100	-
1997	79,500	4.5
1998	81,000	1.9
1999	81,500	0.6
2000	83,200	2.1
2001	84,600	1.7
2002	83,700	-1.1
2003	84,400	0.8
2004	87,100	3.2
2005	90,100	3.4
2006	91,600	1.7

Source: Texas Workforce Commission and
 Real Estate Center at Texas A&M University

Employment Growth by Industry

	Longview MSA	Texas
Employment Growth 2006 (Percent Change)	1.7	3.3
Unemployment Rate 2006 (Percent Change)	4.6	4.9
Net Job Change in 2006	1,500	318,300
2006 Employment Growth by Sector (Percent Change)		
Natural Resources and Mining and Construction	-0.9	7.5
Manufacturing	3.7	3.2
Trade, Transportation, and Utilities	2.9	2.5
Information	-5.3	-0.4
Financial Activities	2.9	2.6
Professional and Business Services	6.0	6.0
Educational and Health Services	-0.7	2.8
Leisure and Hospitality	0.0	3.9
Government	1.7	1.7

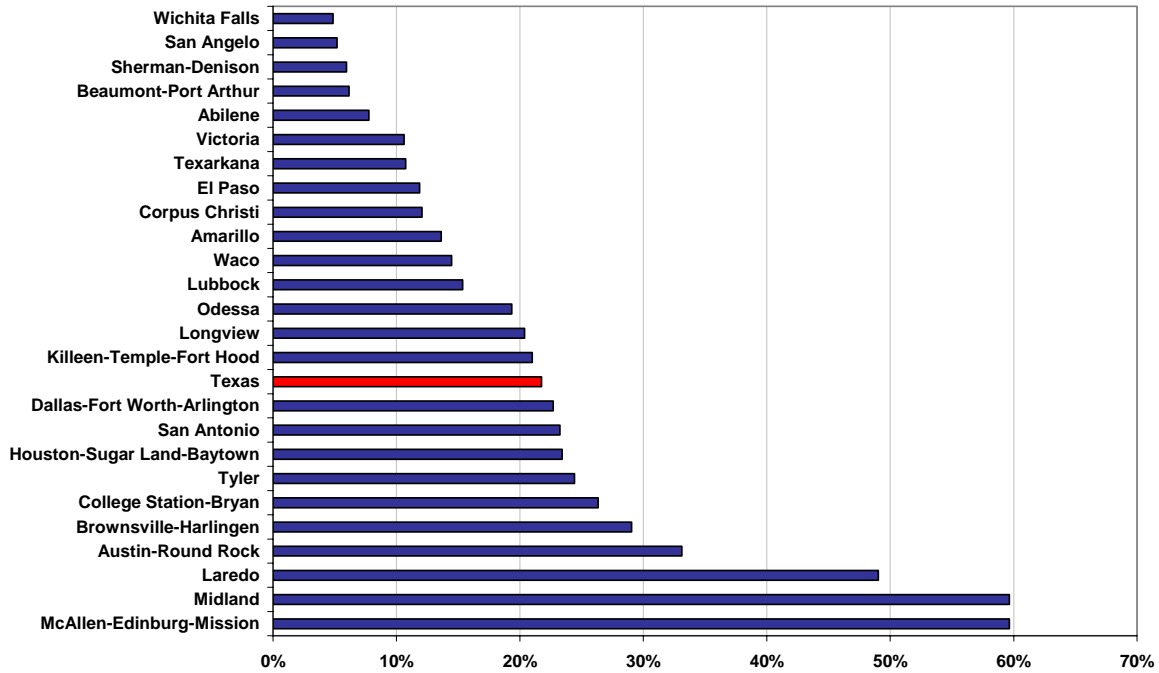
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Texas Metropolitan Area Nonfarm Employment Change

Metropolitan Area	1996	2006	Percent Change
McAllen-Edinburg-Mission	126,900	202,600	59.7
Midland	126,900	202,600	59.7
Laredo	56,500	84,200	49.0
Austin-Round Rock	540,900	720,000	33.1
Brownsville-Harlingen	94,000	121,300	29.0
College Station-Bryan	71,400	90,200	26.3
Tyler	73,700	91,700	24.4
Killeen-Temple-Fort Hood	97,600	118,100	21.0
Dallas-Fort Worth-Arlington	2,331,600	2,860,800	22.7
San Antonio	658,300	811,300	23.2
Longview	76,100	91,600	20.4
Houston-Sugar Land-Baytown	1,981,700	2,446,000	23.4
Texas	8,257,900	10,053,300	21.7
Lubbock	111,300	128,400	15.4
Waco	92,600	106,000	14.5
Corpus Christi	155,100	173,800	12.1
Odessa	48,100	57,400	19.3
Amarillo	96,900	110,100	13.6
Victoria	45,200	50,000	10.6
El Paso	236,700	264,800	11.9
Texarkana	50,300	55,700	10.7
Sherman-Denison	42,000	44,500	6.0
Abilene	60,600	65,300	7.8
San Angelo	42,500	44,700	5.2
Wichita Falls	59,600	62,500	4.9
Beaumont-Port Arthur	151,200	160,500	6.2

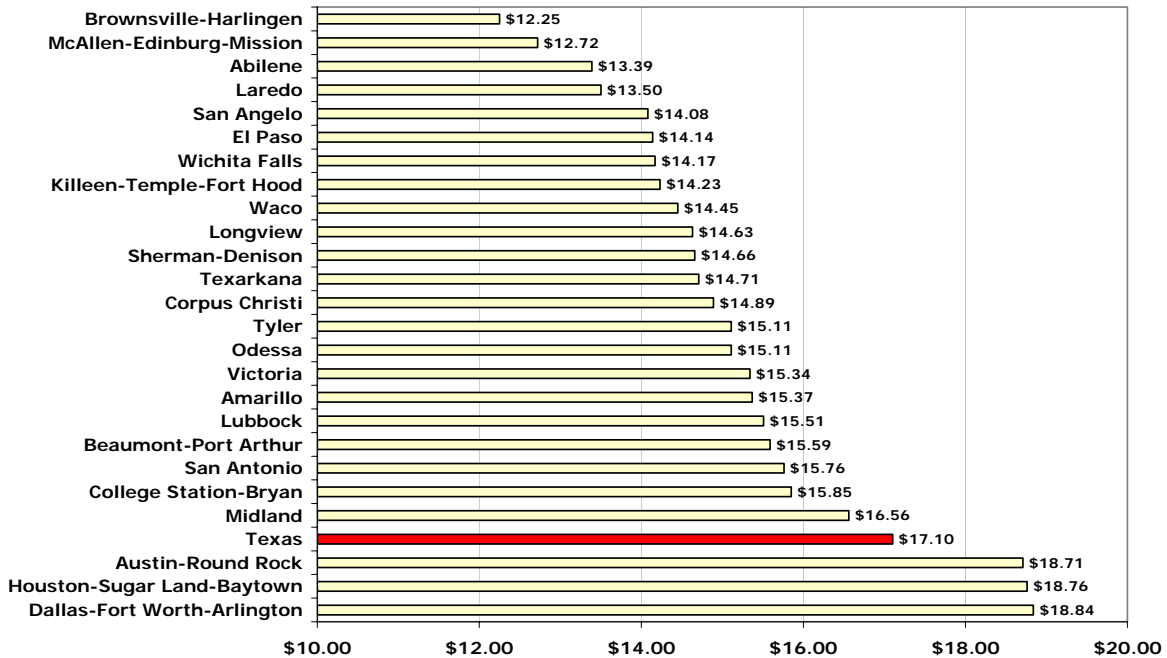
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

