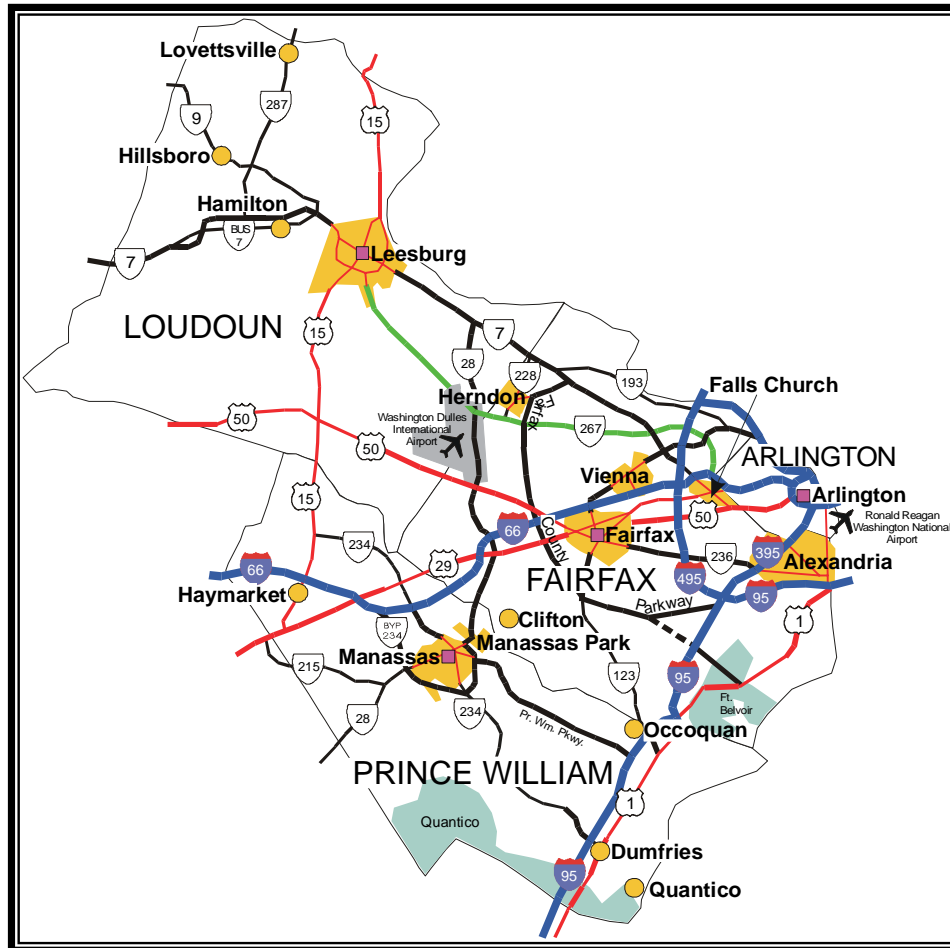


NORTHERN VIRGINIA



LOCATION

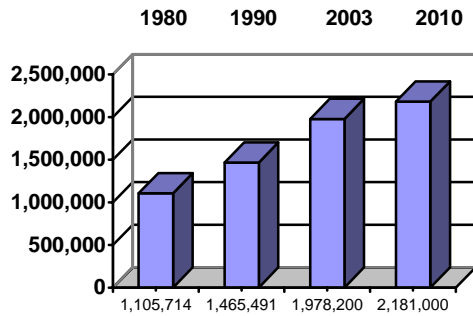
Northern Virginia is located in the northeastern corner of Virginia, just west of the Potomac River and Washington, D.C. Consisting of 1,312 square miles, Northern Virginia is the most densely populated region in Virginia.

The area is known as a major center for U.S. and foreign corporate headquarters, technical and professional service firms, and trade and professional organizations. A highly skilled and educated labor force, coupled with a well-integrated transportation network, including access to three major airports, helps position the region for continued business expansion.

The city of Fairfax is 106 miles north of Richmond, the state capital; 192 miles north of Norfolk; and 49 miles southwest of Baltimore.

