

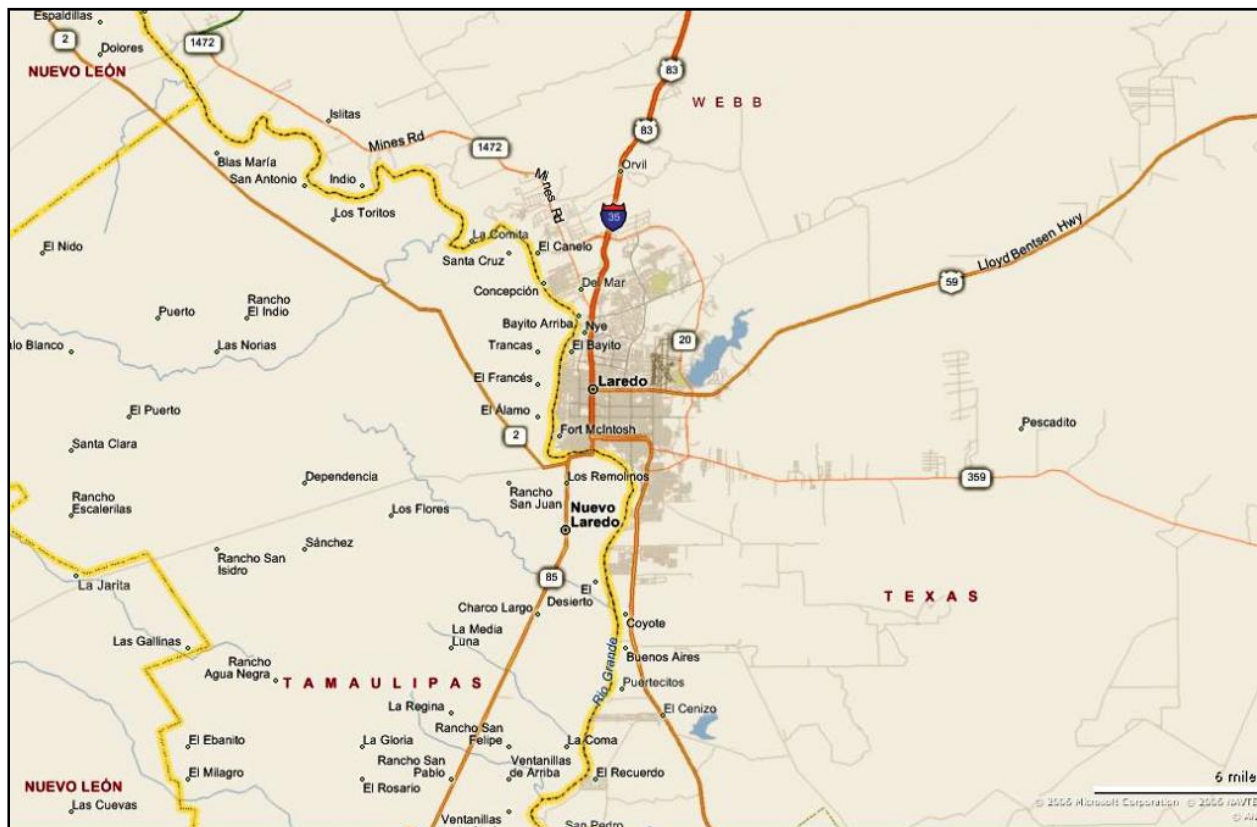
Real Estate Market Overview 2008

Laredo

Laredo, the principal port of entry into Mexico, is often called the "Gateway to Mexico" and "the city under seven flags." Located in South Texas along the Rio Grande, Laredo's importance as an integral part of international trade has increased as a result of the North American Free Trade Agreement (NAFTA). Products shipped via the Port of Laredo account for just over 60 percent of all trade imported and exported through U.S.-Mexico Border Ports. The Laredo Metropolitan Statistical Area (MSA) has a population of almost 200,000, while Nuevo Laredo on Mexico's side of the border has a population of more than 660,000. According to the U.S. Census Bureau, the Laredo MSA was one of the fastest growing areas in the nation during the 1990s. Laredo has approximately 91 percent of Webb County's population. Laredo's land area, however, accounts for only 0.6 percent of Webb County's 3,377 square miles.