**Metropolitan Area Nonfarm Employment Change
 1996-2006**



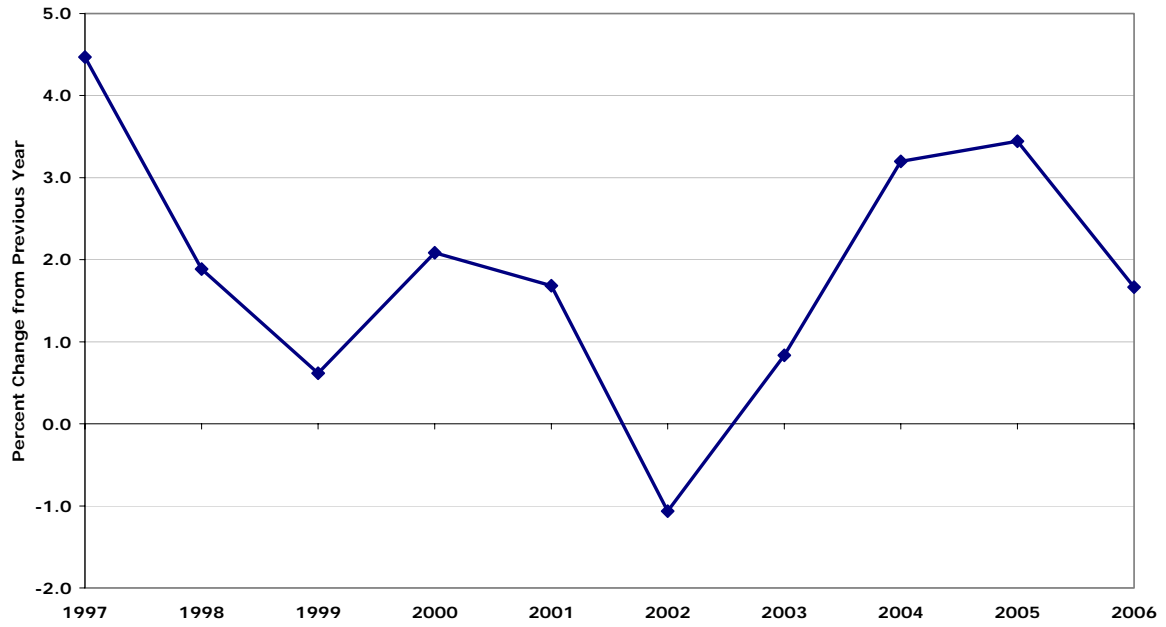
Source: Texas Workforce Commission and Real Estate Center

