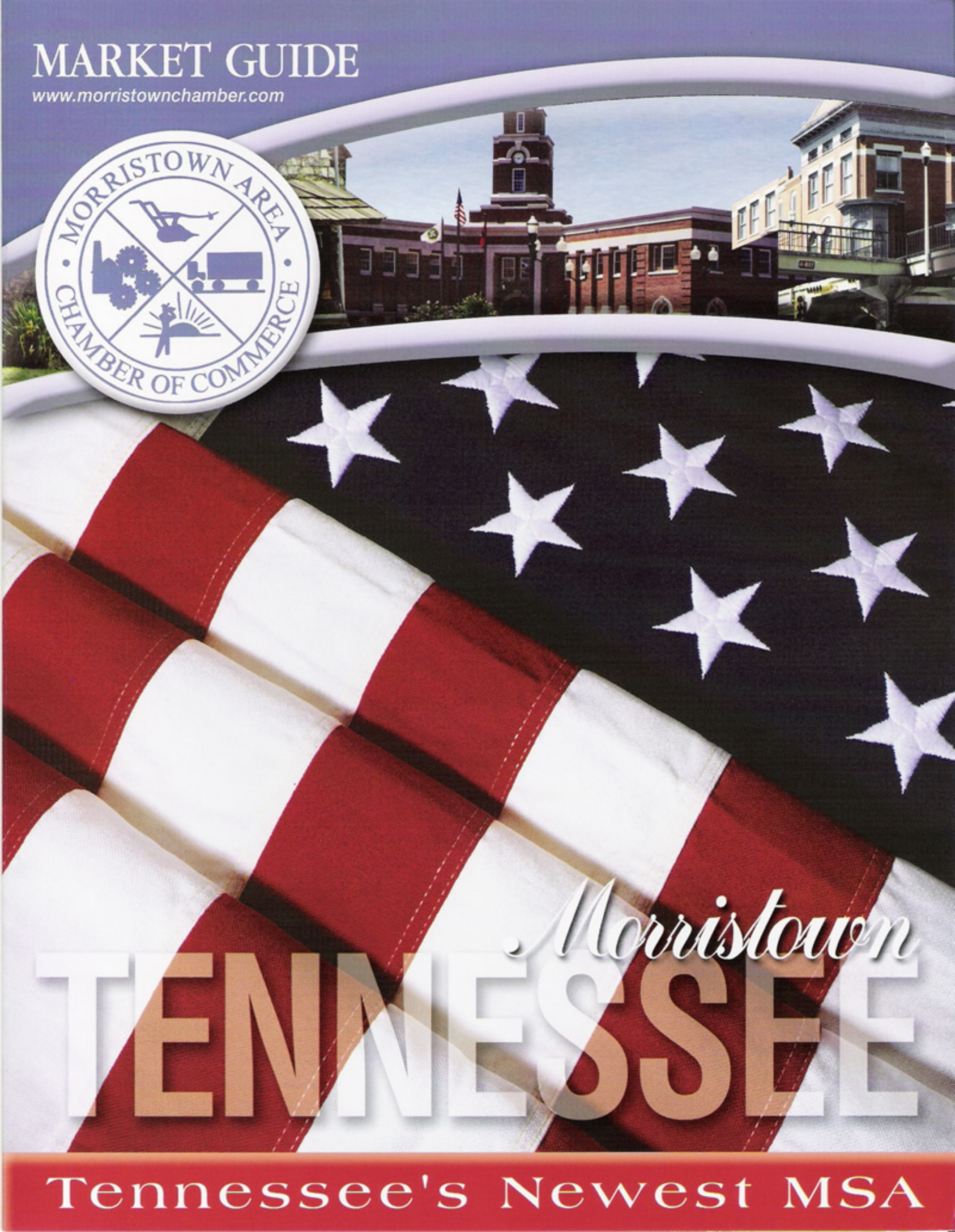


MARKET GUIDE

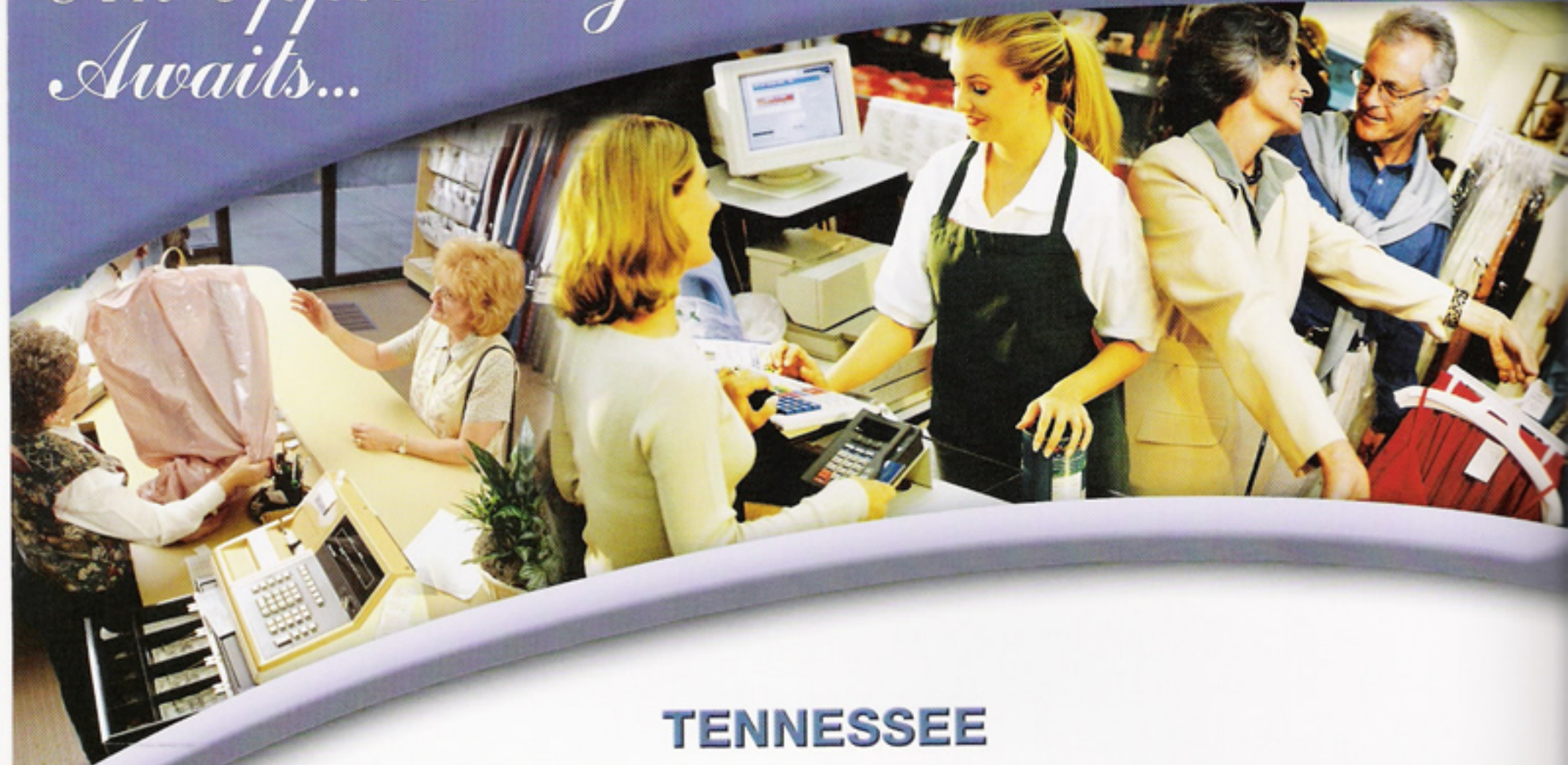
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Morristown TENNESSEE