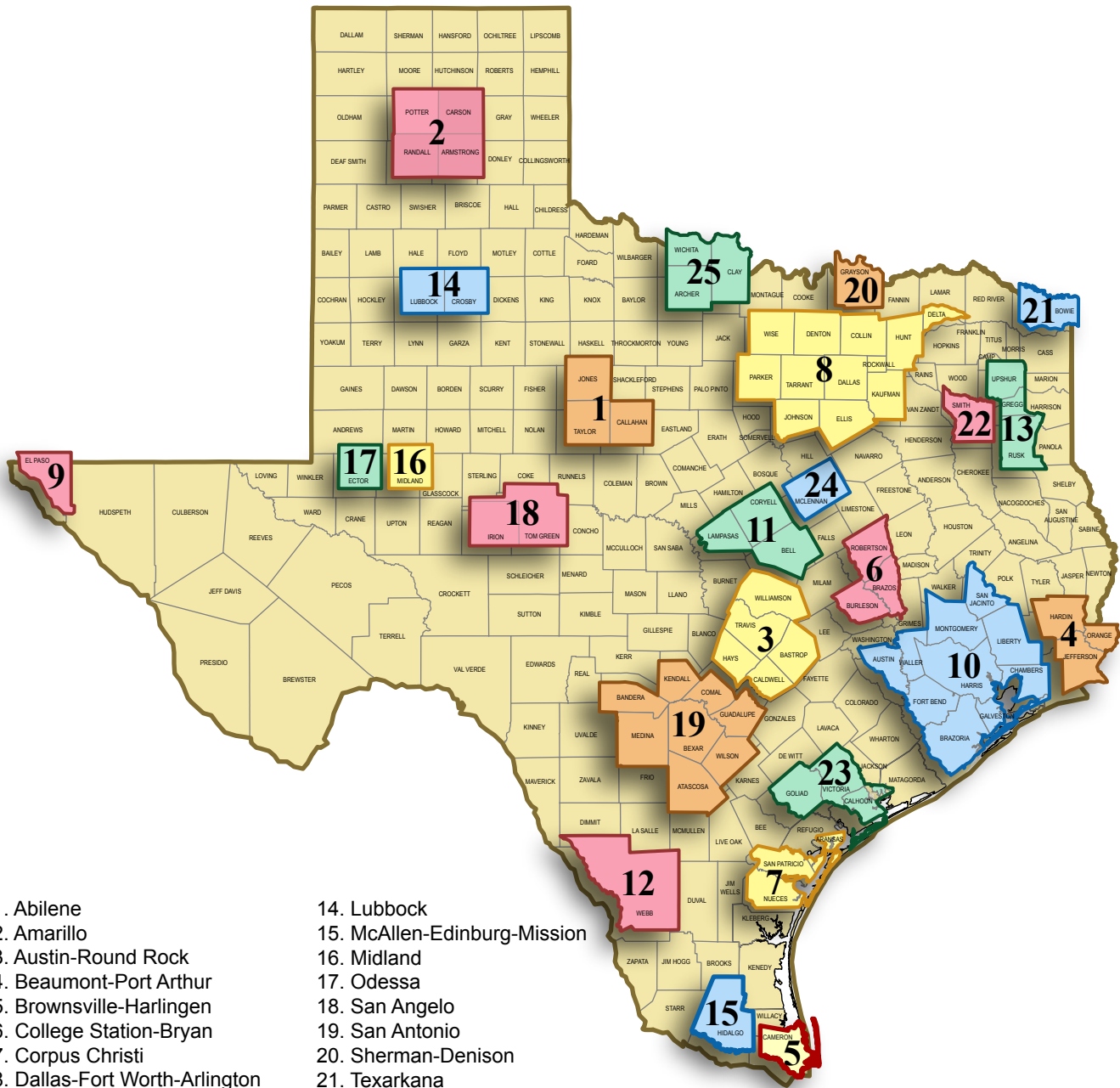
Quick Facts	
Land Area	3,356.83 square miles
2007 Population Density	69.5 people per square mile
Counties	Webb
Area Cities and Towns	
Bruni, Laredo, Mirando City, Oilton	

Source: U.S. Census Bureau and Real Estate Center at Texas A&M University



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Metropolitan Statistical Areas (MSAs)



- | | |
|--------------------------------|------------------------------|
| 1. Abilene | 14. Lubbock |
| 2. Amarillo | 15. McAllen-Edinburg-Mission |
| 3. Austin-Round Rock | 16. Midland |
| 4. Beaumont-Port Arthur | 17. Odessa |
| 5. Brownsville-Harlingen | 18. San Angelo |
| 6. College Station-Bryan | 19. San Antonio |
| 7. Corpus Christi | 20. Sherman-Denison |
| 8. Dallas-Fort Worth-Arlington | 21. Texarkana |
| 9. El Paso | 22. Tyler |
| 10. Houston-Sugar Land-Baytown | 23. Victoria |
| 11. Killeen-Temple-Fort Hood | 24. Waco |
| 12. Laredo | 25. Wichita Falls |
| 13. Longview | |

TABLE OF CONTENTS

DEMOGRAPHICS..... 1

EDUCATION.....6

EMPLOYMENT7

ECONOMY..... 12

INFRASTRUCTURE 15

MULTIFAMILY..... 16

HOUSING..... 17

HOTEL 20

INDUSTRIAL 21

Laredo Market Overview 2008 Demographics

Laredo MSA Population*

Year	Population	Percent Change
1996	171,583	-
1997	177,140	3.2
1998	182,994	3.3
1999	189,014	3.3
2000	193,117	2.2
2001	200,805	4.0
2002	206,772	3.0
2003	212,675	2.9
2004	218,806	2.9
2005	224,695	2.7
2006	231,470	3.0
2007	233,152	0.7

* July 1 population estimates

Source: U.S. Census Bureau

Household Composition

	Laredo MSA	Texas
Average household size (2000)	3.75	2.74
Population younger than 18 (2000, in percent)	36.2	28.2
Population 65 and older (2000, in percent)	7.6	9.9

Source: U.S. Census Bureau (1999 definition)

Distribution by Race and Hispanic or Latino Origin, 2000 (in percent)

	Laredo MSA	Texas
White	82.2	71.0
Black	0.4	11.5
Asian	0.4	2.7
American Indian	0.5	0.6
Other	14.0	11.7
Two or more races	2.5	2.5
Hispanic (of any race)	94.3	32.0

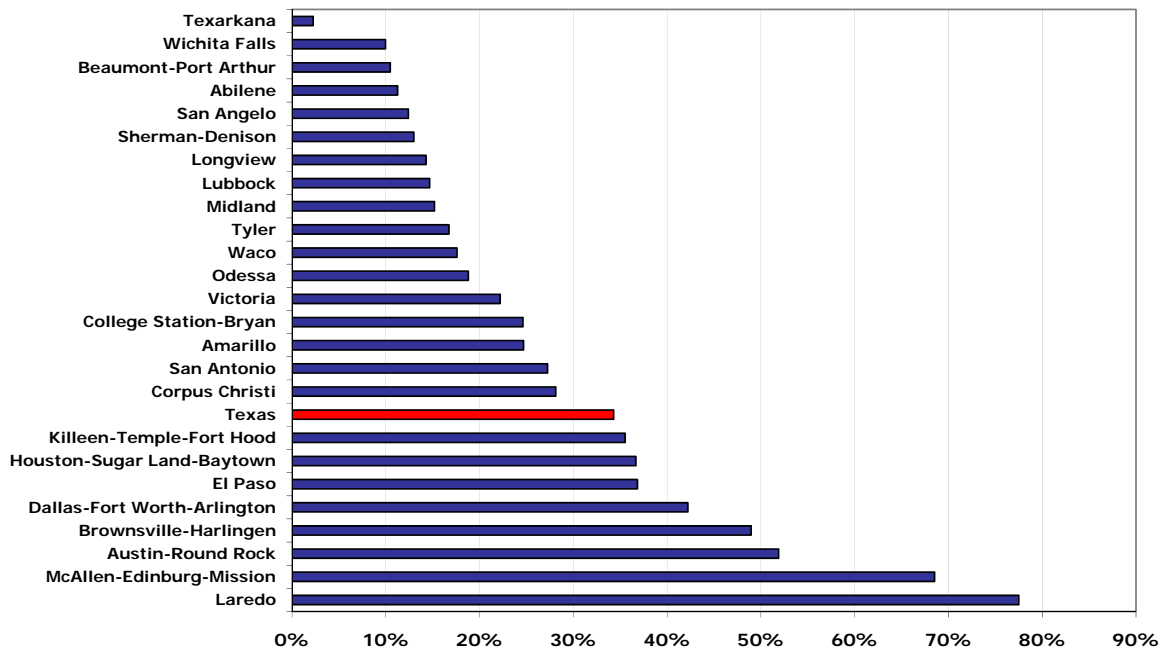
Source: U.S. Census Bureau (1999 definition)