DEMOGRAPHICS

Population



70% white 30% nonwhite
 Median age: 34 years

Per Capita Personal Income (2002)

\$ 47,096

Civilian Labor Force

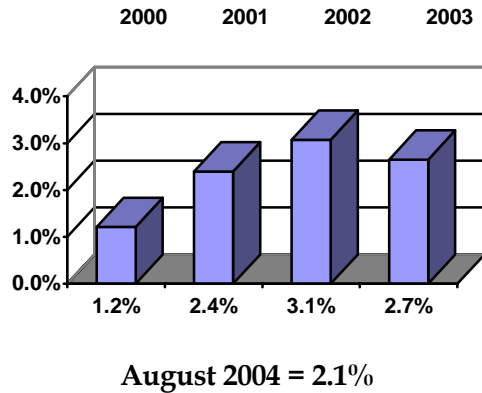
915,653 (1993) 1,097,970 (2003)

50% male
 50% female

Underemployed (1st Quarter 2004)

90,119

Unemployment Rate



Employment by Sector (3rd Quarter 2003)*

976	Natural Resources and Mining	0.1%
68,225	Construction	6.6%
134,110	Trade	13.0%
33,521	Transportation and Utilities	3.3%
22,162	Manufacturing	2.2%
56,734	Information	5.5%
57,250	Financial	5.6%
493,157	Services	47.9%
164,066	Government	15.9%
1,030,261	Total Employees	100%

*By Business Establishment.

Employment by Occupation (2000 Census)

531,174	Managerial, Professional & Related	53.5%
116,163	Service	11.7%
229,668	Sales & Office	23.1%
973	Farming, Fishing & Forestry	0.1%
63,762	Construction, Extraction & Maintenance	6.4%
50,820	Production, Transportation & Material Moving	5.1%
992,560	Total Employees	100%

Educational Attainment (2000 Census)

Percentage of population 25 years and older who are high school graduates89.8%

Percentage of population 25 years and older who have earned a Bachelor's Degree or higher50.7%

Major Employers

Manufacturing

Automata, Inc.
300 - 599 (Printed circuit boards)

Dominion Semiconductor
600 - 999 (Semiconductors)

Gannett Company Inc.
1,500 - 2,499 (Printing & publishing)

Lockheed Martin Corporation
2,500 - 4,999 (Electronic components)

Orbital Sciences Corporation
600 - 999 (Aerospace products)

Nonmanufacturing

America Online
2,500 - 4,999 (Internet service)

Atlantic Coast Airlines/United Express
1,500 - 2,499 (Airline)

AT&T
1,500 - 2,499 (Telecommunications)

Booz, Allen & Hamilton
2,500 - 4,999 (Management & technology consulting)

Computer Sciences Corporation
2,500 - 4,999 (Computer services)

Dominion Virginia Power
600 - 999 (Electric utility)

Electronic Data Systems/EDS
2,500 - 4,999 (Computer services)

ExxonMobil Corporation
1,500 - 2,499 (Petroleum products)

Federal Home Loan Mortgage Corp.
2,500 - 4,999 (Financial services)

Gannett Company, Inc.
1,000 - 1,499 (Printing & publishing)

INOVA Health System
5,000 - 10,000 (Health care)

Kaiser Permanente
1,000 - 1,499 (Health maintenance organization)

Metropolitan Washington Airports Authority
1,500 - 2,499 (Airport Management)

United Air Lines Inc.
5,000 - 9,999 (Air service)

US Air Inc.
2,500 - 4,999 (Air service)

Verizon Communications
2,500 - 4,999 (Telecommunications)

Additional Labor Resources

HighSchool graduates
not continuing (2002-03)3,236

Area community college
Graduates (2002-03)2,380

Unemployed (2003).....29,105

Estimated Wages (September 2003)