Tennessee's Newest MSA

*An Opportunity
Awaits...*



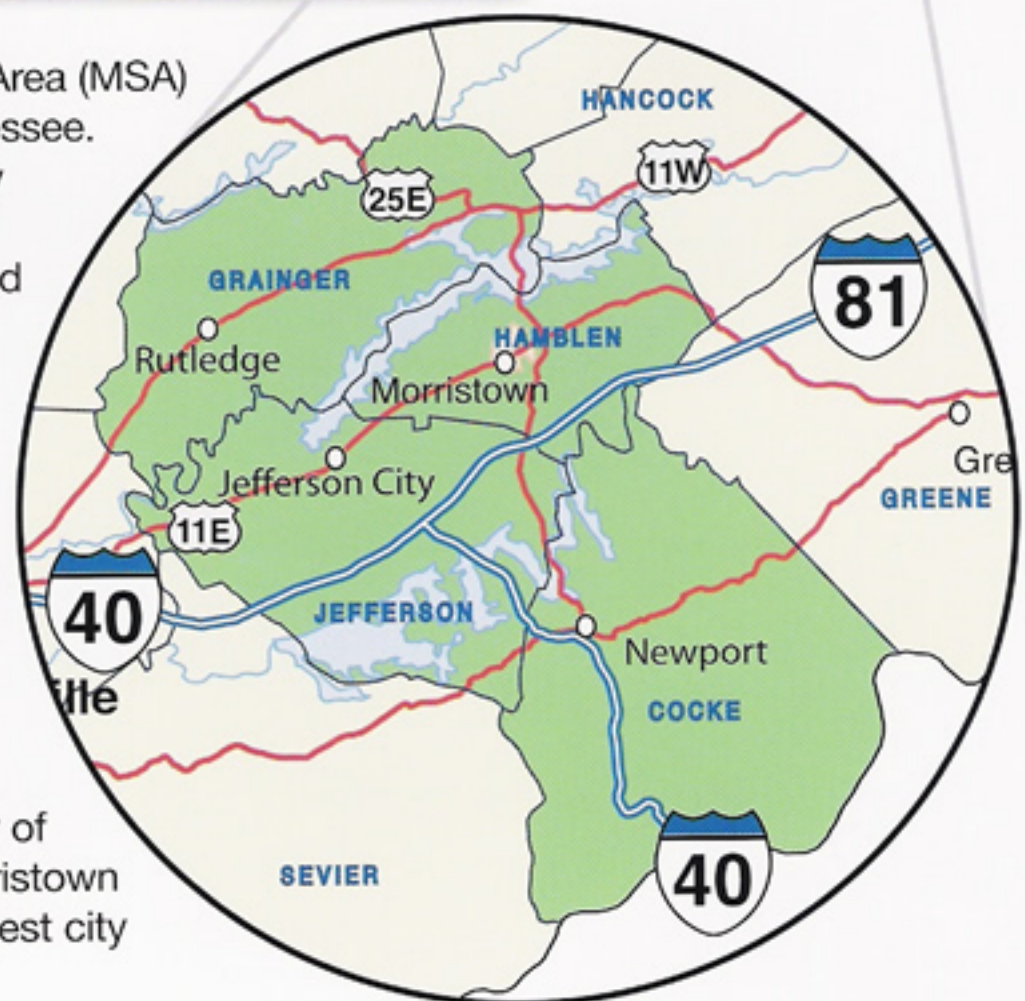
TENNESSEE



The Morristown Metropolitan Statistical Area (MSA) is the newest freestanding MSA in Tennessee. The Morristown MSA is part of the newly defined Morristown-Newport Combined Statistical Area (CSA), which is comprised of Hamblen County, Jefferson County, Cocke County and Grainger County. The Morristown-Newport CSA is bisected by I-40 and I-81.

Part of the Knoxville Designated Market Area (DMA), the Morristown-Newport CSA is easily served by the Knoxville television and radio media markets.

Hamblen County is the economic center of the Morristown-Newport CSA, with Morristown being the county seat as well as the largest city in the Morristown-Newport CSA.



TOTAL RETAIL SALES**

Hamblen County	978,401,000
Jefferson County	378,083,000
Cocke County	350,494,000
Grainger County	100,289,000
CSA total	1,807,267,000

PER HOUSEHOLD RETAIL SALES**

Hamblen County	41,458
Jefferson County	21,122
Cocke County	24,858
Grainger County	11,799

RETAIL SALES BY STORE GROUP (\$000)**

	Food & Beverage Stores	Food Service & Drinking Estab.	General Merchandise	Furniture & Electronics	Automotive
Hamblen County	91,690	65,373	120,362	29,017	423,047
Jefferson County	61,998	17,485	73,016	11,672	84,358
Cocke County	56,255	34,079	69,455	6,202	50,008
Grainger County	52,473	4,422	1,212	3,921	14,359

MEDIAN HOUSEHOLD INCOME*

Hamblen County	32,350
Jefferson County	32,824
Cocke County	25,553
Grainger County	27,997

