

Facts & Stats

LOCATION

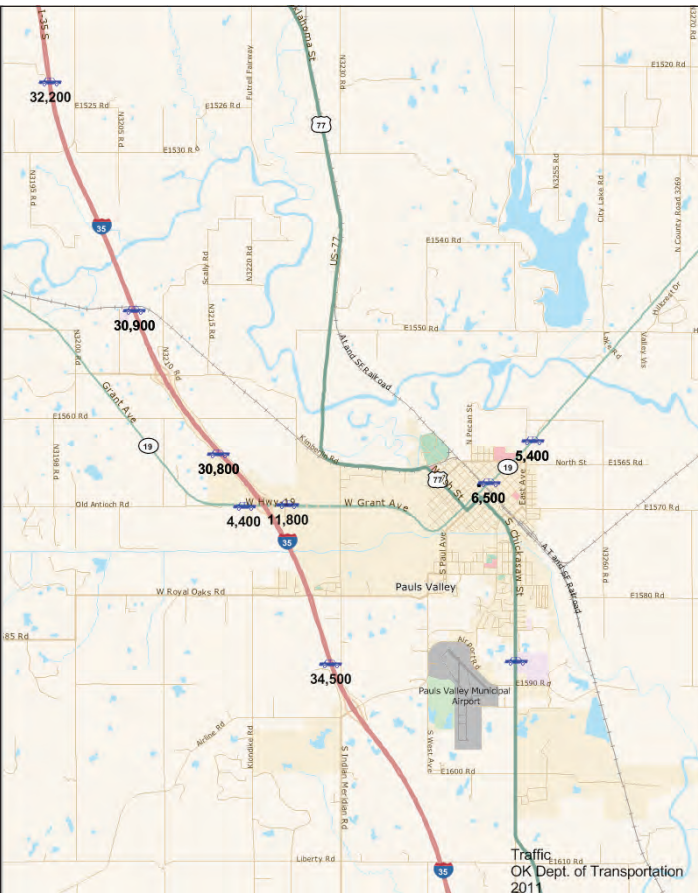
Pauls Valley, founded in 1857, is the county seat of Garvin County, Oklahoma. It is located 55 miles south of Oklahoma City on U.S. Highway 77 and just east of Interstate 35. Pauls Valley has a current population of 5,988, Garvin County current population is 27,383 and the 45-minute drive time population is 339,258.

CLIMATE

Avg. winter temperature (Jan.) - 38°
 Avg. summer temperature (July) - 84°
 Avg. rainfall - 36 inches

AVERAGE DAILY TRAFFIC COUNT

I-35 - 34,500
 Highway 19 - 11,900



HOUSING - PAULS VALLEY

Number of Households - 2,439
 Owner-Occupied - 1,370
 Renter Occupied - 1,069
 Vacant - 428

PAULS VALLEY MUNICIPAL SERVICES

Form of Government
 Fire Department Personnel 24
 Fire Insurance Classification 4
 Police Department Personnel 21
 Mayor/Council