<i>Occupations</i>	<i>Mean</i>	<i>Median</i>
First-Line Production Supervisor/Manager	hr./\$24.97	\$23.40
Electrical & Electronic Equipment Assembler	\$13.53	\$12.39
Machinist	\$17.69	\$17.76
Industrial Machinery Mechanic	\$22.60	\$24.22
Hand Packer	\$8.27	\$7.37
Truck Driver, Heavy & Tractor-Trailer	\$14.96	\$14.24
Supervisor/Manager of Office & Administrative Support	wk./\$1,090	\$1,065
Executive Secretary & Administrative Assistant	\$858	\$848
Electrical & Electronic Engineering Technician	\$939	\$899
Customer Service Representative	\$684	\$674
Bookkeeping, Accounting & Auditing Clerk	\$640	\$622
Computer Software Engineers	\$1,356	\$1,330
Computer Programmer	\$1,028	\$998
Computer Support Specialist	\$874	\$817
Computer Systems Analyst	\$1,241	\$1,219
Bookkeeping, Accounting & Auditing Clerk	\$640	\$622

TRANSPORTATION

Interstates

I-95

I-495

I-395

I-66

Highways

U.S. Rte. 1 (north-south)

U.S. Rte. 15 (north-south)

U.S. Rte. 50 (east-west)

U.S. Rte. 29 (east-west)

St. Rte. 7 (east-west)

St. Rte. 28 (north-south)

Dulles Greenway (north-south)

Mt. Vernon Memorial Parkway (north-south)

George Washington Memorial Parkway

Commercial Air Service

Washington Dulles International Airport

Aeroflot Airlines

Air Canada

Air France

AirTran Airways

Alaska Airlines

Alitalia

All Nippon Airways

America West Airlines

American Airlines

American Connection

American Eagle

Atlantic Coast Airlines

Austrian Airlines

BMI

British Airways

BWIA International Airways

Continental Airlines

Continental Express

Delta Air Lines

Delta Connection

Delta Express

Ethiopian Airlines

Frontier Airlines

Grupo Taca International Airlines

Independence Air

Jet Blue Airways

KLM Royal Dutch Airlines

Korean Air Lines

LAB

Lufthansa German Airlines

Northwest Airlines

Saudi Arabian Airlines

Scandinavian Airlines

Swissair

Ted Airlines

United Airlines

United Express

US Airways

US Airways Express

Virgin Atlantic Airways

Ronald Reagan Washington National Airport

Air Canada

AirTran Airways

Alaska Airlines

America West Airlines

American Airlines

American Connection

American Eagle

American Trans Air

NORTHERN VIRGINIA

Continental Airlines
 Continental Express
 Delta Air Lines
 Delta Connection
 Delta Shuttle
 Frontier Airlines
 Midwest Express Airlines
 Northwest Airlines
 Spirit Airlines
 United Airlines
 US Airways
 US Airways Express
 US Airways Shuttle

Baltimore/Washington International Airport 48 miles

Aer Lingus
 Air Canada
 Air Jamaica
 AirTran Airways
 America West Airlines
 American Airlines
 Boston-Maine Airways
 British Airways
 Continental Airlines
 Delta Air Lines
 Frontier Airlines
 Ghana Airways
 Icelandair
 MetroJet
 Northwest Airlines
 Pan Am
 Princess Vacations
 Skyway Airlines
 Southwest Airlines
 Trans World Airlines
 United Airlines
 US Airways
 USA3000

Hagerstown Regional Airport/Richard A Henson Field 59 miles
 Pan Am
 US Airways

Charlottesville-Albemarle County Airport 74 miles
 Comair/ Delta Connection
 United Express
 US Airways Express

General Aviation Service
 Leesburg Executive Airport
 Manassas Regional Airport
 Whitman Strip

Freight Rail Service
 CSX Transportation
 Richmond, Fredericksburg & Potomac Railroad
 Norfolk Southern Corporation

Port
 Alexandria
 Baltimore..... 60 miles
 Richmond 110 miles
 Norfolk 195 miles
 Front Royal (Inland Port) 50miles

Overnight Package Delivery
 Federal Express, U.P.S., U.S. Mail Express, Eagle, Emery Worldwide, Purolator Courier, Air Express, plus a number of smaller carriers serve this area.