Laredo MSA Projected Population

Year	Texas State Data Center (Scenario 0.5)	Texas Water Development Board
2000	193,117	193,117
2005	227,105	-
2010	263,286	257,647
2015	301,988	-
2020	342,789	333,451
2025	386,990	-
2030	435,776	418,332
2035	488,062	-
2040	542,584	511,710

Sources: Texas State Data Center (2006 projection) and Texas Water Development Board (2006 projection)

**Texas Metropolitan Area
Population Growth Forecast, 2000 - 2020**



Source: Texas State Data Center – Scenario 0.5 (2006 projection)

Texas Metropolitan Area Population* Change

Metropolitan Area	1997	2007	Percent Change
Austin-Round Rock	1,111,264	1,598,161	43.8
McAllen-Edinburg-Mission	519,903	710,514	36.7
Laredo	177,140	233,152	31.6
Dallas-Fort Worth-Arlington	4,770,420	6,145,037	28.8
Houston-Sugar Land-Baytown	4,427,401	5,628,101	27.1
Brownsville-Harlingen	318,281	387,210	21.7
San Antonio	1,628,676	1,990,675	22.2
Texas	19,740,317	23,904,380	21.1
Tyler	168,531	198,705	17.9
Sherman-Denison	105,122	118,675	12.9
El Paso	665,066	734,669	10.5
College Station-Bryan	176,098	203,371	15.5
Amarillo	219,752	242,240	10.2
Killeen-Temple-Fort Hood	321,821	370,008	15.0
Waco	207,991	228,123	9.7
Midland	116,826	126,408	8.2
Longview	192,139	203,611	6.0
Lubbock	247,658	267,211	7.9
Texarkana	128,258	134,215	4.6
Victoria	109,417	113,797	4.0
Odessa	121,749	129,570	6.4
Corpus Christi	402,504	414,376	2.9
San Angelo	105,261	108,085	2.7
Abilene	157,405	159,343	1.2
Beaumont-Port Arthur	381,675	376,241	-1.4
Wichita Falls	151,480	148,148	-2.2

* July 1 population estimates

Source: U.S. Census Bureau

Texas Migration Patterns 2007

Data is based on Atlas Van Lines Interstate and Cross-Border Household Goods Moves per calendar year. Atlas analyzes data in January on the origins and destinations of the company's interstate moves during the prior 12 months.

	Year	Inbound / Outbound	
■	2007	8,831	6,665
■	2006	9,714	6,812
■	2005	9,525	7,210
■	2004	8,644	7,442
■	2003	8,075	6,920
■	2002	7,723	6,778
■	2001	9,030	7,584
■	2000	10,063	8,659
■	1999	8,718	7,945
■	1998	10,075	7,965

Source: Atlas Van Lines Jan-2008

<http://www.atlasworldgroup.com/migration/>

Laredo Market Overview 2008

Education

Educational Attainment, Persons Age 25 and Older
(in percent)

County	High school graduate	Some college, no degree	Associate's degree	Bachelor's degree	Master's degree	Doctorate degree
Webb	17.9	15.9	5.2	8.6	2.9	0.4
Texas	24.8	22.4	5.2	15.6	5.2	0.8

Source: U.S. Census Bureau 2000 Census

Educational Level, Persons Age 25 and Older (in percent)

Level of Education	Laredo MSA	Texas
High School Graduate or Higher	53.0	79.2
Bachelor's Degree or Higher	13.9	23.9

Source: U.S. Census Bureau 2000 (1999 definition)

Local College and University Enrollment, Fall Semester

School	2003	2004	2005	2006	2007
Laredo Community College	7,906	8,328	8,169	8,033	7,737
Texas A&M International University	4,078	4,269	4,298	4,917	5,179

Source: Texas Higher Education Coordinating Board

Laredo Market Overview 2008 Employment

Top Ten Employers

Employer	Sector	Employees
United Independent School District	Education	5,941
Laredo Independent School District	Education	4,619
City of Laredo	City	2,347
H-E-B Grocery	Grocery store	1,666
Laredo Sector Border Patrol	Immigration	1,600
Laredo Medical Center	Medical services	1,475
Webb County	County	1,454
McDonald's Restaurant	Fast food	1,445
The Laredo National Bank	Financial services	1,129
Wal-Mart (3 locations)	Grocery/retail	1,125

Source: Laredo Development Foundation Feb-2008

Top Ten Private Employers

Employer	Sector	Employees
H-E-B Grocery	Grocery store	1,666
Laredo Medical Center	Medical services	1,475
McDonald's Restaurant	Fast food	1,445
The Laredo National Bank	Financial services	1,129
Wal-Mart (3 locations)	Grocery/retail	1,125
Convergys	Call center	1,100
Doctor's Hospital	Medical services	725
International Bank of Commerce	Financial services	606
Target-Greatland (2 locations)	Retail	389
Stripes (28 units)	Retail/convenience	380

