Houston is a city of contrasts and surprises, of sky-scraping urban centers and quiet residential communities, of state-of-the-art research and Texas-sized rodeos, of energy giants and world-class educational complexes, of Grand Opera and great expanses of year-round green.

Here, change is constantly creating new possibilities, for Houston is a city on the move.

Located on what has been dubbed America’s “third coast,” Houston’s sunny climate and abundant recreational resources support the almost infinite diversity of lifestyles that is the hallmark of all great cities. With an average annual temperature just above 69°F, the Houston area is a place to enjoy life year-round.

Houston is a center for global industries that include energy, medicine, aerospace, computer technology and telecommunications. Four of the six super major energy companies maintain a large base of operations in Houston.

More than half of the world’s 100 largest foreign-based corporations have operations in Houston.

Houston is the fourth most populous city in the United States behind New York, Los Angeles and Chicago. Houston is the largest city in both Texas and the U.S. South. Over 2 million people live within the city limits and more than 5 million live in the metropolitan area. Houston encompasses 640 square miles and the Houston MSA (Metropolitan Statistical Area) encompasses over 10,000 square miles. Houston is located midpoint between the nation’s two coasts, making it an excellent distribution point for businesses. The Houston Ship Channel is a 52-mile-long complex of public and private facilities located north of the Gulf of Mexico. Houston’s port is ranked first in the United States in foreign waterborne commerce, second in total tonnage and sixth in the world in total tonnage.

Houston: Unequaled Housing Value

<table>
<thead>
<tr>
<th>HOUSTON RENTS LOWEST IN THE COUNTRY</th>
<th>MEDIAN SINGLE-FAMILY HOMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Houston, TX $701</td>
<td>Dallas, TX $145,000</td>
</tr>
<tr>
<td>Dallas, TX $732</td>
<td>Houston, TX $150,300</td>
</tr>
<tr>
<td>Phoenix, AZ $753</td>
<td>Atlanta, GA $175,300</td>
</tr>
<tr>
<td>Denver, CO $775</td>
<td>Austin, TX $188,200</td>
</tr>
<tr>
<td>Atlanta, GA $793</td>
<td>Dallas, TX $254,100</td>
</tr>
<tr>
<td>Austin, TX $828</td>
<td>Phoenix, AZ $255,500</td>
</tr>
<tr>
<td>Orlando, FL $837</td>
<td>Chicago, IL $261,000</td>
</tr>
<tr>
<td>Seattle, WA $955</td>
<td>Orlando, FL $266,800</td>
</tr>
<tr>
<td>Chicago, IL $1,015</td>
<td>Boston, MA $380,700</td>
</tr>
<tr>
<td>Washington DC $1,205</td>
<td>Seattle, WA $394,700</td>
</tr>
<tr>
<td>Boston, MA $1,332</td>
<td>Washington DC $400,100</td>
</tr>
<tr>
<td>Los Angeles, CA $1,586</td>
<td>Los Angeles, CA $588,400</td>
</tr>
<tr>
<td>San Francisco, CA $1,947</td>
<td>San Francisco, CA $825,400</td>
</tr>
</tbody>
</table>

Source: Apartment Data Services and M/Pf YieldStar
Source: National Association of Realtors

No representation or warranties either expressed or implied are made as the accuracy of the information herein or with respect to the suitability, usability, feasibility, merchantability or condition of this information.
WHAT ARE TYPICAL LEASE TERMS?
Most of the apartment communities offer six (6) month and twelve (12) month lease terms. Three (3) month leases are offered for a premium at a select few properties. Month-to-month furnished units are available through Nino Corporate Lodging, Inc. throughout the Houston area. Privately owned townhomes, high-rises, duplexes and single-family homes typically require a twelve (12) month lease.

HOW MUCH ARE RENTAL DEPOSITS? PET DEPOSITS?
Rental deposits are due upon processing of Rental Application, which includes credit/rental and criminal background check. Non-refundable Application Fees range from $30-$70. Approximate rental deposits are listed below and will vary.

**Apartment Rental Deposits:**
- One-bedroom $100 - $400
- Two-bedroom $300 - $500
- Three-bedroom $400 - $600

**Privately Owned Single-Family/Townhome/Condo/High-rise Deposits:** Equal to one-month's rent and paid to the Owner of the property, not the Listing Agent's Realty Company, unless they manage the property.

Pet deposits will range from $200 - $600 per pet with usually half being non-refundable. Some apartment communities charge monthly pet rent in addition to your apartment rent. Many homeowners/landlords and apartment management companies accept pets. Pet policy varies at each property with aggressive breeds being more difficult to accommodate.

WHAT APPLIANCES ARE TYPICALLY INCLUDED WITH A UNIT?
Most apartments will include refrigerator, stove, oven, dishwasher, and garbage disposal. Microwaves and ceiling fans will also be found in some instances. Apartments built before 1982 may include washer/dryer connections. After 1982, most will include the washer/dryer. In single-family homes, duplexes and townhomes/condos, the appliances vary depending on what the homeowner has chosen to leave in the rental unit. Most single-family homeowners do not provide washer/dryer or refrigerator.