**Average Hourly Wage
 2005**



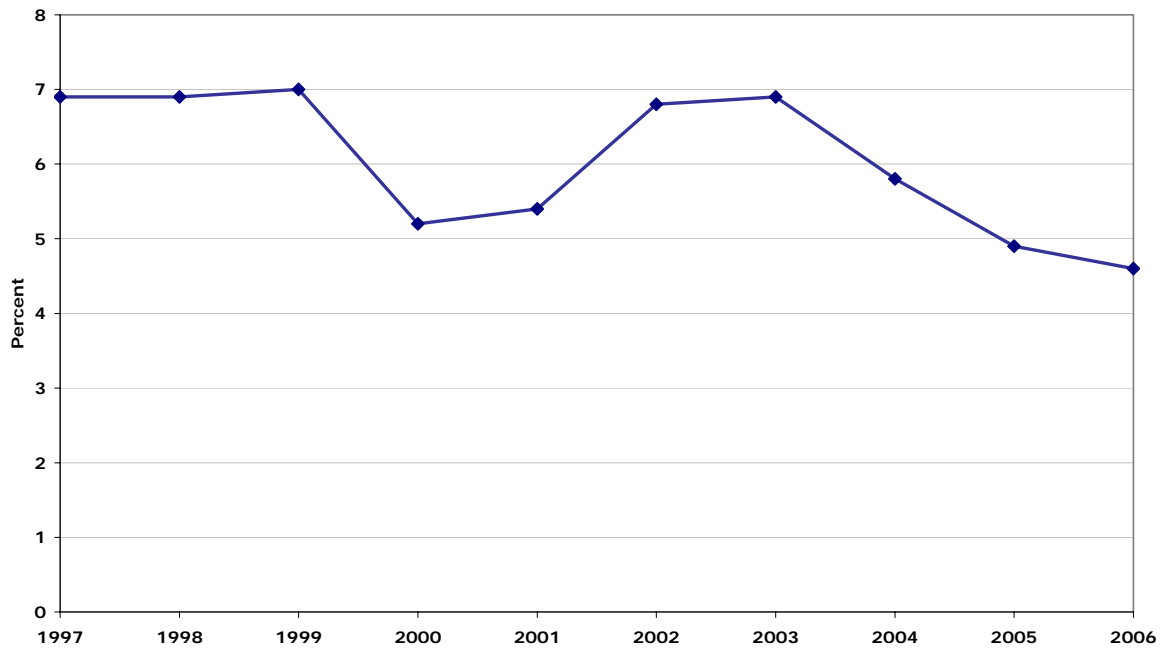
Source: Texas Workforce Commission

Nonfarm Employment Growth
Longview MSA



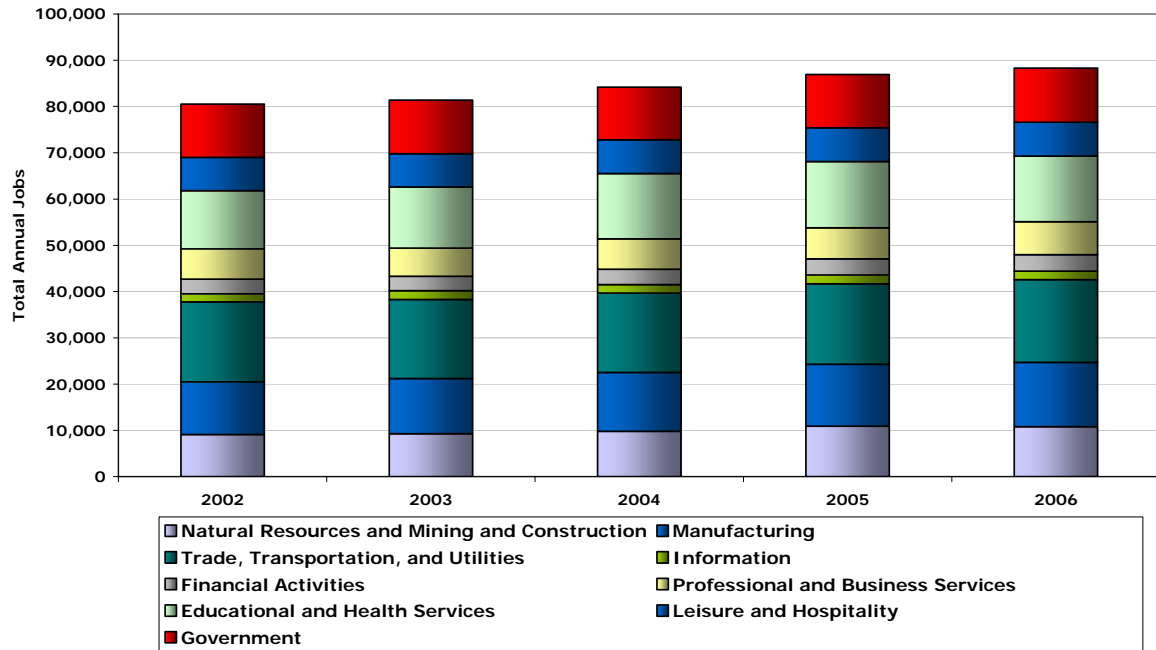
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Longview MSA
Unemployment Rate



Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Distribution of Employment in Major Categories
 Longview MSA



Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Longview Market Overview 2007 Economy

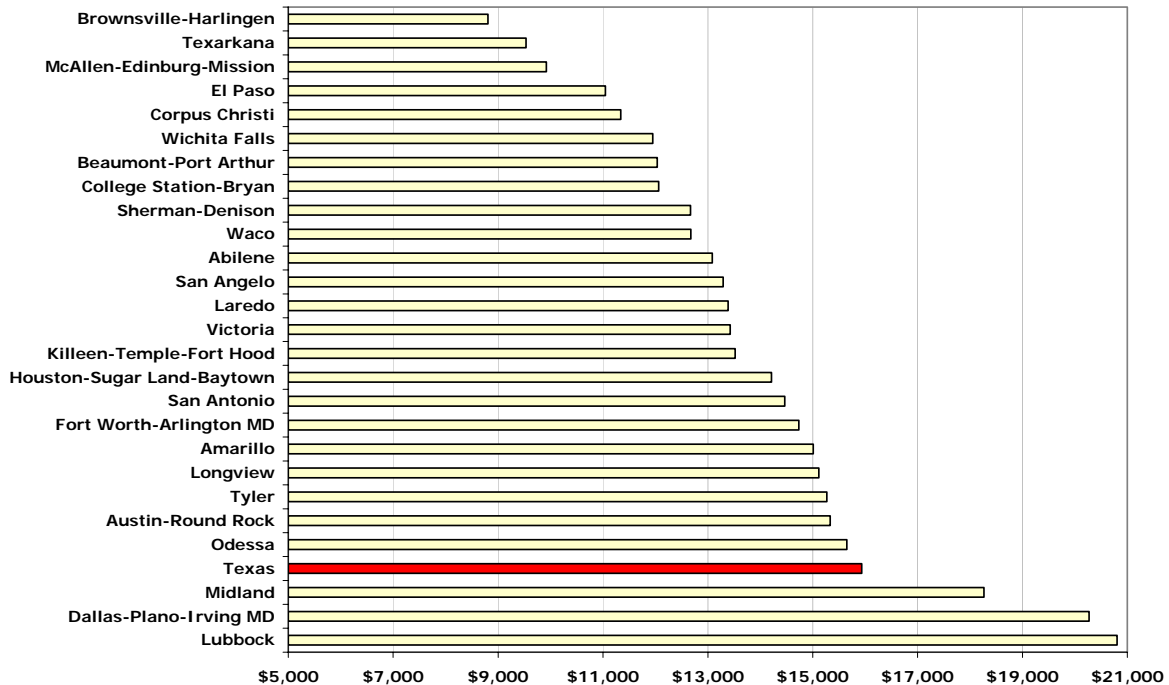
Longview MSA Gross Retail Sales

Year	Total Sales	Sales per Capita
1995	\$1,950,033,683	#N/A
1996	\$2,114,119,107	\$11,094
1997	\$2,128,468,026	\$11,078
1998	\$2,114,369,027	\$10,949
1999	\$2,249,922,441	\$11,587
2000	\$2,500,525,383	\$12,887
2001	\$2,651,105,416	\$13,602
2002	\$2,488,216,016	\$12,623
2003	\$2,550,184,748	\$12,840
2004	\$2,821,793,037	\$14,111
2005	\$3,046,259,129	\$15,118
State Average 2005:		\$15,935

* 2006 data not available as of April 15, 2007.

Source: Texas Comptroller's Office

**Gross Retail Sales per Capita
 2005**



Source: Texas Comptroller's Office

Longview Market Overview 2007 Infrastructure

Longview Airline Boardings

Airport		2002	2003	2004	2005	2006
Gregg County Airport	Enplaned	25,306	23,010	23,886	23,229	25,176
	Deplaned	24,404	22,450	22,501	22,411	23,496
	Total	49,710	45,460	46,387	45,640	48,672

Source: Gregg County Airport

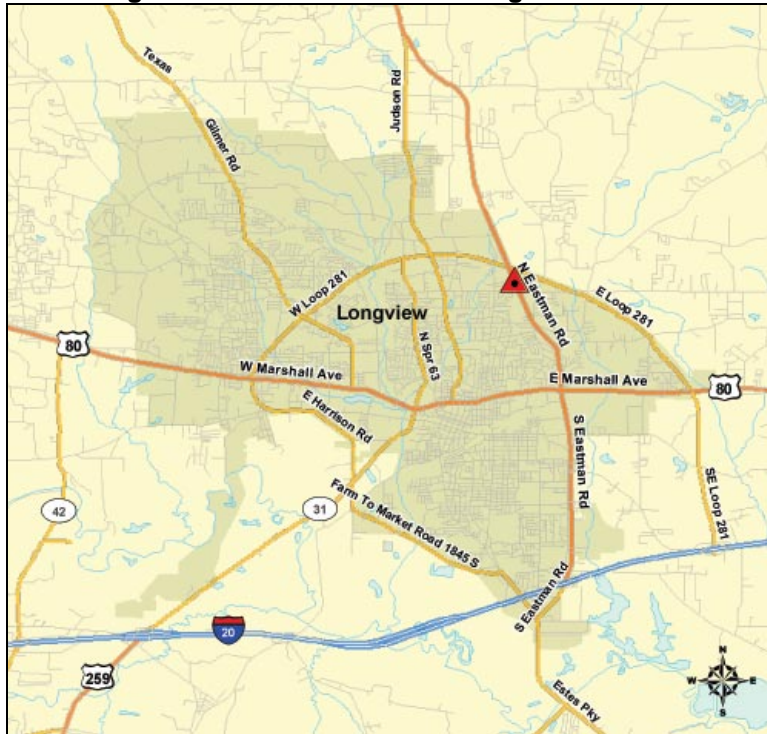
Airport Cargo Statistics (in pounds)

Airport	2002	2003	2004	2005	2006
Gregg County Airport	5,151	6,426	6,524	6,603	6,415

Source: Gregg County Airport

Longview Market Overview 2007 Public Facilities

Longview Public Facilities Building Permits 2005*



Longview City Building Permit Office
* 2006 data not available as of April 15, 2007.