Source: Laredo Development Foundation Feb-2008

Laredo MSA Nonfarm Employment

Year	Employment	Percent Change
1997	60,200	-
1998	63,500	5.5
1999	65,500	3.1
2000	68,800	5.0
2001	70,600	2.6
2002	73,800	4.5
2003	75,600	2.4
2004	77,500	2.5
2005	80,800	4.3
2006	84,200	4.2
2007	86,200	2.4

Source: Texas Workforce Commission
and Real Estate Center at Texas A&M
University

Employment Growth by Industry

	Laredo MSA	Texas
Employment Growth 2007 (Percent Change)	2.4	3.0
Unemployment Rate 2007 (Percent Change)	4.8	4.3
Net Job Change in 2007	2,000	305,900
2007 Employment Growth by Sector (Percent Change)		
Natural Resources and Mining and Construction	2.3	7.5
Manufacturing	0.0	0.9
Trade, Transportation, and Utilities	4.0	2.9
Information	16.7	-0.7
Financial Activities	-22.5	3.0
Professional and Business Services	10.0	5.3
Educational and Health Services	4.3	3.1
Leisure and Hospitality	1.2	3.9
Government	3.0	0.9

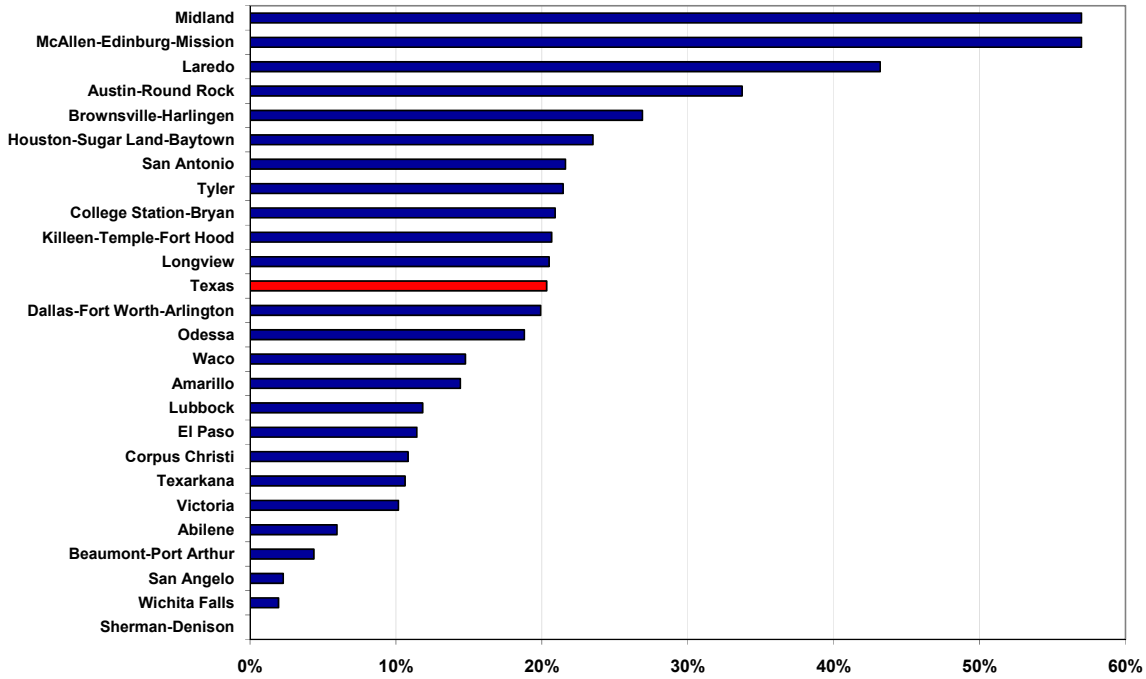
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Texas Metropolitan Area Nonfarm Employment Change

Metropolitan Area	1997	2007	Percent Change
Sherman-Denison	43,900	43,800	-0.2
Wichita Falls	61,300	62,500	2.0
San Angelo	43,900	44,900	2.3
Beaumont-Port Arthur	157,400	164,300	4.4
Abilene	62,000	65,700	6.0
Victoria	46,200	50,900	10.2
Texarkana	50,800	56,200	10.6
Corpus Christi	158,800	176,000	10.8
El Paso	243,100	270,900	11.4
Lubbock	114,900	128,500	11.8
Amarillo	97,800	111,900	14.4
Waco	94,800	108,800	14.8
Odessa	50,000	59,400	18.8
Dallas-Fort Worth-Arlington	2,452,900	2,941,700	19.9
Texas	8,608,500	10,359,200	20.3
Longview	79,500	95,800	20.5
Killeen-Temple-Fort Hood	100,600	121,400	20.7
College Station-Bryan	74,600	90,200	20.9
Tyler	76,900	93,400	21.5
San Antonio	684,400	832,400	21.6
Houston-Sugar Land-Baytown	2,064,400	2,549,600	23.5
Brownsville-Harlingen	97,400	123,600	26.9
Austin-Round Rock	566,300	757,300	33.7
Laredo	60,200	86,200	43.2
McAllen-Edinburg-Mission	133,900	210,200	57.0
Midland	133,900	210,200	57.0