WHAT UTILITIES WILL I BE RESPONSIBLE FOR PAYING?
With few exceptions, the resident will pay for electricity and water. There are several power providers to choose from and compare rates at [www.powertochoose.org](http://www.powertochoose.org). Most power companies will require 4 business days to connect service. Water is individually metered and paid by the resident and in most cases, the apartment management company will invoice and collect payment. In privately owned units, the resident will connect and pay to the local water provider in the area. Telephone and High Speed Internet or DSL service may be provided and installed by a cable company or local telephone service provider.

WHAT IF I NEED TO RENT FURNITURE?
Several furniture companies offer different specials through our company. On average, 1-bedroom apartment package prices start at $199 per month. There is a minimum 3-month lease required with deposits equaling 1 month’s rent. The average delivery is $50 - $90. Our Relocation Consultants will know the best prices and have helpful suggestions for your needs.

WHO MAY I CONTACT FOR INFORMATION ABOUT A LEASE OR FILE A COMPLAINT ABOUT AN APARTMENT OR MANAGEMENT COMPANY?
The Houston Apartment Association may be reached at 281-933-2224 or [www.haaonline.org](http://www.haaonline.org). You can also contact the Texas attorney general's office for an overview of tenant's rights at 713-223-5886 or 1-800-421-0508 or at [www.oag.state.tx.us](http://www.oag.state.tx.us).

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WHERE DO I START TO LOOK?

*Nino & Associates, Inc.* has compiled this information on your behalf. We are a FREE apartment and residential leasing service. Please call for more information and book your personally designed home finding tour with one of our real estate professionals.

### Average Rental Prices Throughout Houston 2008

<table>
<thead>
<tr>
<th>Area</th>
<th>Size</th>
<th>Apartment</th>
<th>Single-Family Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td><em>3 Bed/2 Bath Minimum</em></td>
</tr>
<tr>
<td>Inside 610 Loop (Except Medical Center)</td>
<td>1 Bedroom</td>
<td>$850 - $1900</td>
<td>$900 - $6000+</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$1200 - $2900</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1500 - $4000+</td>
<td></td>
</tr>
<tr>
<td>Medical Center</td>
<td>1 Bedroom</td>
<td>$700 - $1650</td>
<td>$1100 - $7500</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$850 - $2500+</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1310 - $2500</td>
<td></td>
</tr>
<tr>
<td>Galleria</td>
<td>1 Bedroom</td>
<td>$800 - $1800++</td>
<td>$1800 - $6000+</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$1200 - $2400++</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$2000 - $3500++</td>
<td></td>
</tr>
<tr>
<td>Sugar Land</td>
<td>1 Bedroom</td>
<td>$700 - $1200</td>
<td>$950 - $3950</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$1000 - $1400</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1250 - $2025</td>
<td></td>
</tr>
<tr>
<td>Champions/1960W</td>
<td>1 Bedroom</td>
<td>$700 - $1200</td>
<td>$900 - $2400</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$950 - $1400</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1100 - $1500</td>
<td></td>
</tr>
<tr>
<td>Kingwood/Atascocita</td>
<td>1 Bedroom</td>
<td>$675 - $1150</td>
<td>$800 - $2200</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$865 - $1500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1250 - $1550</td>
<td></td>
</tr>
<tr>
<td>The Woodlands</td>
<td>1 Bedroom</td>
<td>$750 - $1200</td>
<td>$950 - $3000</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$1150 - $1550</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1300 - $1850</td>
<td></td>
</tr>
<tr>
<td>West Houston (Katy)</td>
<td>1 Bedroom</td>
<td>$750 - $1080</td>
<td>$1250 - $4200</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$1000 - $1600</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1100 - $2015</td>
<td></td>
</tr>
<tr>
<td>Clear Lake Area</td>
<td>1 Bedroom</td>
<td>$680 - $1200</td>
<td>$1150 - $2500</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$950 - $1550</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1200 - $1700</td>
<td></td>
</tr>
<tr>
<td>South Houston (Baytown, Pasadena, Pearland, Friendswood)</td>
<td>1 Bedroom</td>
<td>$600 - $975</td>
<td>$800 - $1650</td>
</tr>
<tr>
<td></td>
<td>2 Bedroom</td>
<td>$750 - $1185</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3 Bedroom</td>
<td>$1100 - $1680</td>
<td></td>
</tr>
</tbody>
</table>

*Prices quoted are subject to change and represent approximate rental rates for each area. Most apartment communities represented in this table were built no earlier than 1980.*

*The data used was derived from the Apartment Data Services and Multiple Listing Service of the Houston Association of Realtors.*