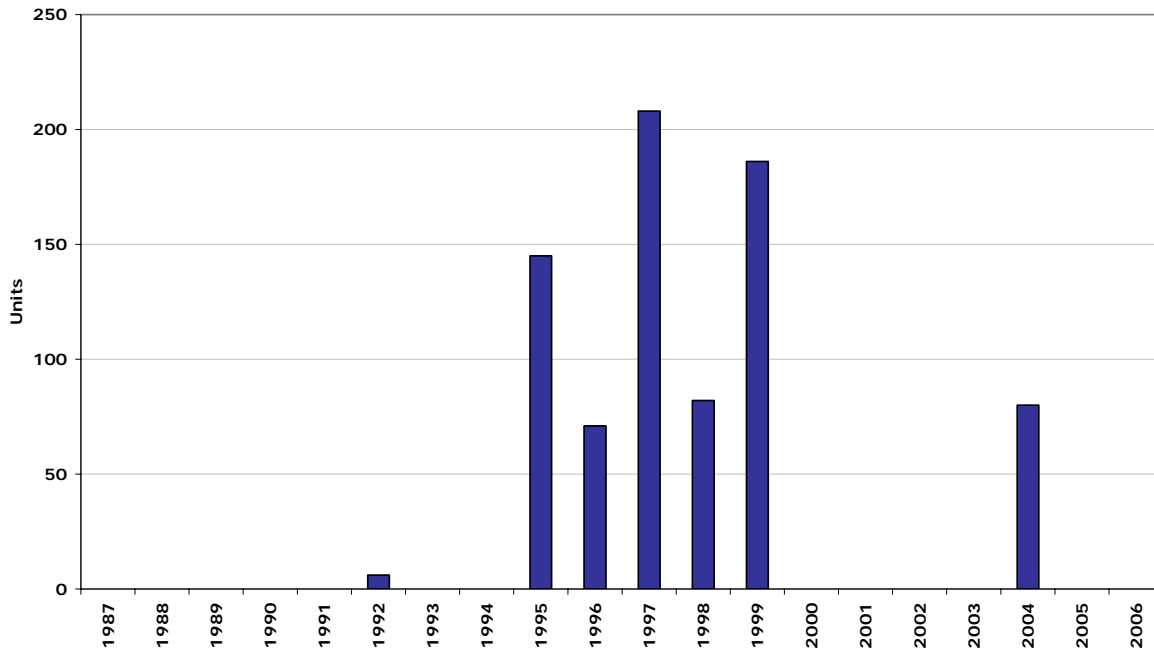
Longview Market Overview 2007 Multifamily

Longview Area Apartment Statistics 2006

	Longview Area	Texas Metro Average
Average rent per square foot	\$0.60	\$0.77
Average rent for units built since 2000	\$0.50	\$0.86
Average occupancy	97.6%	92.8%
Average occupancy for units built since 2000	98.6%	94.1%

Source: Apartment MarketData Research

**Longview-Marshall
 Multifamily Building Permits
 5+ Multifamily Building Permits**



Source: U.S. Bureau of Census and Real Estate Center at Texas A&M University (1999 definition)

Longview Multifamily Building Permits 2005*



Longview City Building Permit Office
* 2006 data not available as of April 15, 2007.

Longview Market Overview 2007 Housing

2006 Housing Affordability Index

MLS	2006 Median- Priced Home	Required Income to Qualify	Median Family Income	HAI*	HAI for First-Time Homebuyers**
Longview	\$111,600	\$27,454	\$48,500	1.77	1.35
State	\$143,000	\$35,179	\$54,300	1.54	1.05
US	\$221,900	\$54,139	\$59,600	1.10	0.62

* The HAI is the ratio of the median family income to the income required to buy the median-priced house using standard mortgage financing at the current interest rate. Standard financing is a fixed-rate, 30-year loan covering 80 percent of the cost of the home. A HAI of 1.00 indicates that the median family income is exactly equal to the required income to qualify for the standard loan to purchase the median-priced house.

** First-time home buyer is assumed to purchase a home equal to the first quartile home price using a 90% home loan at an interest rate 0.5 percent greater than the standard current rate.

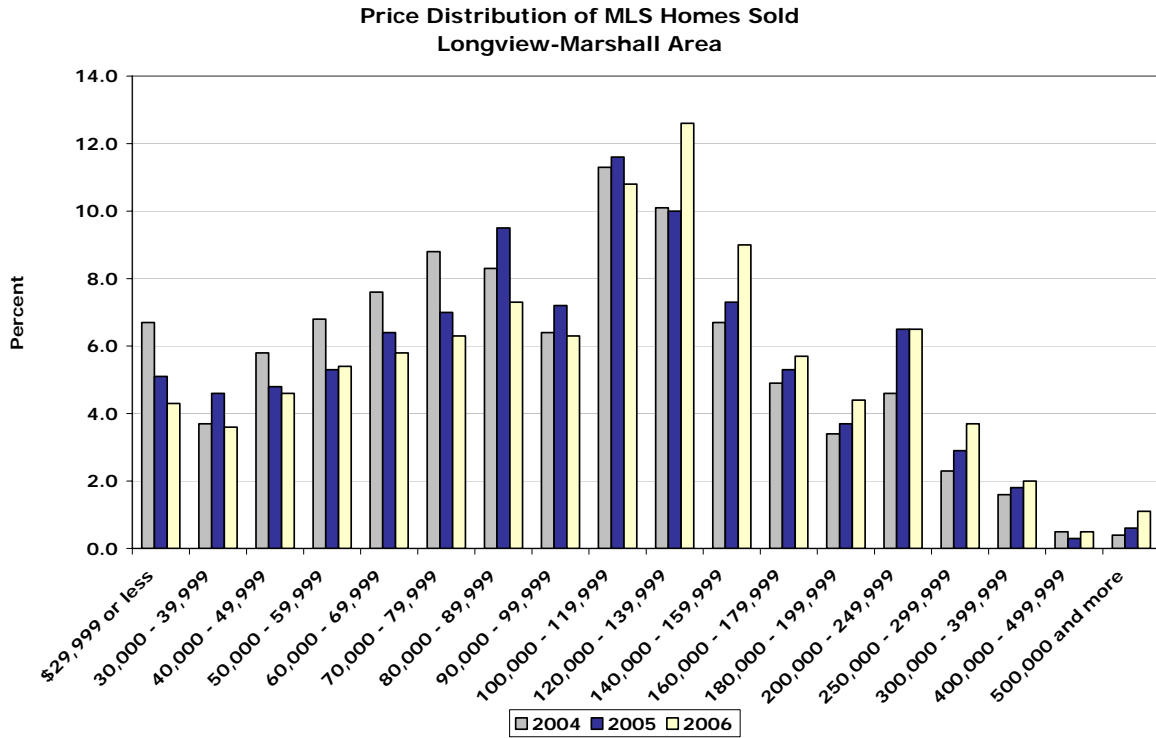
Source: Real Estate Center at Texas A&M University