UTILITIES

Electric
 City of Manassas
 Dominion Virginia Power
 Northern Neck Electric Cooperative
 Northern Virginia Electric Cooperative

Natural Gas
 City of Manassas
 Columbia Gas of Virginia
 Virginia Natural Gas
 Washington Gas Company

Telecommunications

Local Service

Cavalier Telephone Company
Comcast Business Communications
Verizon South
Verizon-Virginia

Water

Alexandria Sanitation Authority
City of Manassas
Fairfax County Water Authority
Loudoun County Sanitation Authority
Prince William County Service Authority
Town of Leesburg
Virginia American Water Company

Waste Water Treatment

Alexandria Sanitation Authority
City of Manassas
Fairfax County Office of Waste Management
Loudoun County Sanitation Authority
Prince William County Service Authority
Pulaski County Public Service Authority
Town of Leesburg
Upper Occoquan Service Authority
Virginia American Water Authority

Solid Waste Disposal

City of Alexandria
City of Manassas Waster Transfer Station
Hilltop Sand & Gravel Landfill, Inc.
I-95 Energy/Resource Recovery Facility
I-95 Sanitary Landfill
I-66 Transfer Station
Lorton Landfill
Loudoun County Landfill
Ogden Martin Systems of Alexandria/
Arlington, Inc.
Prince William County Landfill
Rainwater Landfill
Upper Occoquan Sewage Authority

FINANCIAL INSTITUTIONS

<i>Banks</i>	<i>2003 Assets (in millions)</i>
Bank of America, N.A.	\$656,219.0
Wachovia Bank, N.A.	331,621.0
Citibank, F.S.B.~	23,205.5
Capital One Bank	20,256.6
E*Trade Bank~	17,039.7
BB&T Co. of Virginia	12,235.0
Capital One, F.S.B.~	11,717.1
Chevy Chase Bank, F.S.B.~	11,591.9
Riggs Bank, N.A.~	6,948.4
Treasury Bank, N.A.~	5,110.8
Provident Bank of Maryland	5,089.1
United Bank	2,424.2
Southern Financial Bank	1,103.2
Burke & Herbert Bank & Trust Co.~	1,078.8
Resource Bank	822.0
Virginia Commerce Bank	799.5
Acacia, F.S.B.~	696.1
Community Bank of Northern Virginia~	676.2
Cardinal Bank, NA	516.3
Greater Atlantic Bank~	510.9
Middleburg Bank	470.3
Alliance Bank Corp.	375.1
The Fauquier Bank	368.6
Millennium Bank, N.A.	315.1
Access National Bank	295.3
James Monroe Bank	292.2
Patriot Bank, N.A.~	208.4
Potomac Bank of Virginia	148.5
The Business Bank	130.4
Prosperity Bank & Trust Co.	110.5
1st Service Bank~	75.5
The Freedom Bank of Virginia	50.7
The Tredegar Trust Company	†
Loudoun National Bank	†
Armed Forces Bank, N.A.	*
Potomac Valley Bank	*
Presidential Bank, FSB	*
SunTrust Bank	*
Sequoia Bank	*
Manufacturers and Traders Trust Co.	*
Nara Bank N.A.	*
Pansala Bank, N.A.	*

†Not Available.

*Headquartered outside Virginia. Assets not available.

GOVERNMENT

Northern Virginia includes Loudoun, Prince William, Arlington, and Fairfax Counties and the cities of Alexandria, Fairfax, Falls Church, Manassas, and Manassas Park.

All counties have a board of supervisors and a county administrator or county executive. Each city has a city council and city manager.

All localities have comprehensive plans and subdivision and zoning ordinances.

There are 14 incorporated towns in Northern Virginia

TAXES

Localities in Virginia collect a 1% sales tax. They do not tax other items taxed at the State level.

Counties and cities in Virginia are separate taxing entities. Therefore, a company pays taxes to either a county or to a city.

If a company is located in a town, it pays town and county taxes except for utility taxes which are paid only to the town and the license tax which is paid only to the town unless town law permits the additional collection of a county tax.

Manufacturers pay real estate, machinery and tools, truck and automobile, utility, and sales taxes.

Nonmanufacturers pay real estate, tangible personal property, truck and automobile, utility, and sales taxes. They also may pay either a merchants' capital or a license tax.