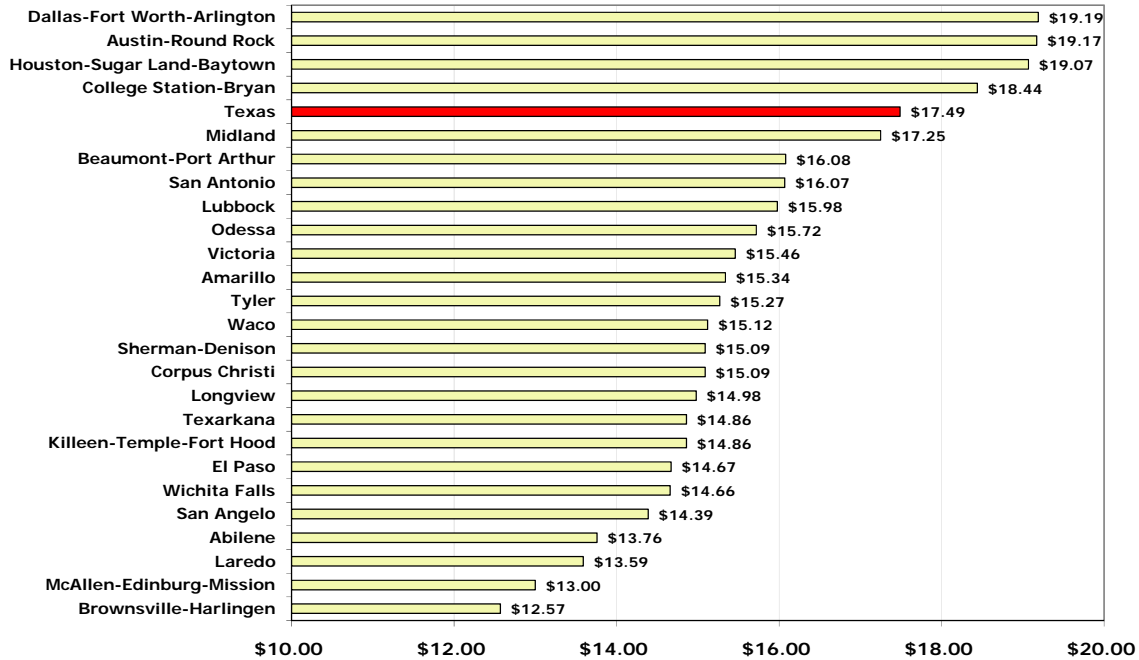
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Metropolitan Area Nonfarm Employment Change
1997-2007



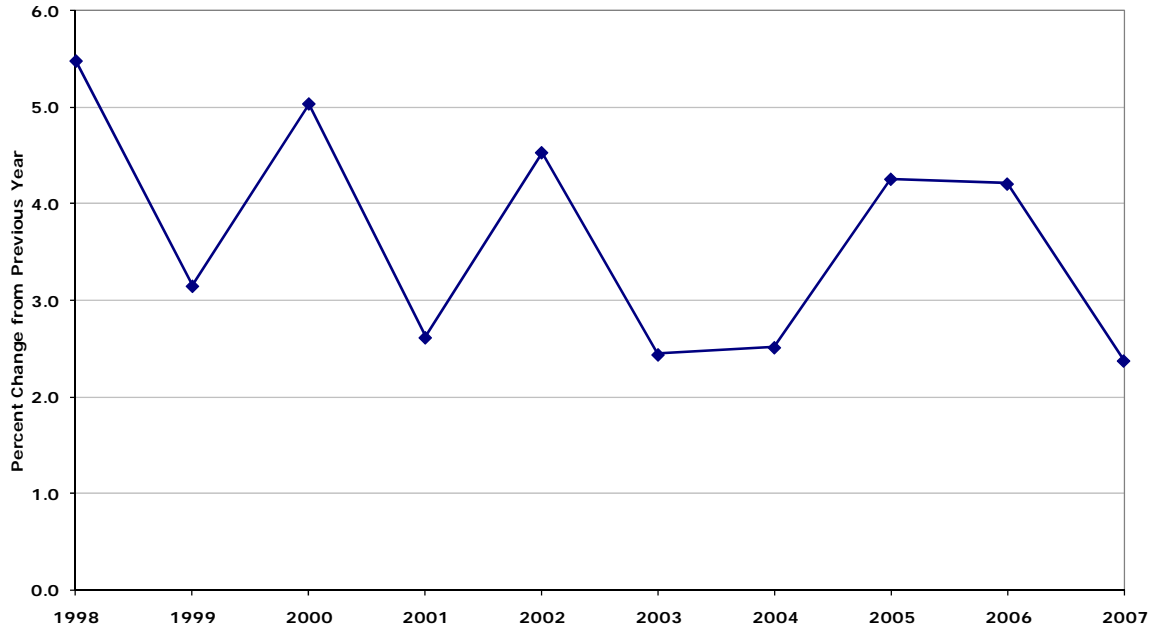
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Average Hourly Wage
2006