**Price Distribution of MLS Homes Sold, Longview-Marshall Area
 (in percent)**

Price Range	2000	2001	2002	2003	2004	2005	2006
\$29,999 or less	6.4	5.9	-	6.8	6.7	5.1	4.3
30,000 - 39,999	5.0	4.6	-	4.3	3.7	4.6	3.6
40,000 - 49,999	7.5	6.4	-	5.2	5.8	4.8	4.6
50,000 - 59,999	10.0	9.8	-	6.2	6.8	5.3	5.4
60,000 - 69,999	11.0	9.9	-	9.0	7.6	6.4	5.8
70,000 - 79,999	9.4	10.2	-	9.6	8.8	7.0	6.3
80,000 - 89,999	8.8	10.4	-	9.9	8.3	9.5	7.3
90,000 - 99,999	8.3	6.3	-	7.4	6.4	7.2	6.3
100,000 - 119,999	9.8	8.5	-	10.1	11.3	11.6	10.8
120,000 - 139,999	8.3	8.5	-	9.4	10.1	10.0	12.6
140,000 - 159,999	4.3	6.0	-	6.1	6.7	7.3	9.0
160,000 - 179,999	3.0	3.6	-	5.0	4.9	5.3	5.7
180,000 - 199,999	2.2	2.8	-	3.0	3.4	3.7	4.4
200,000 - 249,999	2.7	3.5	-	3.5	4.6	6.5	6.5
250,000 - 299,999	1.5	1.9	-	2.3	2.3	2.9	3.7
300,000 - 399,999	1.2	0.8	-	1.3	1.6	1.8	2.0
400,000 - 499,999	0.2	0.4	-	0.3	0.5	0.3	0.5
500,000 and more	0.7	0.4	-	0.6	0.4	0.6	1.1

"-" represents unreported data or nonparticipation in Real Estate Center's survey.

Source: Real Estate Center at Texas A&M University



Source: Real Estate Center at Texas A&M University

**Property Tax Rates, 2006
 County, Major City, Major School District**

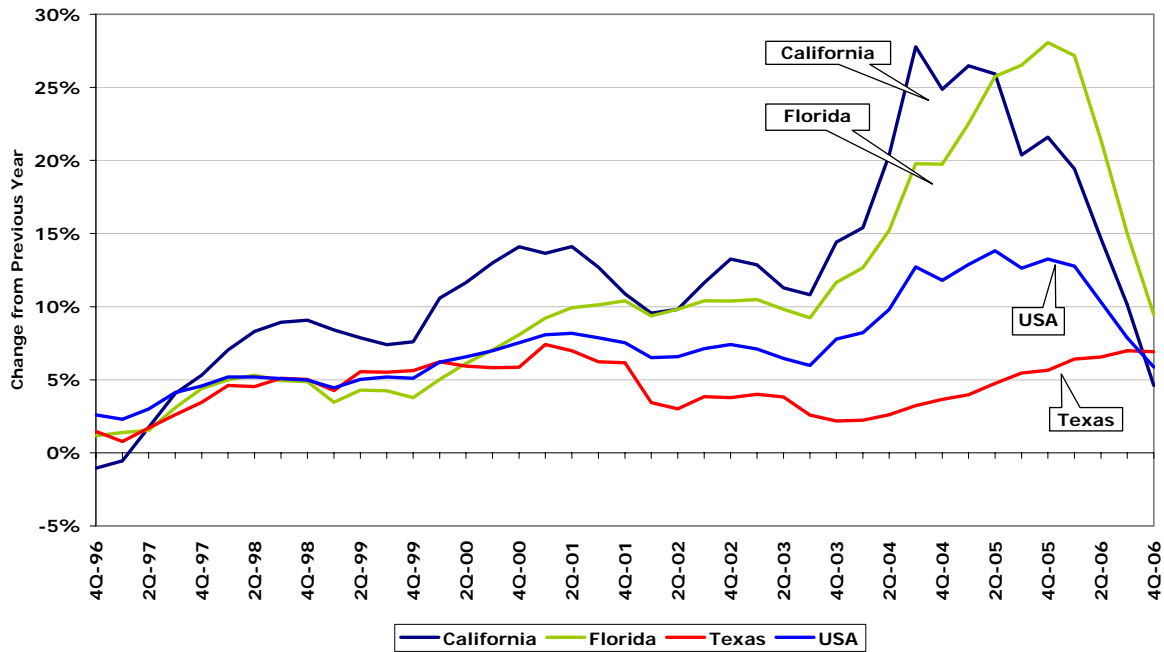
Taxing Entity*	Tax Rate per \$100 Valuation
Gregg County	0.2747
City of Longview	0.4834
Longview ISD	1.4680
Total	\$2.23

* Only the typical taxing entities are listed. However, there are numerous numbers of taxing entities that need to be taken into account for an actual tax rate calculation. See following link for a more complete list:
http://www.gcad.org/GREGGCAD/pdfs/2006_Tax_Rates.pdf

Source: Gregg County Appraisal District

National Home Price Appreciation

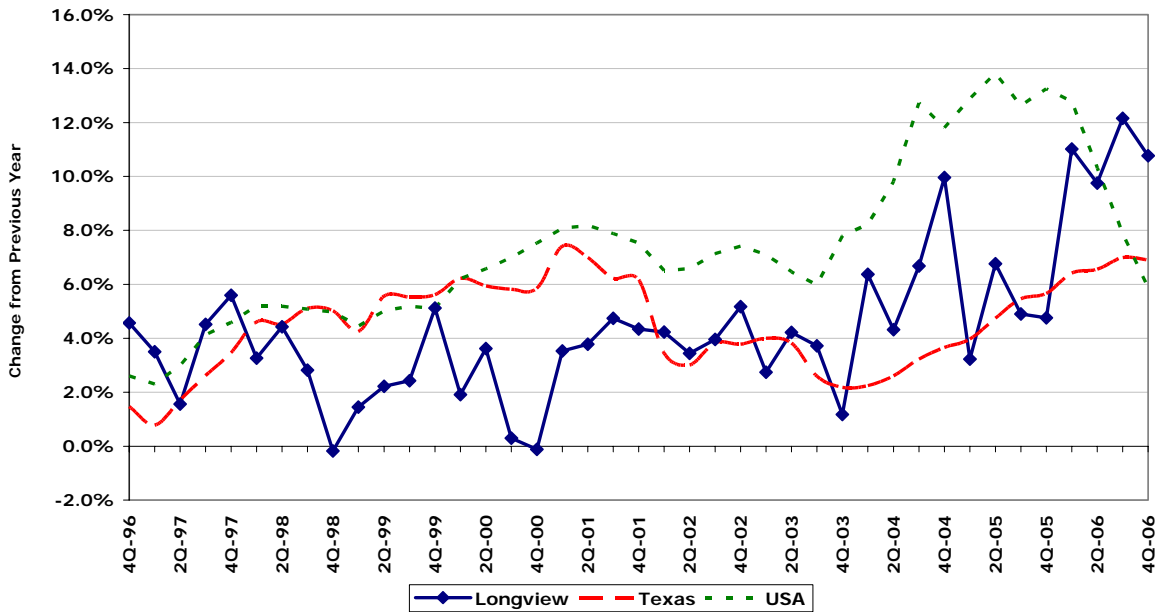
The HPI for each geographic area is estimated using repeated observations of housing values for individual single-family residential properties on which at least two mortgages were originated and subsequently purchased by either Freddie Mac or Fannie Mae.