EDUCATION

	<i>Number</i>	<i>Fall 2003 Enrollment</i>
Elementary	269	156,544
Middle	54	58,644
Combined	3	8,385
High School	45	83,195
Alternative	4	1,734
Special Education	4	272

Student Teacher Ratio (2002-03)

Elementary	13:1
Secondary	12:1

Per pupil expenditure (FY 2003).....\$10,061

Percentage of 1999-2000 ninth grade membership graduating (2002-03) 91.8%

Percentage of high school graduates continuing education (2002-03) 86.9%

Private Schools

<i>School</i>	<i>Grades</i>
Academy of Christian Education	PK-6
Acquinas Catholic School	K-8
Alexandria Country Day School	K-8
All Saints Catholic Church	K-8
Annunciation Academy	K-8
Appletree II	PK-3
Aquanis Montessori School	K-6
Berean Fellowship School	K-6
Bethlehem Baptist Christian Academy	PK-12
Bishop Denis J. O'Connell High School	Grades 9-12
Bishop Ireton High School	Grades 9-12
Blake Pre-School/Munger Academy	PK-4
Blessed Sacrament	PK-8
Bonnie Brook School	K-6
Brentwood Academy	16 mo. - K

NORTHERN VIRGINIA

Brookfield School	PK-3	McLean Learning Center	2-5 years
Brown Academy	K3-8	Minnieland Private Day School	PK-6
Burgundy Farm Country Day School	JK-8	Montessori School of Herndon	PK-8yrs
Burke Country Day School	0 to 12 years	Montessori School of McLean	2.9-11 years
Calvary Road Christian School	K3-8	Montessori School of Northern Virginia	PK-3
Cardinal Montessori School	PK-3	Montessori School of Oakton	6-12 years
Cedar Lane Montessori	2.5 - 6 years	Montessori School-Holmes	PK-6
Chesapeake Ability School	K-12	Mount Calvary Sunbeam	PK-5
Chesterbrook Academy	Infants-grade 6	New School of Northern Virginia	K-12
Christ Academy	PK-7	Notre Dame Academy	Grades 9-12
Christian Assembly Academy	PK-8	Nysmith School	4-12 yrs.
Christian Center School	K3-2	Our Lady of the Good Counsel School	K-8
Christian Fellowship School	PK-6	Our Savior Lutheran School	K-8
Church of the Nativity	K-8	Paul VI High School	Grades 9-12
Cloverdale School	PK-2	Paul VI High School	Grades 9-12
Commonwealth Academy	Grades 6-12	Pinecrest School	PK-3
Corpus Christi School	PK-8	Potomac School	PK-17 yrs
Dominion Christian School	K-6	Reston Montessori School	PK-6
Dominon Academy	K-8	Richard M. Milburn H. S. for the Arts	Grades 9-12
Early Years Academy	PK-6	Saint Bernadette's School	5 - 14 years
Early Years Montessori	2.5-5 years		
Edlin School	K-8	Seton Centers, Inc.	Grades 1-12
Emmanuel Christian School	K-12	Seton Jr.-Sr. High School	Grades 6-12
Engelside Christian School	K-12	Springfield Academy	PK - 3
Episcopal High School	Grades 9-12	St. Agnes School	PK-8
Evangel Christian School	K4-12	St. Ann School	PK-8
Fairfax Christian School	K1-12	St. Bernadette School	K-8
Fairfax-Brewster School	JK-6	St. Charles School	K-8
Fairmont Christ Prep School	K-8	St. Coletta School	Ungraded
Fairfax Baptist Temple Academy	K5-12	St. Francis of Assissi Church School	PK-8
Flint Hill School	JK-12	St. James School	K-8
Foxcroft School	Grades 9-12	St. John of Neuman School	Grades 8-12
Gesher Jewish Day School	K-6	St. John's School	PK-8
Grace Episcopal School	PK-5	St. Joseph's School	K-8
Grace Lutheran School	K-8	St. Leo's School	PK-8
Graydon Manor Day School	Grades 6-12	St. Luke's Catholic School	K-8
Green Hedges School	PK-8	St. Mary's Academy	PK-8
Heritage Christian School	K-12	St. Michael's Catholic Church School	K-8
Holy Family School	PK-3	St. Rita School	Grades K-8
Holy Spirit School	PK-8	St. Stephen's & St. Agnes School	JK - 12
Immanuel Christian School	PK-8	St. Theresa School	Grades K-8
Immanuel Lutheran School	K-6	St. Thomas More Cathedral	K-8
Islamic Saudi Academy	PK-12	St. Timothy's School	K-8
Leary School	K-12	Star of Bethlehem Christ	PK-8
Leesburg Christian School	K-12	Sunset Hills Montessori Children's House	PK-6
Linton Hall School	K-8	Temple Baptist Church and School	K3-6
Living Faith Christian Academy	K-8	The Boyd School	PK-6
Loudoun Country Day School	PK-8	The Congressional Schools of VA	Infant-Grade 8
Madeira School	Grades 9-12	The Dominion School	Grades 9-12