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<table>
<thead>
<tr>
<th>School District Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The best school district</strong> is the one you feel is right for your children’s needs.</td>
</tr>
<tr>
<td>We recommend you evaluate the SAT/ACT/TAKS/SDAA II/RPTE/EOC scores, student/teacher ratio, percent of college bound seniors, per pupil expenditure and visit any school you are seriously considering for your child.</td>
</tr>
<tr>
<td>• The Houston Independent School District is the seventh largest in the Nation.</td>
</tr>
<tr>
<td>• Harris County contains more than 60-degree granting institutions of higher education.</td>
</tr>
<tr>
<td>• There are more than 400 private or parochial schools in the Houston area.</td>
</tr>
<tr>
<td><strong>For additional information, view TEA’s website at <a href="http://www.tea.state.tx.us">www.tea.state.tx.us</a></strong></td>
</tr>
</tbody>
</table>

### HOUSTON AREA SCHOOL DISTRICTS

- **Aldine ISD,** [www.aldine.k12.tx.us](http://www.aldine.k12.tx.us), (281) 449-1011  
  Total enrollment: 60,083, Tax rate: $1.28

- **Alief ISD,** [www.aliefisd.net](http://www.aliefisd.net), (281) 498-8110  
  Total enrollment: 45,183, Tax rate: $1.27

- **Channelview ISD,** [www.channelviewisd.esc4.net](http://www.channelviewisd.esc4.net), (281) 860-9825  
  Total enrollment: 8,428, Tax rate: $1.23

- **Clear Creek ISD,** [www.ccisd.net](http://www.ccisd.net), (281) 332-2828  
  Total enrollment: 36,314, Tax rate: $1.32

- **Conroe ISD,** [www.conroeisd.net](http://www.conroeisd.net), (936) 756-7751  
  Total enrollment: 46,924, Tax rate: $1.24

- **Crosby ISD,** [www.crosbyisd.org](http://www.crosbyisd.org), (281) 328-9200  
  Total enrollment: 4,884, Tax rate: $1.34

- **Cypress-Fairbanks ISD,** [www.cfisd.net](http://www.cfisd.net), (281) 897-4000  
  Total enrollment: 96,837, Tax rate: $1.32

- **Deer Park ISD,** [www.dpisd.org](http://www.dpisd.org), (832) 668-7000  
  Total enrollment: 12,355, Tax rate: $1.32

- **Fort Bend ISD,** [www.fortbend.k12.tx.us](http://www.fortbend.k12.tx.us), (281) 634-1000  
  Total enrollment: 67,992, Tax rate: $1.25

- **Friendswood ISD,** [www.fisdk12.net](http://www.fisdk12.net), (281) 482-1267  
  Total enrollment: 5,865, Tax rate: $1.18

- **Galena Park ISD,** [www.galenaparkisd.com](http://www.galenaparkisd.com), (832) 386-1000  
  Total enrollment: 21,114, Tax rate: $1.43

- **Galveston ISD,** [www.gisd.org](http://www.gisd.org), (409) 766-5100  
  Total enrollment: 7,966, Tax rate: $1.43

- **Goose Creek Consolidated ISD,** [www.gccisd.net](http://www.gccisd.net), (281) 420-4800  
  Total enrollment: 20,354, Tax rate: $1.30

- **Houston ISD,** [www.houstonisd.org](http://www.houstonisd.org), (713) 892-6000  
  Total enrollment: 199,534, Tax rate: $1.16

- **Huffman ISD,** [www.huffmanisd.net](http://www.huffmanisd.net), (281) 324-1871  
  Total enrollment: 3,092, Tax rate: $1.38

- **Humble ISD,** [www.humble.k12.tx.us](http://www.humble.k12.tx.us), (281) 641-1000  
  Total enrollment: 32,970, Tax rate: $1.31

- **Katy ISD,** [www.katyisd.org](http://www.katyisd.org), (281) 396-6000  
  Total enrollment: 54,402, Tax rate: $1.53

- **Klein ISD,** [www.kleinisd.net](http://www.kleinisd.net), (832) 249-4000  
  Total enrollment: 42,935, Tax rate: $1.26

- **Lamar Consolidated ISD,** [www.lcisd.org](http://www.lcisd.org), (281) 341-3100  
  Total enrollment: 21,936, Tax rate: $1.30

- **La Porte ISD,** [www.laporteisd.esc4.net](http://www.laporteisd.esc4.net), (281) 604-7000  
  Total enrollment: 7,940, Tax rate: $1.31

- **Magnolia ISD,** [www.magnoliaisd.org](http://www.magnoliaisd.org), (281) 356-3571  
  Total enrollment: 11,051, Tax rate: $1.42

- **New Caney ISD,** [www.newcaneyisd.org](http://www.newcaneyisd.org), (281) 354-1166  
  Total enrollment: 8,676, Tax rate: $1.42

- **North Forest ISD,** [www.northforestschools.org](http://www.northforestschools.org), (713) 633-1600  
  Total enrollment: 8,369, Tax rate: $1.24

- **Pasadena ISD,** [www.pasadenaisd.org](http://www.pasadenaisd.org), (713) 920-6800  
  Total enrollment: 50,757, Tax rate: $1.35