WATER SYSTEM

Storage Capacity

Ground: 750,000 GPD
 Elevated: 3,100,000 GPD

Pressure in Mains

85 PSI
 60 PSI

Source

Lakes

Daily Consumption

Max: 3,500,000 GPD
 Min: 2,000,000 GPD

Capacity

6,000,000 GPD

PAULS VALLEY POPULATION BY SEX/AGE

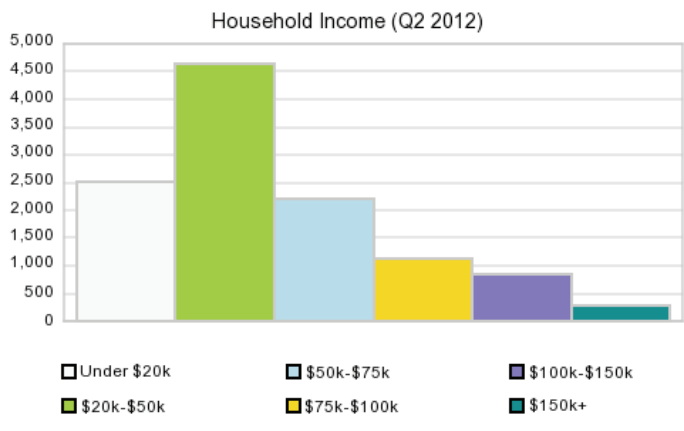
Male - 2,902
 Female - 3,086
 Under 18 - 1,450
 18 and over - 4,538
 18-24 - 537
 25-34 - 796
 34-49 - 1,112
 50-64 - 1,137
 65 and over - 956

PAULS VALLEY POPULATION BY RACE

White - 4,139
 Hispanic - 725
 African American - 319
 Asian - 48
 Other - 757

(Source: 2012 Synergos Technologies, Inc., 2Q12)

HOUSEHOLD INCOME - GARVIN COUNTY



INCOME

| INCOME | #Hhlds | %Hhlds |
|-----------------------|--------|--------|
| \$0 - \$19,999 | 2,513 | 21.62% |
| \$20,000 - \$49,999 | 4,619 | 39.73% |
| \$50,000 - \$74,999 | 2,222 | 19.11% |
| \$75,000 - \$99,999 | 1,133 | 9.74% |
| \$100,000 - \$149,999 | 831 | 7.15% |
| \$150,000 + | 307 | 2.65% |

Average Hhld Income \$50,620

Median Hhld Income \$39,733

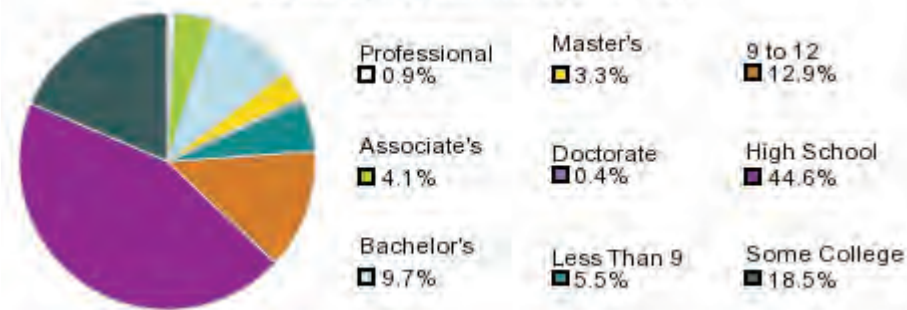
Per Capita Income \$20,223

(Source: 2012 Synergos Technologies, Inc., 2Q12)

Facts & Stats

EDUCATIONAL ATTAINMENT - MARKET AREA

Educational Attainment (Q2 2012)



EDUCATIONAL ATTAINMENT: BY PERCENT (%)

| | |
|------------------------|--------|
| % College Associate | 4.11% |
| % College Bachelors | 9.70% |
| % College Doctorate | 0.43% |
| % College Masters | 3.33% |
| % College Professional | 0.87% |
| % Grade 9 to 12 | 12.91% |
| % Grade Less than 9 | 5.53% |
| % High School | 44.60% |
| % Some College | 18.51% |

(Source: 2012 Synergos Technologies, Inc.)

