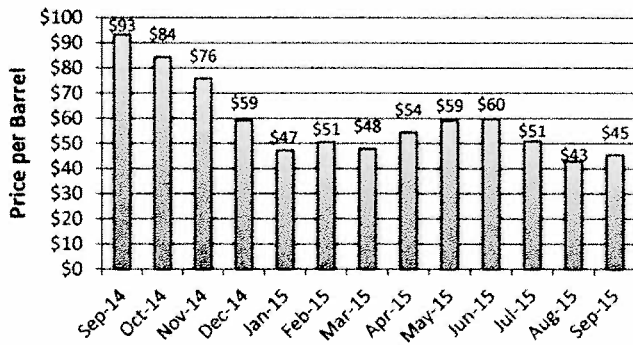


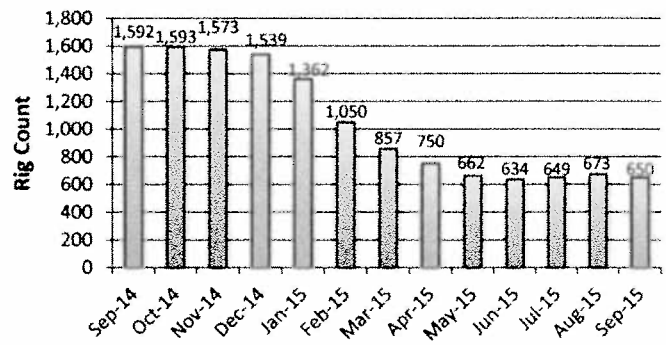


Key Economic Indicators

Crude Oil Prices

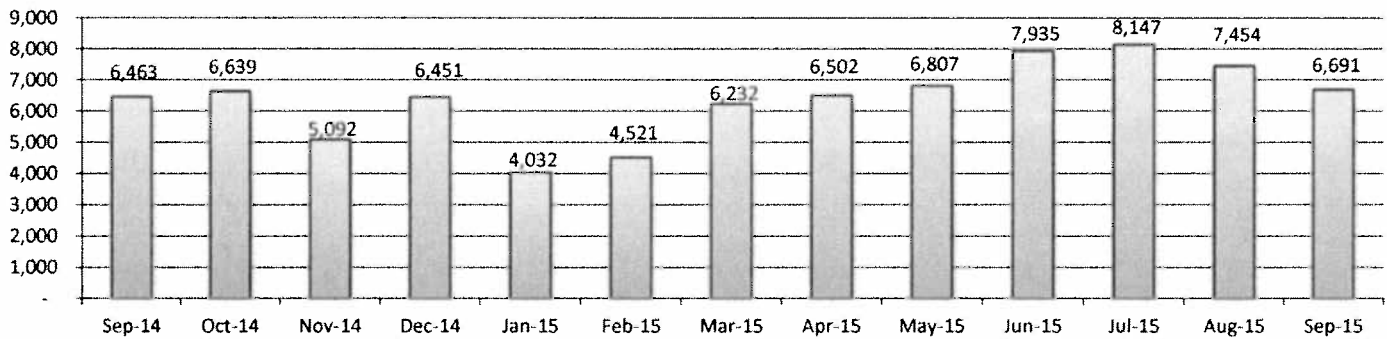


Oil Rig Count



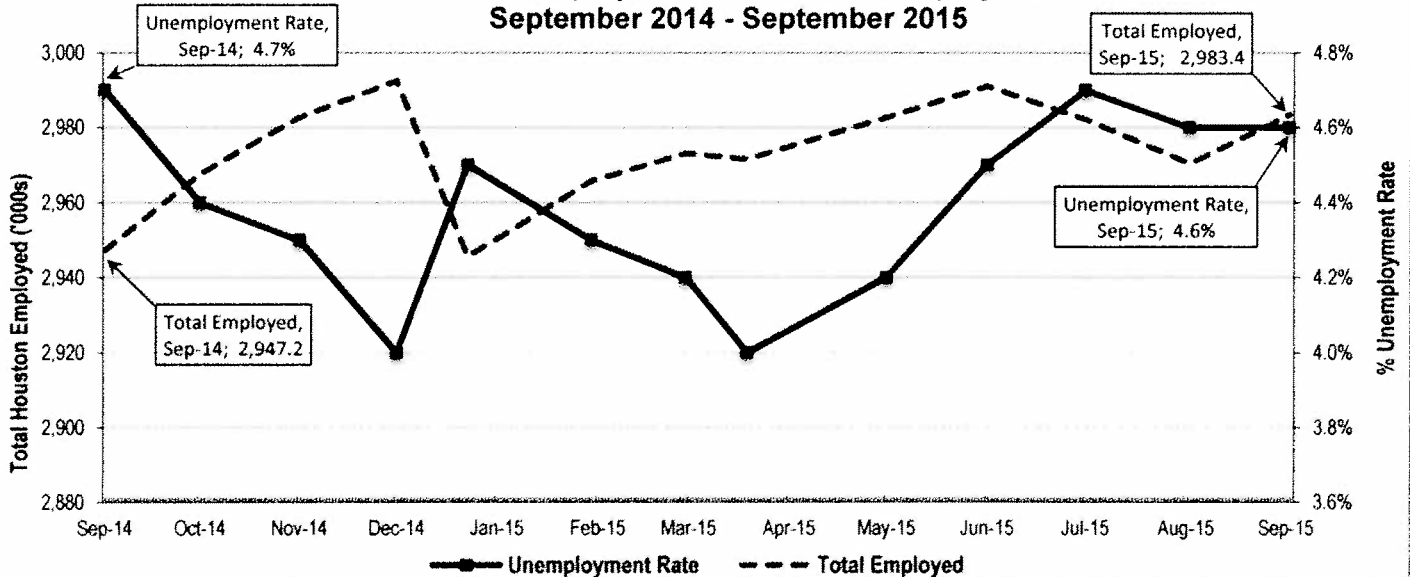
Oil prices had a slight increase of 6% from Aug to Sept. Compared to Sept 2014, oil prices are down more than 51%.
 Source: US Energy Information Administration & Baker Hughes Rig Counts

Single Family Home Sales



Single-family home sales showed a slight increase in September. According to HAR, single-family home sales totaled 6,691 units compared to 6,463 a year earlier, an increase of 3.5%.

Houston Total Employed Nonfarm vs. Unemployment Rate September 2014 - September 2015



The Total Employed rate shows an increase from September 2014 of 2,947.2 to September 2015 of 2,983.4.
 The Unemployment rate shows a decrease from September 2014 of 4.7% to September 2015 of 4.6%.
 Source: Bureau of Labor Statistics