- **Pearland ISD,** [www.pearlandisd.org](http://www.pearlandisd.org), (281) 485-3203  
  Total enrollment: 17,090, Tax rate: $1.43

- **Sheldon ISD,** [www.sheldonisd.com](http://www.sheldonisd.com), (281) 459-7301  
  Total enrollment: 5,811, Tax rate: $1.43

- **Spring ISD,** [www.springisd.org](http://www.springisd.org), (281) 586-1100  
  Total enrollment: 33,249, Tax rate: $1.44

- **Spring Branch ISD,** [www.springbranchisd.com](http://www.springbranchisd.com), (713) 464-1511  
  Total enrollment: 32,040, Tax rate: $1.29

- **Stafford MSD,** [www.stafford.msd.esc4.net](http://www.stafford.msd.esc4.net), (281) 261-9200  
  Total enrollment: 2,922, Tax rate: $1.25

- **Tomball ISD,** [www.tomballisd.net](http://www.tomballisd.net), (281) 357-3100  
  Total enrollment: 9,388, Tax rate: $1.28

- **Waller ISD,** [www.waller.esc4.net](http://www.waller.esc4.net), (936) 931-3685  
  Total enrollment: 5,134, Tax rate: $1.28

**Source:** [www.tea.state.tx.us](http://www.tea.state.tx.us)
COMMUNITY
The Nino companies are committed to giving back and helping to enrich our communities through volunteerism and financial support. Each year our company invites YES graduates to intern with us prior to attending a university as well as the summers during their undergraduate term.

TEACH FOR AMERICA-www.teachforamerica.org
Teach for America is the national corps of outstanding recent college graduates of all academic majors who commit two years to teach in urban and rural public schools and become leaders in the effort to expand educational opportunity. Since inception, 17,000 individuals have participated in Teach for America, impacting the lives of more than 2.5 million Houston students.
Gloria Nino, President, serves on the Houston Advisory Board for Teach for America.

YES COLLEGE PREP-www.yesprep.org
YES is a free, open-enrollment public school system that serves low-income minority students in 6th-12th grade. Founded in 1998, the charter mandates that students must be accepted to a four-year college in order to receive their high school diploma. YES is the only school in Greater Houston to make Newsweek and U.S. News & World Report’s list of the top 100 public schools in America. The school’s efforts have earned it the No. 1 spot as the Best Performing High Schools in Houston.
Frank Monacelli, Vice President, former Board Member.

HOUSTON FURNITURE BANK-www.furniturebankhouston.org
The Furniture Bank collects and distributes furniture and home furnishings free of charge to people in need. The mission of the Furniture Bank is to furnish hope and make empty houses homes” for Houston’s needy families in order to make the road to independent living more manageable and the likelihood of success more probable. Currently, The Furniture Bank has 50 different partner agencies.

MUSCULAR DYSTROPHY ASSOCIATION (MDA)-www.mda.org
The Muscular Dystrophy Association is a voluntary health agency -- a dedicated partnership between scientists and concerned citizens aimed at conquering neuromuscular diseases that affect more than a million Americans. MDA combats neuromuscular diseases through programs of worldwide research, comprehensive medical and community services, and far-reaching professional and public health education.

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Houston has a business climate custom-made for growth and an environment that supports a wide range of successful enterprises. Headquarters to 25 companies on the Fortune 500 list, Houston leads all U.S. cities in new business growth. Houston is served by two commercial airports, serving 52 million passengers in 2007. Bush Intercontinental currently ranks third in the United States for non-stop domestic and international service with 182 destinations. The Texas Medical Center, Houston’s largest single-site employer, employs more than 65,300 people and serves 5.2 million patients annually. M. D. Anderson Cancer Center is the world’s largest cancer hospital with excellent inpatient and outpatient facilities. The University of Texas M. D. Anderson Cancer Center has ranked among the nation’s top two cancer hospitals in US News & World Report’s “America’s Best Hospitals” survey since the survey’s inception 16 years ago. M.D. Anderson has ranked number one four times in the last six years.

The Houston area is a place to enjoy life year-round. From seashores to pine forests, golf to ice skating under the sunlit dome of the world famous Galleria, neighborhood theater productions to world class performing arts – all wrapped in an even-tempered climate that encourages year-round enjoyment for the Texas Gulf Coast.

With all its rich cultural growth, Houston has retained its enthusiasm for Texas traditions like the annual Houston Livestock Show and Rodeo. In just over 75 years, the Rodeo has committed over $220 million to the youth of Texas.

Houstonians enjoy supporting their professional and college sports teams. Houston’s major league sports franchises include: the Aeros (hockey), Texans (football), the 2006-07 MLS Cup winning Houston Dynamo (soccer), the 2005 National League Pennant winning Houston Astros (baseball), 4-time WNBA World Champion Houston Comets; 2-time NBA World Champion Houston Rockets; the Rice Owls baseball team, winner of the ’03 College World Series and no list would be complete without mentioning the University of Houston’s Cougars status as one of the top nine college basketball programs of all time. The home to the Houston Texans is the Reliant Astrodome, the first domed stadium in the world; it also holds the NFL’s first retractable-roof stadium, Reliant Stadium.