EMPLOYMENT BY EDUCATION

| | AVERAGE ANNUAL WAGE SOUTHERN OKLAHOMA * | % | AVERAGE ANNUAL WAGE STATE of OKLAHOMA | % |
|-----------------------------|---|-----|---------------------------------------|-----|
| Total, All Education Levels | \$37,695 | 100 | \$44,520 | 100 |
| Bachelors Degree or Higher | \$50,946 | 19 | \$63,717 | 23 |
| Some College or Higher | \$37,206 | 34 | \$42,792 | 33 |
| High School or Equivalent | \$33,825 | 34 | \$37,371 | 31 |
| Less than High School | \$29,700 | 13 | \$31,530 | 13 |

Source: Oklahoma Employment Security Commission 2012

*Including: Coal, Atoka, Bryan, Pontotoc, Johnston, Marshall, Love, Carter, Murray & Garvin

| SOUTHERN OKLAHOMA OCCUPATIONS | ESTIMATED EMPLOYMENT | MEDIAN HOURLY WAGE |
|--|----------------------|--------------------|
| Management Occupations | 5,260 | \$31.67 |
| Business and Financial Operations Occupations | 3,510 | \$20.10 |
| Computer and Mathematical Occupations | 820 | \$21.06 |
| Architecture and Engineering Occupations | 1,120 | \$27.33 |
| Life, Physical, and Social Science Occupations | 810 | \$21.02 |
| Community and Social Services Occupations | 1,950 | \$16.65 |
| Legal Occupations | 370 | \$29.99 |
| Education, Training, and Library Occupations | 9,170 | \$17.41 |
| Arts, Design, Entertainment, Sports, and Media Occupations | 810 | \$14.93 |
| Healthcare Practitioners and Technical Occupations | 7,560 | \$22.07 |
| Healthcare Support Occupations | 4,150 | \$9.89 |
| Protective Service Occupations | 4,440 | \$14.73 |
| Food Preparation and Serving-Related Occupations | 8,370 | \$8.69 |
| Building and Grounds Cleaning and Maintenance Occupations | 3,670 | \$9.42 |
| Personal Care and Service Occupations | 3,090 | \$8.63 |
| Sales and Related Occupations | 9,610 | \$9.36 |
| Office and Administrative Support Occupations | 19,460 | \$11.55 |
| Farming, Fishing, and Forestry Occupations | 610 | \$11.90 |
| Construction and Extraction Occupations | 6,450 | \$16.22 |
| Installation, Maintenance, and Repair Occupations | 5,680 | \$16.68 |
| Production Occupations | 11,520 | \$13.91 |
| Transportation and Material Moving Occupations | 9,640 | \$13.44 |
| Total all occupations | 118,070 | \$13.41 |

Average Employee Salary: \$34,166

Median Employee Salary: \$27,884

Source: Oklahoma Employment Security Commission 2012

Including: Coal, Atoka, Bryan, Pontotoc, Johnston, Marshall, Love, Carter, Murray & Garvin

Facts & Stats

GARVIN COUNTY PERSONAL & REAL PROPERTY TAX (PER 1,000 ASSESSED VALUE)

| | |
|---|---------|
| Pauls Valley School District Mill Levy Rate | \$57.25 |
| Garvin County Mill Levy Rate | \$16.95 |
| Career Tech Levy Rate | \$11.25 |
| Pauls Valley Ambulance | \$ 3.06 |
| Total Mill Levy for PV School District | \$88.51 |
| Real Property Assessment Rate | 11% |

SALES TAX

| | |
|-----------------|-------|
| State Tax Rate | 4.50% |
| City Tax Rate | 4.00% |
| County Tax Rate | 0.75% |

INCOME TAX

| | |
|------------------------------|-------------|
| Personal Income Tax (state) | 5.50% (max) |
| Corporate Income Tax (state) | 6.00% (max) |

MOTEL TAX

| | |
|-----------------------------------|-------|
| Hotel/Motel Tax Ordinance of 2001 | 5.00% |
|-----------------------------------|-------|

PAULS VALLEY SALES TAX COLLECTION

| | | | | | | | |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| FY2005 | FY2006 | FY2007 | FY2008 | FY2009 | FY2010 | FY2011 | FY2012 |
| \$3,301,542 | \$3,498,844 | \$3,836,424 | \$4,571,588 | \$4,700,641 | \$4,306,144 | \$4,404,582 | \$4,752,892 |