Source: Office of Federal Housing Enterprise Oversight

Home Price Appreciation Longview MSA

The HPI for each geographic area is estimated using repeated observations of housing values for individual single-family residential properties on which at least two mortgages were originated and subsequently purchased by either Freddie Mac or Fannie Mae.



Source: Office of Federal Housing Enterprise Oversight

Real Estate Center Market Overview 2007
Longview, TX

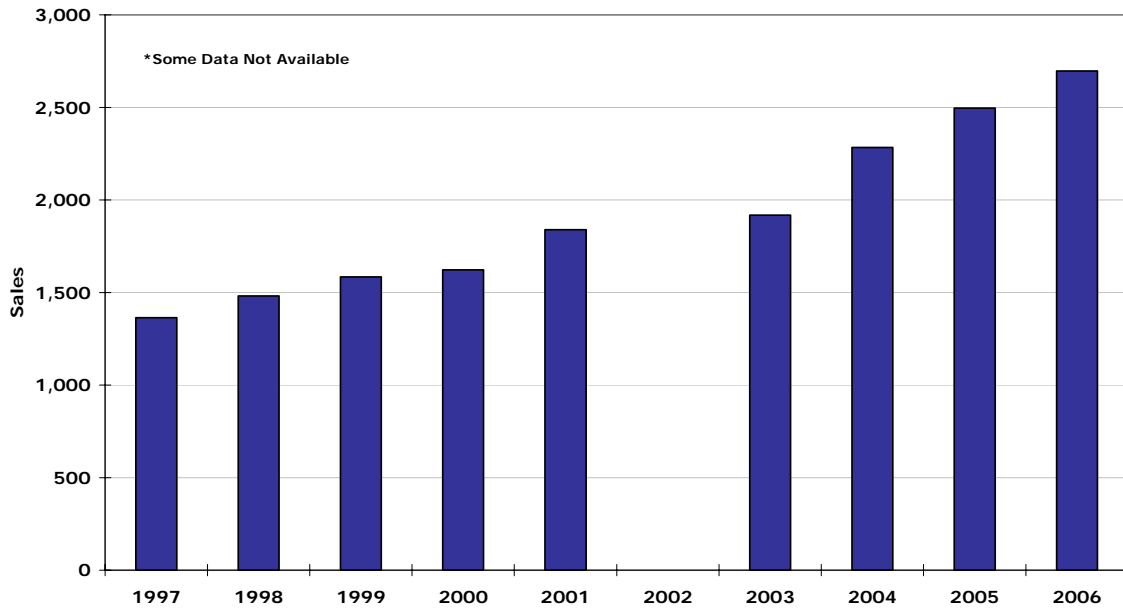
2005 Occupied Housing Unit Characteristics

Housing Unit Characteristics	Longview MSA			Texas		
	Owner-occupied housing units	Renter-occupied housing units	Total occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Total occupied housing units
Occupied housing units	52,649	21,999	74,648	5,162,604	2,815,491	7,978,095
Household Size						
1-person household	20.8%	38.9%	26.1%	19.1%	35.0%	24.7%
2-person household	36.6%	26.9%	33.8%	34.2%	25.8%	31.2%
3-person household	17.2%	17.6%	17.3%	17.2%	16.0%	16.8%
4-or-more-person household	25.4%	16.6%	22.8%	29.5%	23.2%	27.3%
Race and Hispanic or Latino Origin of Householder						
One Race						
White	80.5%	71.2%	77.7%	79.0%	66.2%	74.5%
Black or African American	12.9%	21.5%	15.4%	8.2%	17.9%	11.6%
American Indian and Alaska Native	-	-	0.7%	0.5%	0.6%	0.6%
Asian	-	-	0.6%	2.9%	3.1%	3.0%
Native Hawaiian and Other Pacific Islander	-	-	0.0%	0.0%	0.1%	0.0%
Some other race	4.5%	5.4%	4.7%	8.3%	10.8%	9.2%
Two or more races	0.8%	0.8%	0.8%	1.0%	1.4%	1.2%
Age of Householder						
Under 35 years	11.2%	44.6%	21.0%	14.4%	46.3%	25.6%
35 to 44 years	17.7%	15.2%	16.9%	21.9%	21.4%	21.7%
45 to 54 years	22.2%	18.8%	21.2%	24.1%	15.4%	21.0%
55 to 64 years	19.5%	9.4%	16.5%	18.1%	8.3%	14.7%
65 to 74 years	15.8%	6.5%	13.1%	11.9%	4.2%	9.2%
75 to 84 years	9.7%	4.8%	8.3%	7.6%	3.1%	6.1%
85 years and over	4.0%	0.8%	3.0%	2.0%	1.3%	1.8%
Units in Structure						
1, detached	88.3%	32.6%	71.9%	87.5%	28.3%	66.6%
1, attached	1.0%	2.7%	1.5%	2.3%	3.6%	2.8%
2 apartments	0.1%	11.9%	3.6%	0.3%	4.9%	1.9%
3 or 4 apartments	0.0%	13.8%	4.1%	0.4%	8.8%	3.3%
5 to 9 apartments	0.1%	11.9%	3.6%	0.3%	13.8%	5.1%
10 or more apartments	0.0%	18.5%	5.4%	0.7%	35.1%	12.9%
Mobile home or other type of housing	10.5%	8.6%	9.9%	8.5%	5.6%	7.5%
Year Structure Built						
2000 or later	7.8%	4.2%	6.7%	13.7%	10.9%	12.7%
1990 to 1999	14.6%	11.2%	13.6%	18.6%	14.8%	17.2%
1980 to 1989	18.1%	20.5%	18.8%	18.7%	22.5%	20.1%
1960 to 1979	36.8%	45.8%	39.5%	28.7%	35.0%	30.9%
1940 to 1959	17.5%	16.1%	17.1%	15.4%	12.4%	14.3%
1939 or earlier	5.1%	2.3%	4.3%	4.9%	4.5%	4.8%
Bedrooms						
No bedroom	0.0%	0.3%	0.1%	0.2%	1.5%	0.6%
1 bedroom	1.7%	25.2%	8.6%	2.1%	32.6%	12.9%
2 or 3 bedrooms	80.2%	71.2%	77.6%	70.8%	61.7%	67.6%
4 or more bedrooms	18.0%	3.3%	13.7%	26.8%	4.2%	18.9%
Annual Household Income and Housing Costs*						
Median household income (dollars)	\$46,678	\$26,389	\$36,838	\$54,610	\$26,782	\$42,139
Annual Median Housing Costs (dollars)	\$6,384	\$6,600	\$6,480	\$10,536	\$8,052	\$9,108
Housing Costs as a percentage of household income	13.7%	25.0%	17.6%	19.3%	30.1%	21.6%