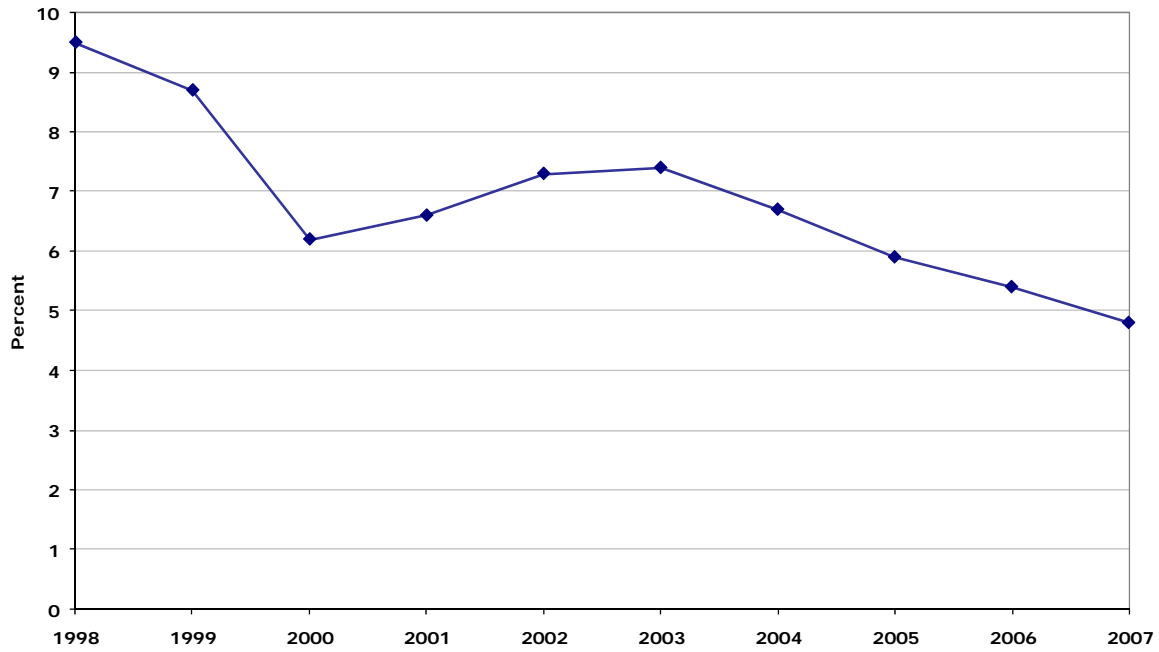
Source: Texas Workforce Commission

Nonfarm Employment Growth
Laredo MSA



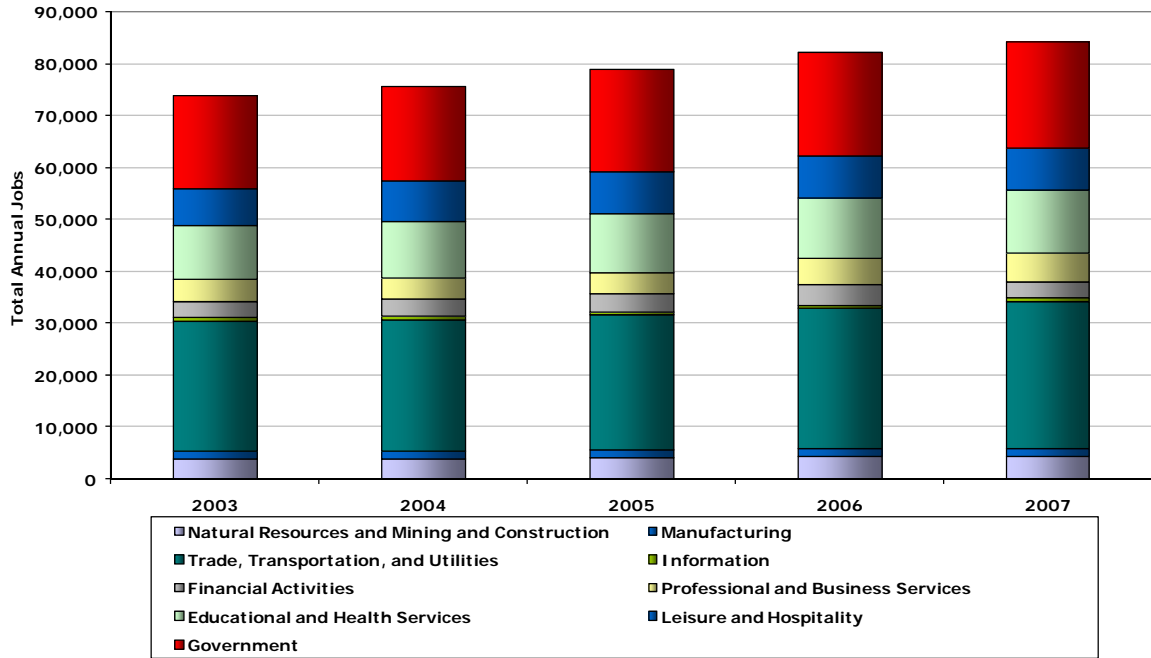
Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Laredo MSA
Unemployment Rate



Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Distribution of Employment in Major Categories
Laredo MSA



Source: Texas Workforce Commission and Real Estate Center at Texas A&M University

Laredo Market Overview 2008 Economy

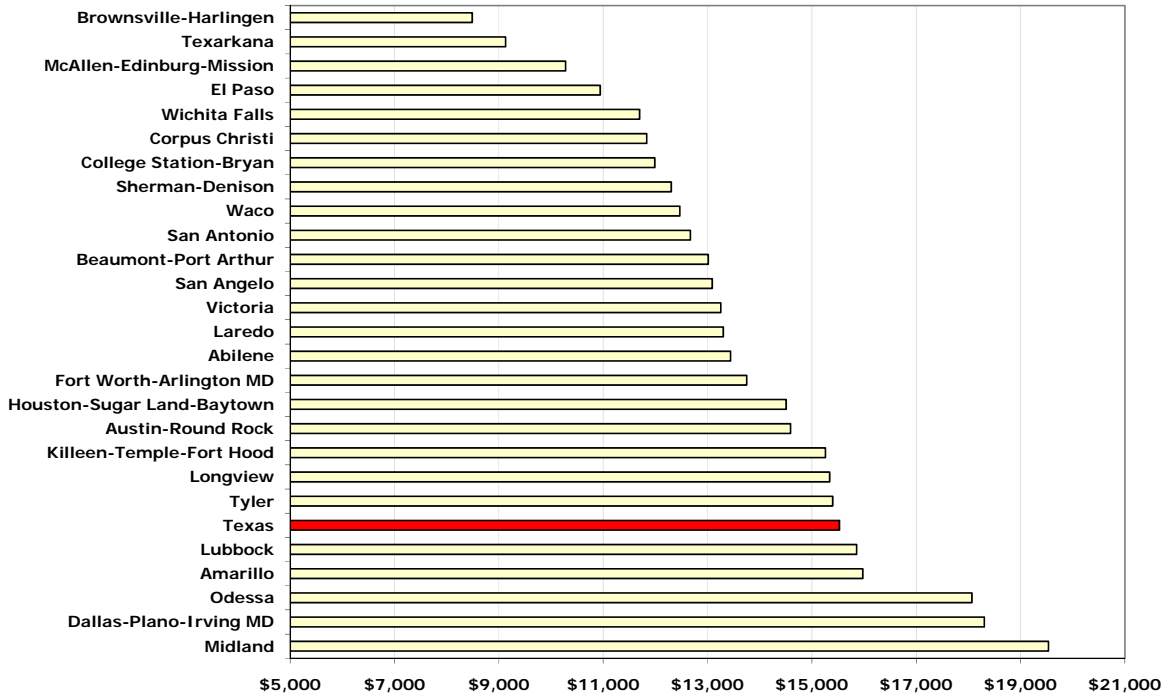
Laredo MSA Gross Retail Sales

Year	Total Sales	Sales per Capita
1996	\$1,492,846,694	\$8,700
1997	\$1,690,101,553	\$9,541
1998	\$1,843,080,774	\$10,072
1999	\$2,031,944,614	\$10,750
2000	\$2,443,795,677	\$12,654
2001	\$2,440,331,477	\$12,153
2002	\$2,325,802,976	\$11,248
2003	\$2,440,761,496	\$11,476
2004	\$2,620,070,155	\$11,974
2005	\$2,809,373,818	\$12,503
2006	\$3,079,201,702	\$13,303
State Average 2006:		\$15,527

* 2007 data not available as of January 2008.