NORTHERN VIRGINIA

The Embassy School	PK-2	Strayer University - Arlington Campus	1,157
The Langley School	PK-8	Strayer University - Manassas Campus	1,127
The Talent House	PK-5	Strayer University - Loudoun Campus	1,072
Town and Country School of Vienna	PK-5	George Washington University - Virginia Campus	599
Trinity Christian School	Grades 1-10	George Washington University - Arlington Graduate Education Center	545
Trinity Christian School	Grades 1-10	George Washington University - Alexandria Graduate Education Center	413
Vienna Junior Academy	PK-12	IIT Technical Institute - Springfield Campus	400
Way of Faith Assembly of God	K-12	Protestant Episcopal Seminary	238
Westminster School	K-8	IIT Technical Institute - Chantilly Campus	225
Woodbridge Christian School	PK-12	George Washington University - Tysons Corner/McLean Campus	112
Word of Life Academy	PK-12	Old Dominion University - Northern Virginia Center	93

Vocational Training Facilities

Arlington Career Center
 Bryant Adult Center
 Centreville Adult Center
 Monroe Technology Center
 Pimmit Adult Center
 Prince William Regional Technology Academy
 Woodson Adult Center

Virginia Polytechnic Institute - Northern Virginia Center †
 ECPI College of Technology - Manassas Campus *
 Stratford University - Tysons Corner Campus *
 Stratford University - Woodbridge Campus *
 University of Management and Technology *
 University of Northern Virginia - Manassas Campus *

Higher Education Facilities

	<i>Fall 2003 Enrollment</i>
George Mason University - Fairfax Campus	24,628
Northern Virginia Community College - Annandale Campus	14,140
Northern Virginia Community College - Alexandria Campus	9,127
Northern Virginia Community College - Woodbridge Campus	5,657
Northern Virginia Community College - Loudoun Campus	5,378
Northern Virginia Community College - Manassas Campus	4,055
Marymount University	3,739
George Mason University - Arlington Campus	2,127
Strayer University - Alexandria Campus	1,410
George Mason University - Prince William Campus	1,392
Strayer University - Woodbridge Campus	1,231

*Not Available

†Enrollment included in participating colleges and universities

CLIMATE

Average January temperature 36°F 2°C
 Average July temperature 77°F 25°C

Average annual rainfall 40.67"
 Average annual snowfall 17.14"

COMMUNITY FACILITIES

Northern Virginia residents have access to outstanding health care throughout the region. Fairfax Hospital, in Annandale, is the heart of the region's hospital system. The 656-bed facility is a regional referral center containing a

Level-One Trauma Center, women's and children's center, and the region's only pediatric intensive care unit. Three other hospitals are located in Fairfax County. Two hospitals are located in both Arlington County and Prince William County, and additional facilities are found in Alexandria and Loudoun County. Alexandria Hospital is one of the largest health care providers in Northern Virginia. This 363-bed facility cares for over 50,000 patients yearly.

Approximately 1,850 physicians and 485 dentists practice in Northern Virginia.

Numerous nursing and retirement homes are located throughout the Northern Virginia area with over 3,000 nursing home beds authorized.

More than 500 places of worship are located in Northern Virginia. Most Protestant denominations are represented as are Roman Catholic, Greek Orthodox, and Jewish faiths.

The region has over 35 public library facilities containing approximately 11 million volumes. Reciprocal arrangements exist with the public library systems in the Washington metropolitan area. In addition, the libraries of several area colleges and universities are publicly available. George Mason University has a collection in excess of 880,000 volumes.

