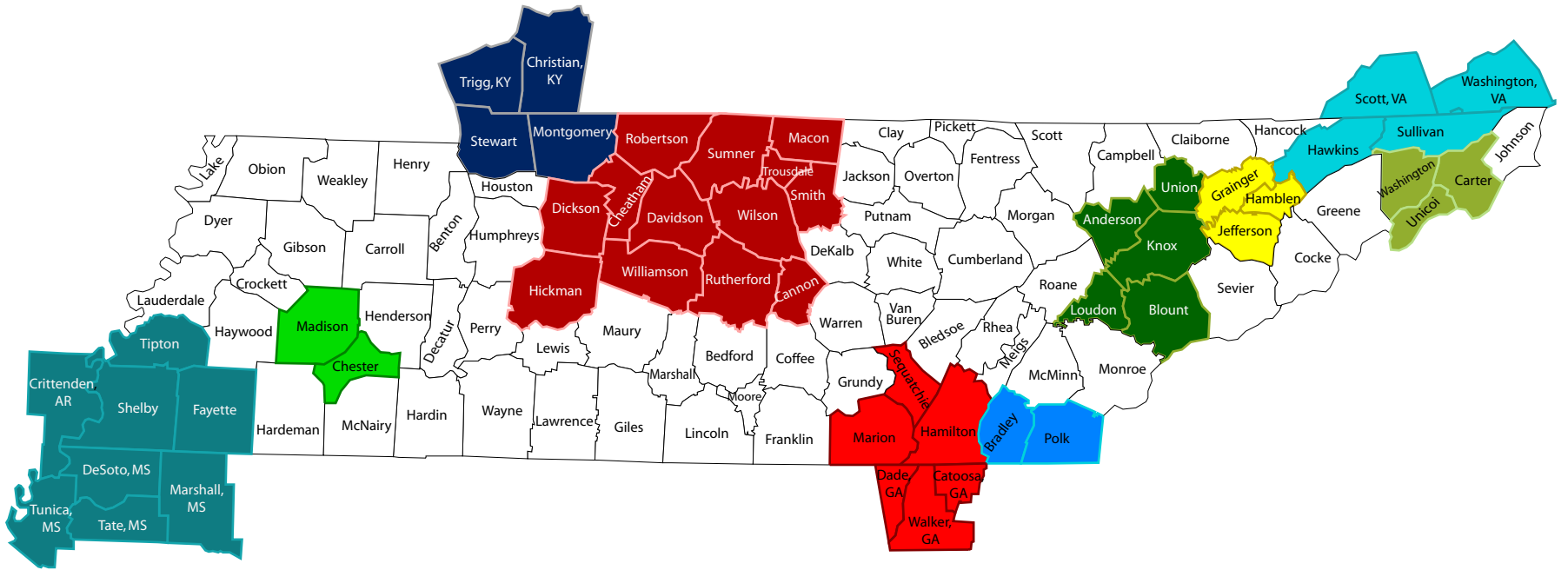


Tennessee Metropolitan Statistical Areas

November 2007



Chattanooga, TN-GA (Hamilton, Marion, Sequatchie, Catoosa GA, Dade GA)

Clarksville, TN-KY (Montgomery, Stewart, Christian KY, Trigg KY)

Cleveland, TN (Bradley, Polk)

Jackson, TN (Chester, Madison)

Johnson City, TN (Carter, Unicoi, Washington)

Kingsport-Bristol-Bristol (Tri-Cities), TN-VA (Hawkins, Sullivan, Scott VA, Washington VA, Bristol City VA)

Knoxville, TN (Anderson, Blount, Knox, Loudon, Union)

Memphis, TN-MS-AR (Fayette, Shelby, Tipton, Crittenden AR, DeSoto MS, Marshall MS, Tate MS, Tunica MS)

Morristown, TN (Grainger, Hamblen, Jefferson)

Nashville-Davidson-Murfreesboro-Franklin, TN (Cannon, Cheatham, Davidson, Dickson, Hickman, Macon, Robertson, Rutherford, Smith, Sumner, Trousdale, Williamson, Wilson)