Houston is one of only four cities in the country with resident companies in all four performing arts: opera, theatre, symphony and ballet. Houston is also home to the 10,000 piece Menil Collection – a world famous collection vied for by New York City, Paris and other cultural centers. The Museum of Fine Arts, Houston, is the largest art museum in America south of Chicago, west of Washington, D.C., and east of Los Angeles. Do not miss the Cullen Sculpture Garden, created by world-renowned sculptor Isamu Noguchi. An oasis tucked inside a teeming metropolis, the Cullen Sculpture Garden is widely appreciated as a haven for self-renewal. The sculpture garden also unites the pathways between two HMFA buildings, the Caroline Wiess Law Building and the Glassell School of Art.
Houston, Makes you proud to be living where we do...

**Business Week**
*Houston ranked 1st in 15 out of 20 professions, May 2008*
“Businessweek.com worked with Seattle’s Payscale.com to determine where the best and worst cities are for 20 common careers and found that—when it comes to earning a comfortable living—Houston is at or near the top for most jobs in each of the top 25 big-city metros for cost of living. Houston, Dallas, and Charlotte, N.C. rose to the top for many of the jobs because they’re affordable.

**Newsweek**
*Houston, We Have No Problems, May 2008*
“To find a hot spot where soaring oil and commodity prices, and the booming economies of the developing world, are keeping cash registers ringing and construction crews fully employed, you don’t have to trek to Dubai or Moscow. You need travel only as far as Houston.”

**Kiplinger’s Personal Finance**
*Houston named Best City to Live, Work and Play, May 2008*
“It’s the city of big plans and no rules, beat-the-heat tunnels and loop-the-loop highways, world-class museums and wiry cowboys, humidity that demands an ice-cold martini and the biggest damn liquor store on the planet. How could you not love Houston?”

**Chicago Tribune**
*Houston Doesn’t Have a Problem, May 2008*
“The local economy, though still largely dependent on the energy industry, is growing more diversified, with the city’s health-care sector growing rapidly. And while Houston’s home sales figures have softened and mortgage foreclosures are rising as they are elsewhere in the country, the ever-expanding housing market here never blew up into the kind of speculative real estate bubbles that are now deflating in so many other large American cities. That means houses are taking longer to sell, but they are generally holding their value.”

**Washington Post**
*Houston’s Pipelines of Prosperity, May 2008*
“Soaring oil and gas prices may be a fiscal drag for much of the nation, but here in the self-styled energy capital of the world they are feeding an economic surge...All of the activity is leading to strong retail sales, increasing tax revenue and an uptick in housing prices - in short, the opposite of what is happening in most of the country, which is being squeezed by flagging consumer confidence and high gas and oil prices.”

Source: Houston Realtor®, July 2008

Let us make your move smooth and stress free!
We care where you live.
Medical

The institutions of Houston’s Texas Medical Center form the largest medical complex in the world. TMC is the vital heart of a health care delivery system that sets international standards for patient care, education and medical research. Collectively, the 42 medical, academic and research institutions of the Texas Medical Center are Houston’s largest employer, with more than 65,000 individuals on their payrolls. They have an indirect $10 billion impact on the Houston economy. Throughout Houston’s metropolitan area, there are more than 100 hospitals.

Two major medical schools – Baylor College of Medicine and The University of Texas Medical School at Houston are located in the Texas Medical Center. A total of 22,000 students are enrolled in these and other institutions that offer training in medicine, nursing, pharmacy, dentistry, public health and the allied health professions, contributing $100 million to the local economy annually.

Day/Weekend Trips Near Houston

The Gulf Coast
Galveston is a 1-hour drive from Downtown Houston.

Austin
A Scenic 2 1/2 hour drive to the beautiful hill country.

San Antonio
The romantic riverwalk will take your breath away.

New Orleans
A fun-filled Jazz weekend is a short 1-hr plane commute.

Transportation

While most Houstonians outside major employment centers drive their own vehicles to work, commuters are making the shift away from this strategy. METRO is the Houston area bus and train service. There are over 1,300 buses on 113 routes, 25 Park & Ride lots, a 7.5-mile light-rail line and nearly 400 vanpools. METRO has several types of bus service - Local, Express and Park & Ride. METRORail is a fast, convenient way to travel between Downtown, Midtown, the Museum District, the Texas Medical Center and Reliant Park.

METRO Routes, schedules, HOV lane information, pricing, procedures and locations can all be found at www.ridemetro.org. Visit one of the METRO RideStores or call METRO-Line at 713-635-4000 to speak to a customer service representative. All METRO buses and trains are 100% accessible for people with disabilities and feature lifts, ramps and enlarged destination signs. For those who cannot use accessible buses or trains, METRO offers METROLift, a curb-to-curb, shared-ride service using vans and sedans. METROLift eligibility requires physician approval and an in-person evaluation at METRO. For more information, call 713-225-0119.