* in 2005 inflation-adjusted dollars

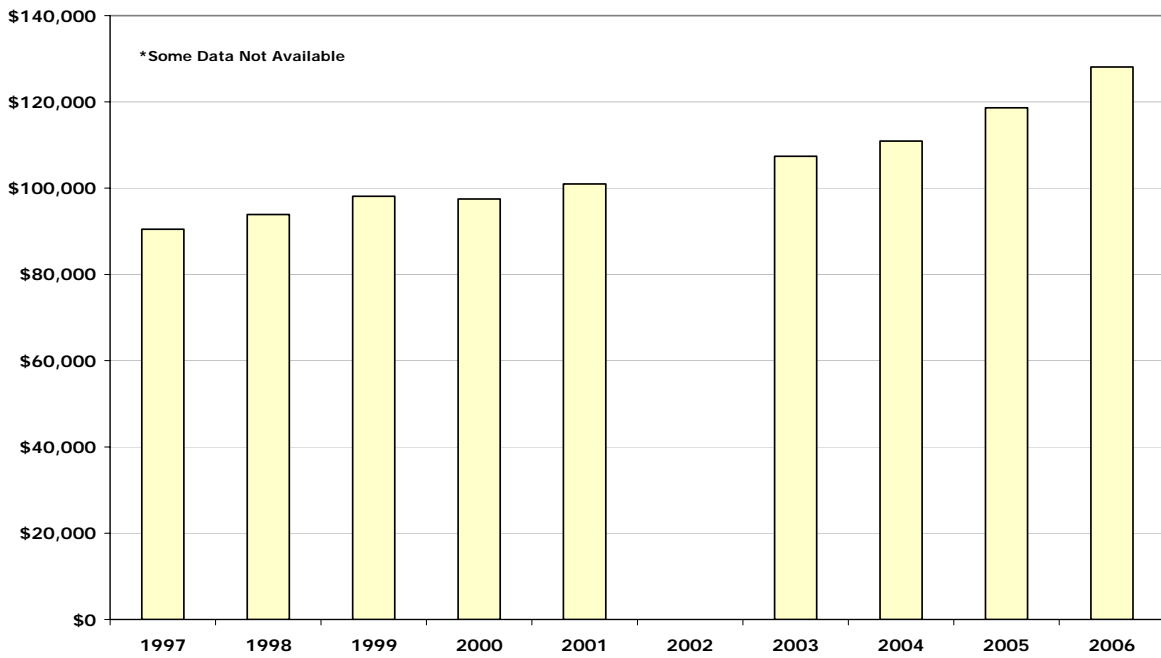
Source: U.S. Census Bureau 2005 and Real Estate Center at Texas A&M University

Yearly Homes Sales
Longview-Marshall MLS*



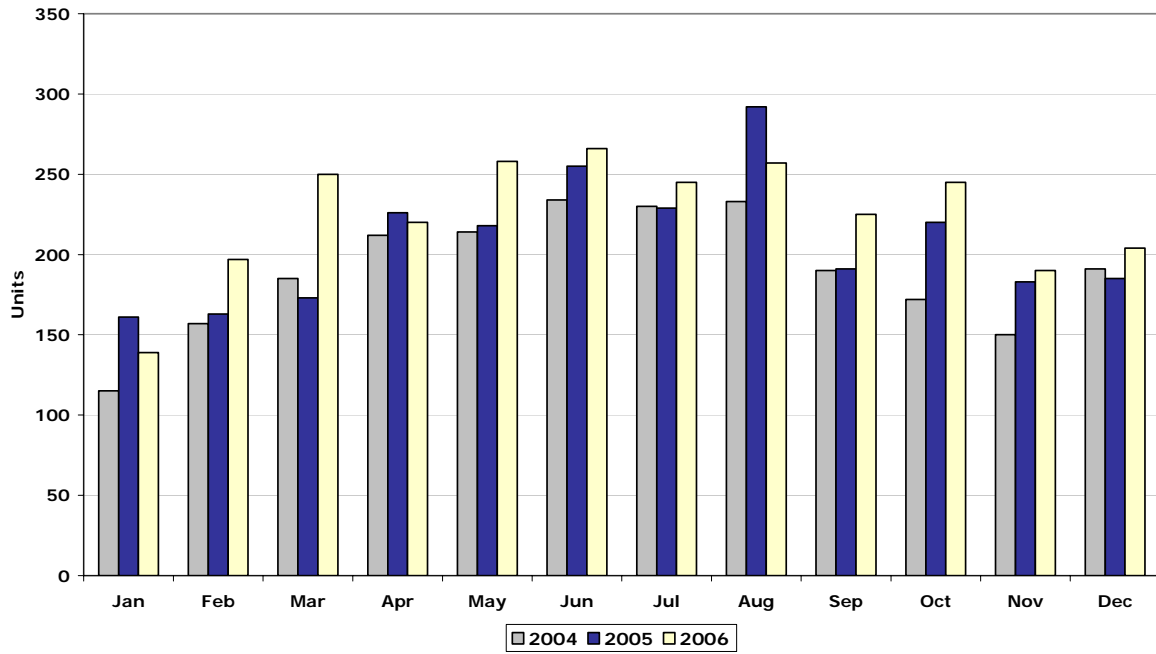
Source: Real Estate Center at Texas A&M University