TOTAL EFFECTIVE BUYING INCOME**

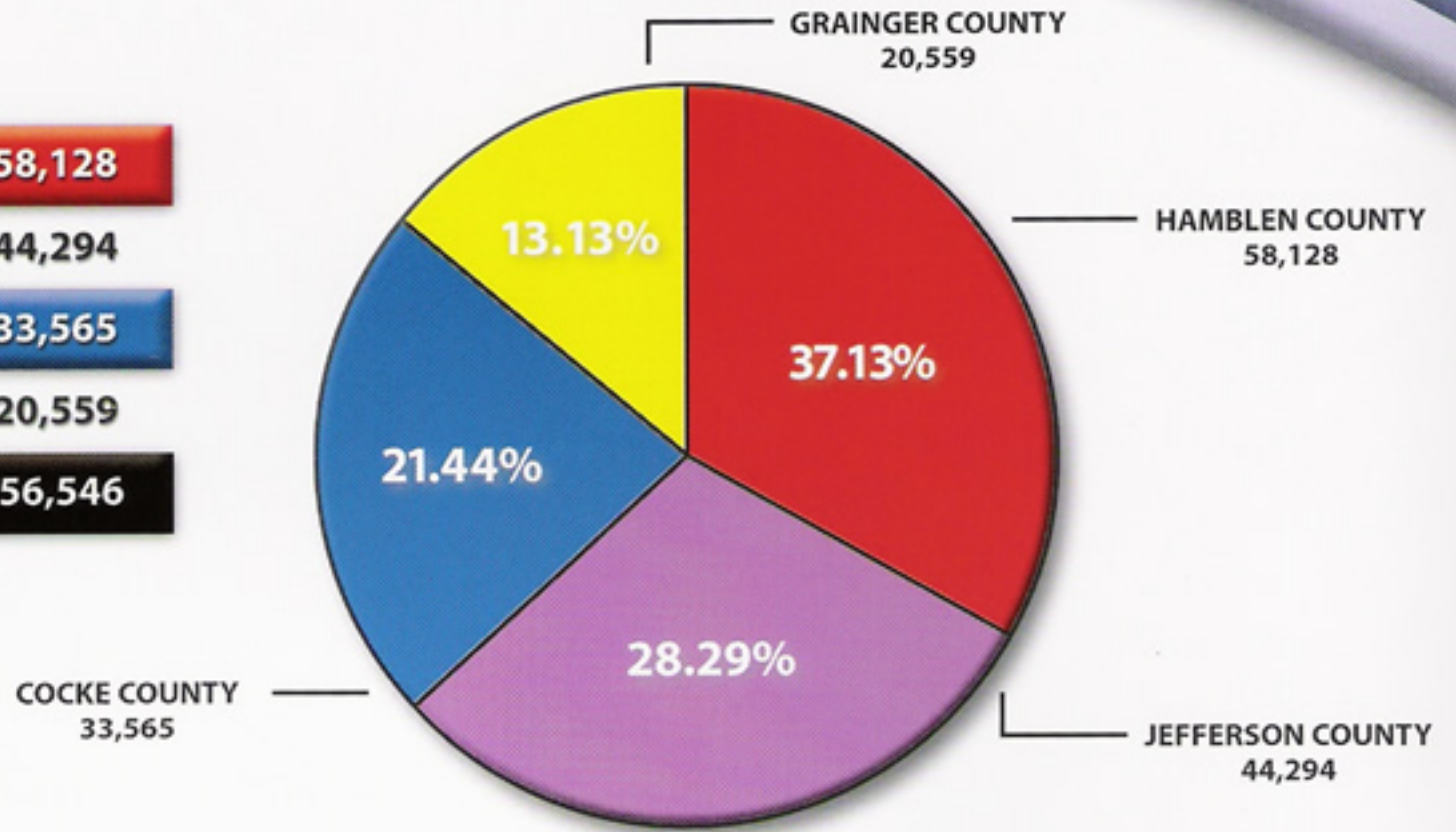
Hamblen County	1,021,371,000
Jefferson County	610,051,000
Cocke County	441,656,000
Grainger County	257,605,000
CSA total	2,330,683,000

* 2000 Census

** 2002 Survey of Buying Power

POPULATION*

Hamblen County	58,128
Jefferson County	44,294
Cocke County	33,565
Grainger County	20,559
CSA total	156,546



% OF POPULATION BY AGE GROUP**

	18-24	25-34	35-49	50+
Hamblen County	9.1	14.0	21.5	32.4
Jefferson County	10.6	13.4	21.4	31.8
Cocke County	8.5	12.9	22.6	33.5
Grainger County	8.1	14.2	22.6	32.1
CSA total	9.3	13.6	21.9	32.4



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