Have You Heard!

Texas – America’s Top State for Business!

CNBC names Texas #1 for business after study shows the Lone Star State has the best all-around economy in the nation. Texas was number two last year, but moved to the top spot thanks to a booming energy industry and significant strides in categories ranking Transportation, Business Friendliness, Cost of Living and Quality of Life.

Thriving on a healthy economy, the Energy Capital of the World - Houston - no doubt helped propel Texas to the top of the list!

Houston – Nation’s Fastest Growing City!

With 38,932 new residents between July 1, 2006, and July 1, 2007, Houston added more people than any other city in the country according to the U.S. Census.

Source: U.S. Census

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**WHAT ARE DEED RESTRICTIONS?**
The City of Houston and many other cities in the Metropolitan area have no zoning. Many area communities rely instead on deed restrictions to protect property values. A deed restricted neighborhood typically has rules governing things like boat or RV storage, architectural restrictions, locations for satellite dishes and other items of concern to property owners. To find out what the deed restrictions are for a particular subdivision, contact the County Clerk for that property. You will need the legal description of the property and the name of the subdivision to request a copy of the deed restrictions. Counties usually charge a fee for this service.

**WHAT IS THE ROLE OF A TITLE COMPANY?**
The role a title company serves in real estate transactions is the handling of escrow accounts. When opening an escrow, a seller and a buyer of a piece of property establish certain terms and conditions to facilitate a transfer of ownership of that property. Texas requires that an escrow officer be licensed. An escrow officer's duties are: 1) Open orders for title insurance; 2) Keep both parties informed of the progress; 3) Obtain approvals from the buyer on past control reports, repairs, etc.; 4) Receive funds from the buyer for earnest money; 5) Record deeds and any other loan documents required; 6) Prorate and adjust insurance, taxes, rents, etc. 7) Prepare final statements for each party indicating amounts necessary to close escrow; 8) Disburse funds for title insurance, recording fees, real estate commissions, clearance of liens, etc.

**WHAT CAN I EXPECT TO PAY IN PROPERTY TAXES?**
The County Appraisal District places a value on your property which should equate to fair market value. In turn, all taxing authorities use this value to assess taxes. The taxing authorities are: 1) School Districts; 2) The County; 3) City or MUD (Municipal Utility District). Tax Rates per $100 for Harris and surrounding counties range from $2.90 to $3.90. (Or $2900-$3900 for every $100,000 of assessed value.) For specific information, please visit your county website seen below.

Harris-www.hcad.org  
Brazoria-www.brazoriacad.org  
Fort Bend-www.fbcad.org  
Montgomery-www.mcad-tx.org  
Galveston-www.galvestoncad.org  
Waller-www.co.waller.tx.us

**WHAT IS A HOMESTEAD EXEMPTION?**
The Homestead Exemption is a tax exemption made by the Central Appraisal Districts within each county of not less than $3,000* of the assessed value of the residents home. Another $5,000* is exempt from the assessed value of the home by the school district. All home owners in Texas can claim a yearly exemption of up to 20% of their properties total assessed value. Further Homestead Tax Exemptions and School District Tax Exemptions are given to people who are at least 65 and to the disabled. To qualify, on or before January 1st of each year, the homeowner must have title to their property or possess a signed purchase agreement. All Texas homeowners who physically live on their property are eligible for a tax exemption called the Homestead Exemption. The Homestead Exemption is given by the Central Appraisal District for each county to homeowners who qualify with the proper paperwork. Disabled Texans and those over 65 get additional exemptions. Contact the Central Appraisal District for your county to find out how much of the assessed value is exempt from property taxes.

**HOME EQUITY LENDING**
On November 4, 1997, voters in the state of Texas opted for the right to borrow against the equity in their principle residence. Typically, a homeowner may borrow up to 80% of their property’s fair market value, less all existing mortgage liens. Generally, interest paid on loans up to $100,000.00 is tax deductible. (Consult your tax advisor for your particular situation.) Texans have the right to borrow against the equity of their home. The interest paid on such loans can be tax deductible. Consult your mortgage broker, your banker, your tax advisor and your realtor for more information.

**WHAT IS A MUNICIPAL UTILITY DISTRICT (MUD)?**
A MUD is in an unincorporated area within a county that supplies infrastructure such as water, sewage treatment, streets, lighting, parks and drainage. There are over 400 MUD’s serving the Houston area. The tax rate depends on the amount of bonds insured to operate the MUD and the number of property owners located in the MUD.

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Closing Costs Paid by Buyer

As a rule of thumb, closing costs to purchase a home are approximately two percent of the purchase price.

Mortgagee's Title Policy
Also known as the Lender's Title Policy, this policy is issued to protect the lender and any future holder of the loan.

Survey
To determine boundaries and land area purchased, lot lines, encroachments, easements, and setback requirements.