Average Sales Price
Longview-Marshall MLS*



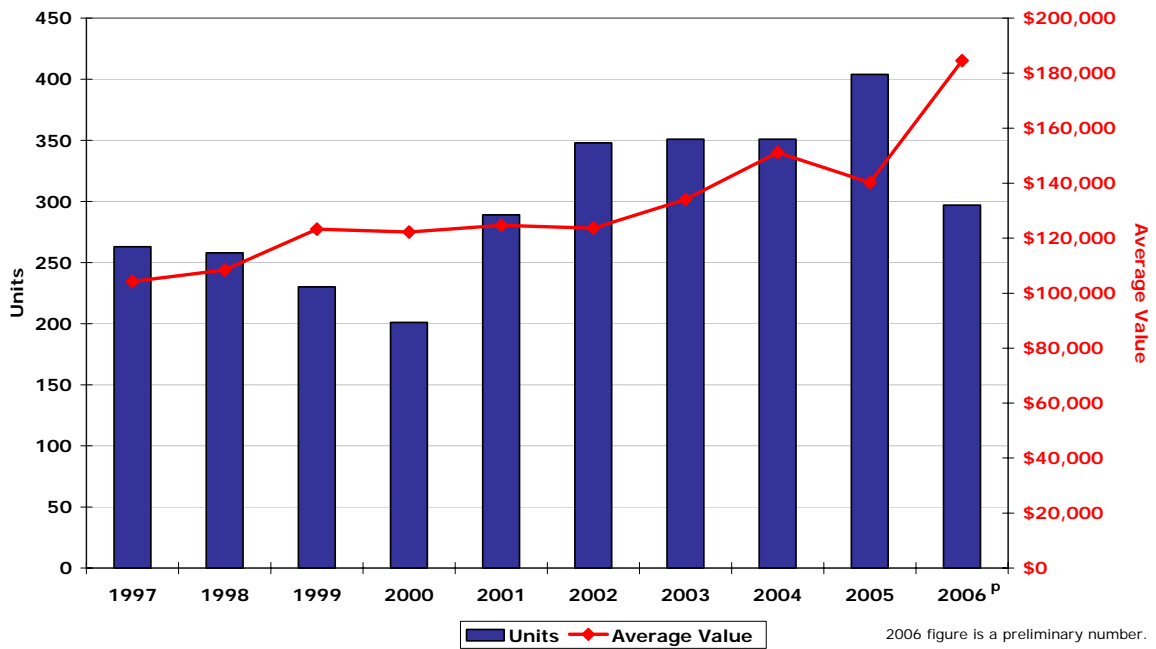
Source: Real Estate Center at Texas A&M University

Single-Family Homes Sales Volume
 Longview-Marshall



Source: Real Estate Center at Texas A&M University

Single-Family Building Permits and Average Value
 Longview-Marshall



2006 figure is a preliminary number.

Source: U.S. Bureau of Census and Real Estate Center at Texas A&M University

Longview Market Overview 2007

Retail

Longview Retail Building Permits 2005*



Longview City Building Permit Office
* 2006 data not available as of April 15, 2007.

Longview Market Overview 2007 Hotel

Hotel* Occupancy and Rental Rates

	2005		2006	
	Longview	Texas	Longview	Texas
# Rooms 000's	2.4	333.6	2.5	341
Average daily rate	\$48.90	\$74.38	\$51.72	\$80.82
Occupancy rate (in percent)	59.4	59.9	60.9	61.1

*Only properties exceeding \$18,000 in the current quarter are included; those units below \$18,000 only result in 1.5% of the total state revenues, and have been excluded from this database.

Source: Office of the Governor Economic Development and Tourism and Source Strategies, Inc. of San Antonio

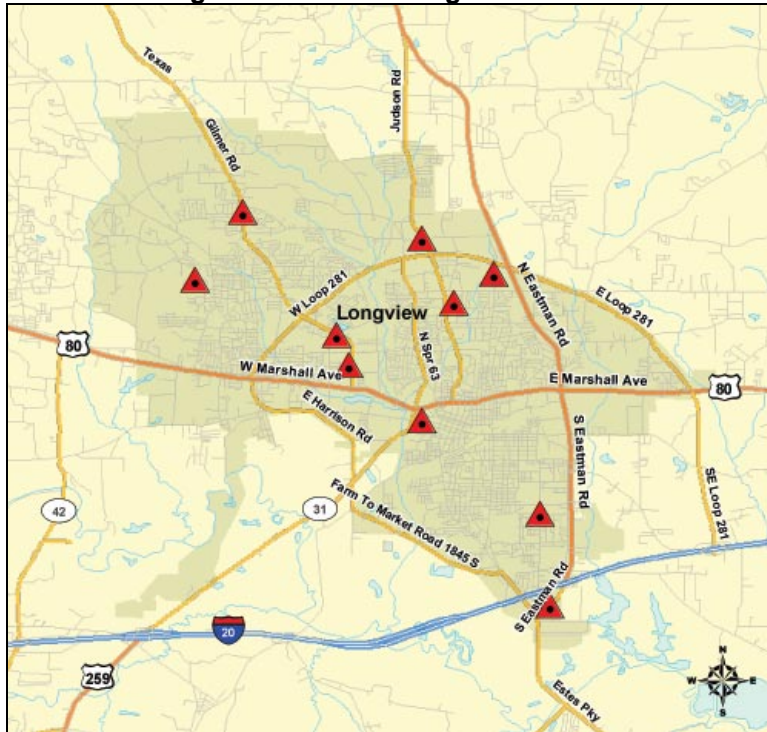
Longview Hotel Building Permits 2005*



Longview City Building Permit Office
 * 2006 data not available as of April 15, 2007.

Longview Market Overview 2007 Office

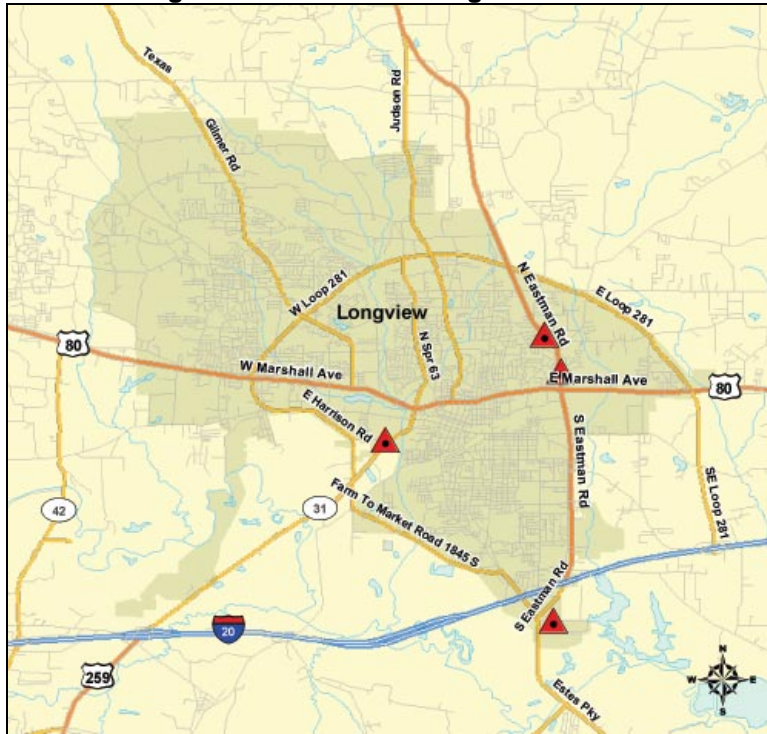
Longview Office Building Permits 2005*



Longview City Building Permit Office
* 2006 data not available as of April 15, 2007.

Longview Market Overview 2007 Industrial

Longview Industrial Building Permits 2005*



Longview City Building Permit Office
* 2006 data not available as of April 15, 2007.



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