PAULS VALLEY MARKET ANALYSIS

Market Outlook By Establishment Type

| | Demand | Supply | GAP |
|---|--------------|--------------|--------------|
| Automotive parts, accessories & tire stores | \$6,653,630 | \$4,641,350 | \$2,012,280 |
| Book, periodical & music stores | \$2,583,721 | \$1,949,624 | \$634,097 |
| Building material & supplies dealers | \$20,452,492 | \$11,139,681 | \$9,312,812 |
| Clothing Stores | \$9,699,915 | \$2,509,017 | \$7,190,899 |
| Health & personal care stores | \$20,388,775 | \$19,111,238 | \$1,277,537 |
| Lawn & garden equipment & supplies stores | \$5,628,000 | \$2,890,663 | \$2,737,337 |
| Office supplies, stationery & gift stores | \$3,370,668 | \$1,838,409 | \$1,532,259 |
| Other General Merchandise Stores | \$34,675,291 | \$20,218,120 | \$14,457,171 |
| Other miscellaneous store retailers | \$7,014,599 | \$2,643,131 | \$4,371,468 |
| Other motor vehicle dealers | \$3,637,332 | \$2,990,436 | \$646,896 |
| Shoe Stores | \$1,702,040 | \$98,617 | \$1,603,423 |
| Sporting goods, hobby & musical instrument stores | \$4,232,007 | \$3,212,886 | \$1,019,122 |

Market Outlook By Major Product Line

| | Demand | Supply | GAP |
|---|--------------|--------------|-------------|
| Alcoholic drinks served at the establishment | | | |
| All other merchandise | \$4,995,691 | \$3,192,548 | \$1,803,143 |
| Audio equipment & music instruments | \$12,114,892 | \$9,660,327 | \$2,454,565 |
| Automotive Fuels | \$2,308,889 | \$2,362,907 | \$-54,018 |
| Autos, cars, vans, trucks, motorcycles | \$11,034,185 | \$9,320,914 | \$1,713,271 |
| Children's wear & infants' & toddlers' clothing, etc. | \$2,220,615 | \$1,524,142 | \$696,473 |
| Cigars, cigarettes, tobacco & smokers' accessories | \$2,110,134 | \$1,963,185 | \$146,948 |
| Curtains, draperies, blinds, slipcovers, bed & table coverings | \$3,682,060 | \$1,965,208 | \$1,716,852 |
| Drugs, health aids, beauty aids, including cosmetics | \$9,874,962 | \$6,182,855 | \$3,692,108 |
| Flooring & floor coverings | \$33,311,100 | \$27,698,694 | \$5,612,406 |
| Furniture, sleep equipment & outdoor/patio furniture | \$3,911,762 | \$1,773,558 | \$2,138,203 |
| Groceries & other food items for human consumption off the premises | \$7,142,018 | \$7,054,205 | \$87,812 |
| Household fuels, including oil, LP gas, wood, coal | \$5,903,437 | \$3,949,968 | \$1,953,469 |
| Lawn, garden & farm equipment & supplies | \$3,866,542 | \$3,621,126 | \$245,417 |
| Major household appliances | \$7,038,217 | \$3,850,481 | \$3,187,736 |
| Optical goods, including eyeglasses, contact lenses, sunglasses, etc. | \$4,318,189 | \$3,195,751 | \$1,122,439 |
| Packaged liquor, wine & beer | \$975,728 | \$835,320 | \$140,408 |
| Paper & related products | \$1,698,358 | \$1,099,637 | \$598,720 |
| Photographic equipment & supplies | \$2,695,263 | \$1,303,716 | \$1,391,547 |
| Televisions, video recorders, video cameras, video tapes, DVDs, etc. | \$4,176,421 | \$3,180,837 | \$995,583 |
| | \$9,784,236 | \$6,677,335 | \$3,106,901 |

(Source: 2012 Synergos Technologies, Inc.)