Attorney Fees
Attorney Fees in Texas are usually associated with the preparation of the Note and Deed of Trust as well as review of all other documents involved in the sale.

Recording Fees
Fees for recording the Promissory Note and mortgage with the County Clerk's office.

Escrow Fee
Charges made by Title Company for services rendered. Typical fees include: receiving and disbursing earnest money, loan funds, insurance premiums, taxes, MUD, homeowner's association fees, etc.

Loan Application Fee
Fee to lender when applying for loan.

Loan Underwriting Fee
Fee imposed by lender for services of their underwriter approving or denying loan based on property value and applicant’s ability to pay.

Appraisal Fees
Charged by appraiser to determine value of the house.

Mortgage Insurance
Lender's charge for loans with more than 80% loan to value for protection of loan against default.

Home Owner’s Insurance
Lender’s requirement to cover your home against disaster.

Inspection
Buyer's request for property being purchased to be structurally and mechanically inspected to reveal any possible defects before purchasing the home.

Termite Report
Inspection to determine if there are any wood destroying insects that have caused damage to the house. Lender usually requires original copy at closing.

Discount Points
Lender's Fee for lowering interest rate below market, holding the money until closing and cost of handling transaction. Costs represented for each item are approximate costs to give the Buyer a better estimate for closing.

Homeowner’s Insurance
No matter the location, new homebuyers always need homeowner’s insurance. And if utilizing the services of a mortgage company, insurance is mandatory. In Texas, as soon as an offer is accepted on the home, the buyer needs to purchase insurance. Once again, a real estate agent should be helpful in this process, providing a current list of major insurance companies writing policies in Texas. Before purchasing insurance, the homebuyer needs to review the Texas Department of Insurance’s Homeowners Rate Guide. This guide explains the types of insurance available in Texas and gives buyers a ballpark estimate of what the insurance will cost. Through the Texas Fair Access to Insurance Requirements (FAIR) program, the state also makes insurance available to people who have a problem finding coverage.

Flood Insurance
In 2004, the Harris County Flood Control District released a new 100-year flood plain and watershed map for the entire area, which means some neighborhoods previously exempt from mandatory flood insurance now need it while other previously covered neighborhoods no longer require it. So buyers should check with the real estate and insurance agents to research the home. The State of Texas mandates that the seller provide a disclosure statement revealing any past flooding problems and all corrections made to the home. Many experts maintain that homes anywhere in the Houston region should be insured against flood damage.

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This chart represents principal and interest only for 30 and 15 year fixed rate loans. Property taxes, hazard insurance and association fees should be added to these amounts for your total monthly payment.

<table>
<thead>
<tr>
<th>LOAN AMOUNT</th>
<th>30 YEAR FIXED LOANS</th>
<th>15 YEAR FIXED LOANS</th>
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<tr>
<td></td>
<td>5.5%</td>
<td>6%</td>
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<tr>
<td>$100,000</td>
<td>568</td>
<td>600</td>
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<tr>
<td>$140,000</td>
<td>795</td>
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<tr>
<td>$700,000</td>
<td>3974</td>
<td>4197</td>
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</table>

**INFORMATION NEEDED FOR YOUR LOAN APPLICATION**

1. Copy of Accepted Earnest Money Contract.
2. Copy of Social Security Cards and Picture ID such as Drivers License or Military ID.
3. Residential addresses for past 2 years and landlord addresses, if applicable.
4. Name and address of employers for the past 2 years with W-2’s, 1099’s, etc.
5. Last Pay Stub Showing Gross Monthly Salary and all Deductions.
6. Names, Addresses, Account Numbers, & Balances of all Checking & Savings Accounts.
7. Last 2 Statements on all Checking, Savings, Investments, IRA, etc. Accounts.
8. Names, Addresses, Account Numbers, Balances, & Monthly Payment on all Open Charge Accounts.
9. Addresses, Loan Information & Lease Agreements on all Other Real Estate Owned.
10. Estimated Value of all Furniture, Clothing, Jewelry & Other Personal Property.
12. Certificate of Eligibility &/or DD 214 &/or Statement of Service for VA Loans.
14. If Self Employed: 2 Yrs. Tax Returns with all Schedules, YTD Profit & Loss Statement, with Balance Sheet by CPA. If a Corporation or Partnership: All of No. 14 for Individuals, Corporation &/or Partners.