Source: Texas Comptroller's Office

**Gross Retail Sales per Capita
2006**



Source: Texas Comptroller's Office

Trade Trends

	2003	2004	2005	2006	2007
U.S.-Mexico Total Trade (Billions)*	\$235.5	\$266.6	\$290.3	\$332.5	\$347.3
Commercial Trucks**	1,625,821	1,918,896	2,014,275	2,168,580	2,149,617
Rail (loaded)**	394,199	408,534	407,968	401,569	327,133
Air Cargo (GLW lbs.)***	272,367,959	366,161,425	378,535,792	365,329,748	343,109,504
Airline Passengers***	145,487	162,461	183,585	197,604	225,307

* Information from the U.S. Census department

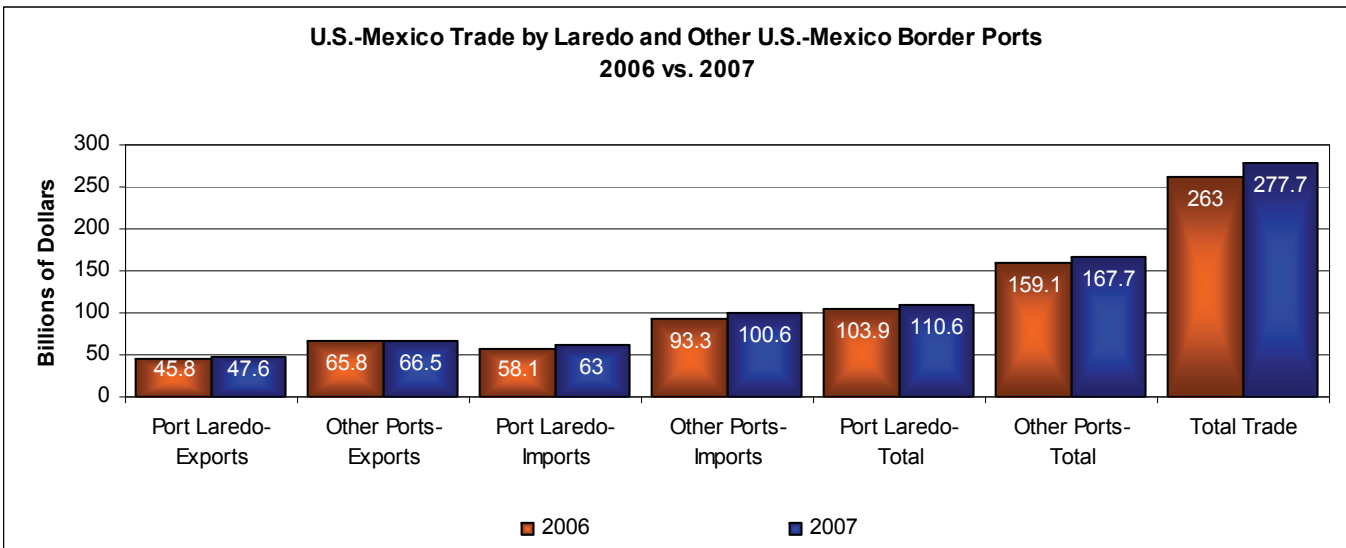
** Information from the Texas Center at TAMU

*** Information from the Laredo International Airport

Source: Laredo Development Foundation Dec-2007

Trade through Laredo

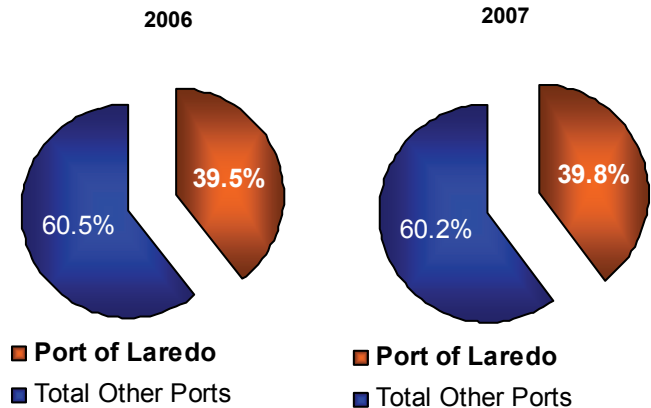
**U.S.-Mexico Trade by Laredo and Other U.S.-Mexico Border Ports
2006 vs. 2007**



Total Trade (Imports Plus Exports), 2006 vs. 2007
Billions of Dollars

	2006	2007
Laredo, TX	104.1	110.5
El Paso, TX	46.8	49.1
Otay Mesa Station, CA	28.6	30.8
Hidalgo, TX	20.0	21.9
Nogales, AZ	18.9	18.2
Brownsville, TX	12.6	13.3
Eagle Pass, TX	11.1	12.0
Calexico- East, CA	11.6	11.9
Del Rio, TX	3.1	3.2
Santa Teresa, NM	1.2	1.4

Total Trade (Imports Plus Exports), 2006 vs. 2007
Billions of Dollars



U.S Exports to Mexico via the Port of Laredo, 2007
Billions of Dollars

Rank	SITC	Product Description	U.S. \$Value
1	78	Road vehicles (including air-cushion vehicles)	8.2
2	77	Electrical machinery, apparatus and appliances, N.E.S., electrical parts	4.1
3	57	Plastics in primary forms	2.9
4	71	Power-generating machinery and equipment	2.9
5	74	General industrial machinery and equipment, N.E.S., and machine parts	2.9

U.S Imports to Mexico via the Port of Laredo, 2007
Billions of Dollars

Rank	SITC	Product Description	U.S. \$Value
1	78	Road vehicles (including air-cushion vehicles)	16.5
2	77	Electrical machinery, apparatus and appliances, N.E.S., and electrical parts	7.8
3	76	Telecommunications and sound recording and reproducing equipment	6.1
4	71	Power-generating machinery and equipment	4.4
5	74	General industrial machinery and equipment, N.E.S., and machine parts, N.E.S.	4.3

Source: U.S. Department of Commerce data compiled by the Texas Center at Texas A&M University.