The Northern Virginia/Washington D.C. area represents one of the largest retail concentrations on the East Coast. Fairfax County has more than 200 shopping centers, including five regional malls with over 1,000 stores. Tysons Corner Center and the Galleria at Tysons II, in particular, are well known for the national department stores that serve as anchors. Potomac Mills, located in Prince William County, is one of the nation's largest malls and Virginia's number one tourist attraction. It contains 240 stores under one roof and offers outlet prices on thousands of name

brands. Arlington County is home to a variety of major shopping facilities including Pentagon City Fashion Centre, an 860,000 square foot shopping mall. There are numerous unique shopping opportunities outside the malls. The historic Old Town District in Alexandria, near the Potomac River, is a bustling center of retail and service activity in a district known for Colonial-era architecture and cobblestone streets. Tackett's Mill Specialty Center has more than 50 shops in a beautiful New England style setting complete with a working 18th century gristmill. The Northern Virginia retail assortment ranges from high fashion, full-line department stores to discount stores.

LIFE STYLE

Area residents enjoy fine cultural offerings in Northern Virginia and nearby Washington D.C. America's only national park for the performing arts, Wolf Trap Farm National Park for the Performing Arts, is located in Fairfax County and offers a full range of musical entertainment including jazz, folk, opera, and musical theater. The Fairfax Symphony housed in the Center for The Arts at George Mason University, stages a complete schedule of concerts and conducts musical education programs. The Arlington Symphony produces a full schedule of concerts, and the Arlington Arts Center is a focal point for art exhibitions, plays and recitals. The Little Theater of Alexandria stages several major productions each year, ranging from musicals to classical and experimental theater. There are many other community musical organizations available in the region. Across the Potomac River in Washington D.C., residents and tourists can take advantage of an unparalleled selection of activities. A sampler of such activities includes The Kennedy Center for the Performing Arts; National, Warner, and Ford's Theaters; the Smithsonian Institution Museum

Complex; the Corcoran Gallery; National Gallery of Art; and the National Zoo.

History buffs will find many historic homes and sites in the area. George Washington's home, Mount Vernon, is America's most visited historic estate and is located in Fairfax City. The Manassas Battlefield Park is located in the southern part of the region. The battlefield was the site of two strategic battles of the Civil War and attracts thousands of visitors each year. Other historic landmarks include George Mason's Gunston Hall, Arlington National Cemetery, and Woodlawn Plantation.

National, state, regional, and local parks are located throughout the region. The National Park Service operates Great Falls Park in Fairfax County and Prince William National Forest. Great Falls Park along the Potomac River is a unique recreational and historic resource, as it is the site of America's first canal system. The 17,000-acre Prince William National Forest provides year-round hiking, camping, and picnicking. The Northern Virginia Regional Park Authority operates 15 park facilities in Northern Virginia. These facilities include hiking trails, boating, fishing, swimming, picnic areas and golf courses. County and town parks also provide numerous ball fields, playgrounds, tennis courts and picnic sites.

Water and outdoor sportsmen will find Northern Virginia attractive. There are seven private and 11 public golf courses in Northern Virginia. Public and private marinas are located along the Potomac and Occoquan River shorelines. Numerous lakes and rivers boast an abundance of freshwater fish. Hunting for deer, wild turkey, and other small game is enjoyed in season.

Professional sports are popular in the area. Prince William County is home to professional baseball. The Prince William Cannons, Class A

farm team of the St. Louis Cardinals, play at the County Recreational Complex. The Washington Redskins, Washington Wizards, Washington Capitals, and the Baltimore Orioles in football, basketball, ice hockey, and baseball represent the Metropolitan Area, respectively. Professional golf and tennis tournaments are also scheduled in the region. Collegiate basketball at George Mason University and nearby Georgetown University is also popular.

Periodic local festivals in Northern Virginia add flavor to the life style of the area. Alexandria is the site of several well-known festivals. The Red Cross Waterfront Festival in June celebrates the city's importance as a seaport and includes boat races, ship tours, art shows, musical entertainment, and food booths. The Virginia Scottish Games in July celebrate the city's Scottish heritage and highlight kilted bagpipers and Highland dancing. The green hills and open countryside of Loudoun County provide an excellent setting for numerous equestrian events.