**Houston Real Estate MILESTONES IN MAY 2008**

- Second highest average single-family home sales price ($214,732)
- Highest average and median sales prices for townhouses/condominiums
- Largest number of single-family home sales since August 2007
- Largest number of townhouse/condominium sales since August 2007
- Sales of single-family homes below $80,000 continued to rise by 12.6%
- Lowest Days on market since September 2007

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### ACCRA Cost of Living Comparisons

<table>
<thead>
<tr>
<th>Metropolitan Area</th>
<th>Composite Index</th>
<th>Grocery Items</th>
<th>Housing</th>
<th>Utilities</th>
<th>Transportation</th>
<th>Health Care</th>
<th>Misc</th>
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<tr>
<td>All Items</td>
<td>100%</td>
<td>4%</td>
<td>29%</td>
<td>10%</td>
<td>10%</td>
<td>4%</td>
<td>33%</td>
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<tr>
<td><strong>U.S. Average</strong></td>
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<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
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<td>109.6</td>
<td>122.9</td>
<td>107.5</td>
<td>112.8</td>
<td>106.2</td>
<td>100.0</td>
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<td>104.6</td>
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<td>94.5</td>
<td>94.1</td>
<td>101.0</td>
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<td>San Diego, CA</td>
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<td>224.2</td>
<td>104.7</td>
<td>106.1</td>
<td>117.3</td>
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<tr>
<td>Tampa, FL</td>
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<td>94.0</td>
<td>96.4</td>
<td>97.1</td>
<td>101.1</td>
<td>95.7</td>
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<td>91.5</td>
<td>105.3</td>
<td>101.4</td>
<td>100.9</td>
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<td>New York (Manhattan) NY</td>
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<td>397.5</td>
<td>151.6</td>
<td>117.8</td>
<td>129.6</td>
<td>137.5</td>
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<td>Los Angeles-Long Beach, CA</td>
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<td>112.0</td>
<td>253.1</td>
<td>78.7</td>
<td>113.6</td>
<td>103.9</td>
<td>103.9</td>
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<tr>
<td>San Francisco, CA</td>
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<td>127.5</td>
<td>282.9</td>
<td>87.3</td>
<td>113.5</td>
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<td>69.0</td>
<td>98.3</td>
<td>102.6</td>
<td>106.0</td>
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<td>Miami-Dade County, FL</td>
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<td>141.3</td>
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<td>154.3</td>
<td>98.4</td>
<td>108.0</td>
<td>123.1</td>
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<td>102.6</td>
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<td>101.7</td>
<td>85.9</td>
<td>93.6</td>
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<td>92.9</td>
<td>99.1</td>
<td>96.8</td>
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<td><strong>81.7</strong></td>
<td><strong>75.3</strong></td>
<td><strong>94.2</strong></td>
<td><strong>95.0</strong></td>
<td><strong>101.7</strong></td>
<td><strong>93.9</strong></td>
</tr>
</tbody>
</table>

Source: ACCRA Cost of Living Index

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RENTAL ASSISTANCE-FREE SERVICE!
Our apartment and residential leasing associates can personally guide you through more than 2500 apartment communities in the Greater Houston area. Our rental assistance is FREE OF CHARGE! Our Realtors® are paid by the apartment management companies advertising budget to bring them qualified applicants. As a member of Houston Association of Realtors Multiple Listing Service (HARMLS), we can also offer you the alternative to view individually owned homes, condominiums/townhomes and highrises available for lease. Save yourself time, money and the frustration of locating the ideal home on your own. Let Nino take the stress out of your next move.

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Nino Corporate Lodging, Inc. offers this service for employee relocation, domestic or international assignments, consultants, training, medical stays, catastrophe management, co-op students/summer interns and many others needing short or long term interim housing with all or a portion of the home services. Fully furnished and beautifully decorated apartments are exclusively offered to you by Nino Corporate Lodging throughout Texas from our offices in Houston, San Antonio and Dallas. Nationwide corporate Housing is offered through a referred provider alliance of professional corporate housing companies that share our pursuit of excellence in their respective market areas. Home services include linen package, kitchen package, furniture, utilities, telephone, television and maid service. Many of the property amenities include business centers, tennis courts, indoor basketball court, jacuzzi, pool, health club, billiards, shuffle board, large screen TV with DVD and surround sound entertainment room, multiple phone lines/internet access, full size washer/dryer, fireplace, detailed crown molding and bookshelves, controlled access gates and 24-hour maintenance.

HOME PURCHASE
Nino & Associates, Inc. has acquired a thorough knowledge of the city and unmatched customer service when assisting buyers as a “Buyers Agent”. From Kingwood, to Sugar Land, The Woodlands to Clear Lake, our Realtors® will assist you with comparing new construction to existing homes in various communities and neighborhoods throughout the city and the suburbs. Allow Nino & Associates, Inc. to assist your CEO or college graduate with unbiased product knowledge in selecting your next home.

OUR PHILOSOPHY
Is to deliver to you, Our Customer, the most professional service in the residential real estate industry. We pride ourselves on keeping our Customer’s needs first and foremost in mind!

Founded in 1984, Nino & Associates, Inc. and Nino Corporate Lodging, Inc. have been long recognized as leaders in the corporate relocation industry. Our growth and market presence has been a result of our commitment to provide our clients and customers a high degree of personalized service and market knowledge. Having assisted more than 60,000 individuals since 1984, we wish to thank all of our current clients and customers and invite all others to experience the high performance standards of the Nino Companies.

GLORIA NINO-MONACELLI
President

FRANK MONACELLI
Vice President