Laredo Market Overview 2008 Infrastructure

Laredo Airline Activity

Airport	2003	2004	2005	2006	2007
Laredo International Airport					
Enplaned	-	81,342	89,223	97,799	113,861
Deplaned	-	81,924	91,759	99,805	111,446
Total	145,983	163,266	180,982	197,604	225,307

Source: Laredo International Airport

Laredo Air Cargo* (in pounds)

Airport	2004	2005	2006	2007
Laredo International Airport	366,161,425	378,535,792	365,329,748	343,109,504

*Based on maximum gross-landed weight

Source: Laredo International Airport

Border Crossings*

	2003	2004	2005	2006	2007
Rail Crossings					
Northbound	174,837	170,248	167,106	163,015	128,179
Southbound	219,362	238,266	242,300	238,594	198,954
Total	394,199	408,514	409,406	401,609	327,133
Vehicle Crossings					
Northbound	7,104,801	6,968,532	6,486,987	5,981,680	5,331,232
Southbound	7,025,241	6,967,107	6,460,368	5,990,047	5,723,302
Total	14,130,042	13,935,639	12,947,355	11,971,727	11,054,534
Pedestrian Crossings					
Northbound	4,466,739	4,642,340	4,413,531	4,641,368	4,658,474
Southbound	4,037,398	4,152,408	3,990,423	4,159,935	4,109,881
Total	8,504,137	8,794,748	8,403,954	8,801,303	8,768,355
Truck Crossings**					
Northbound	1,354,229	1,380,414	1,455,607	1,519,622	1,468,048
Southbound	1,386,217	1,464,908	1,543,388	1,704,727	1,613,737
Total	2,740,446	2,845,322	2,998,995	3,224,349	3,081,785

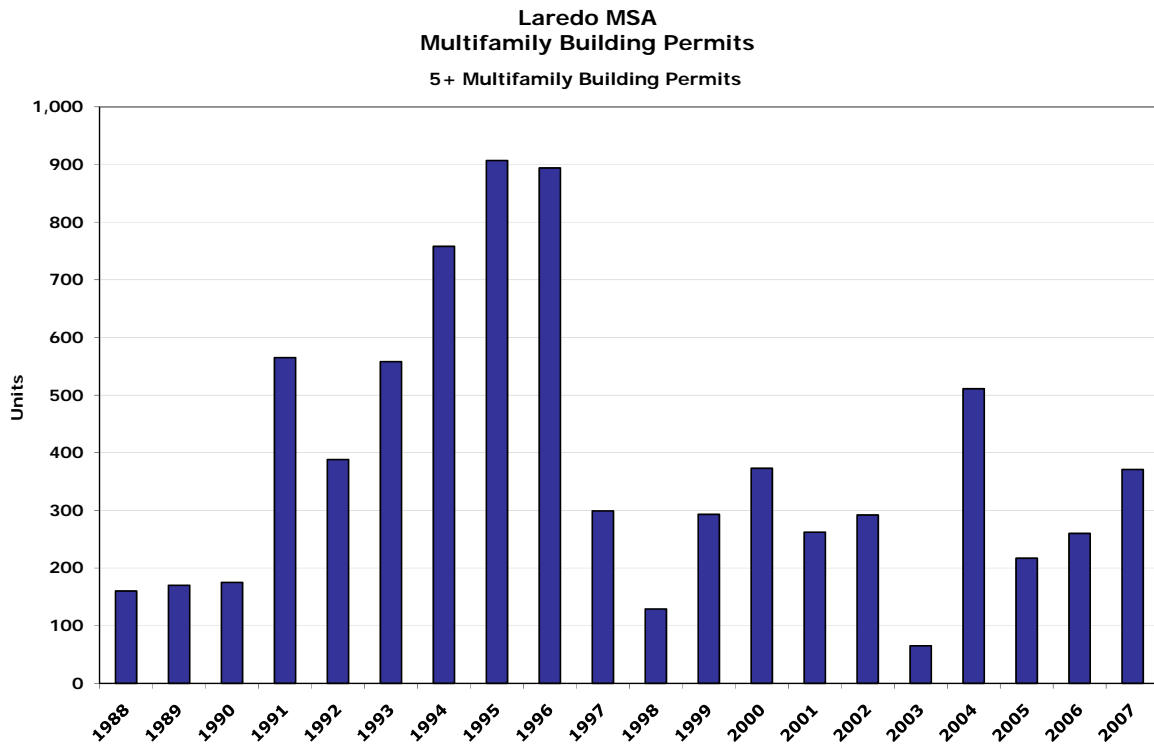
* Due to the different data gathering procedures that each bridge system follows, 2007 year-to-end data may not reflect all twelve months and may be subject to change till the following year.

** Includes only 2 to 6 axle loaded and unloaded commercial vehicles.

Source: Texas A&M International University, Texas Center for Border Economic and Enterprise Development

Laredo Market Overview 2008

Multifamily



Source: U.S. Bureau of Census and Real Estate Center at Texas A&M University

2007 figure is a preliminary number.

Laredo Market Overview 2008 Housing

Property Tax Rates, 2007
County, Major City, Major School District

Taxing Entity*	Tax Rate per \$100 Valuation
Laredo	0.6370
Laredo ISD	1.2740
Webb County	0.4100
Total	\$2.32

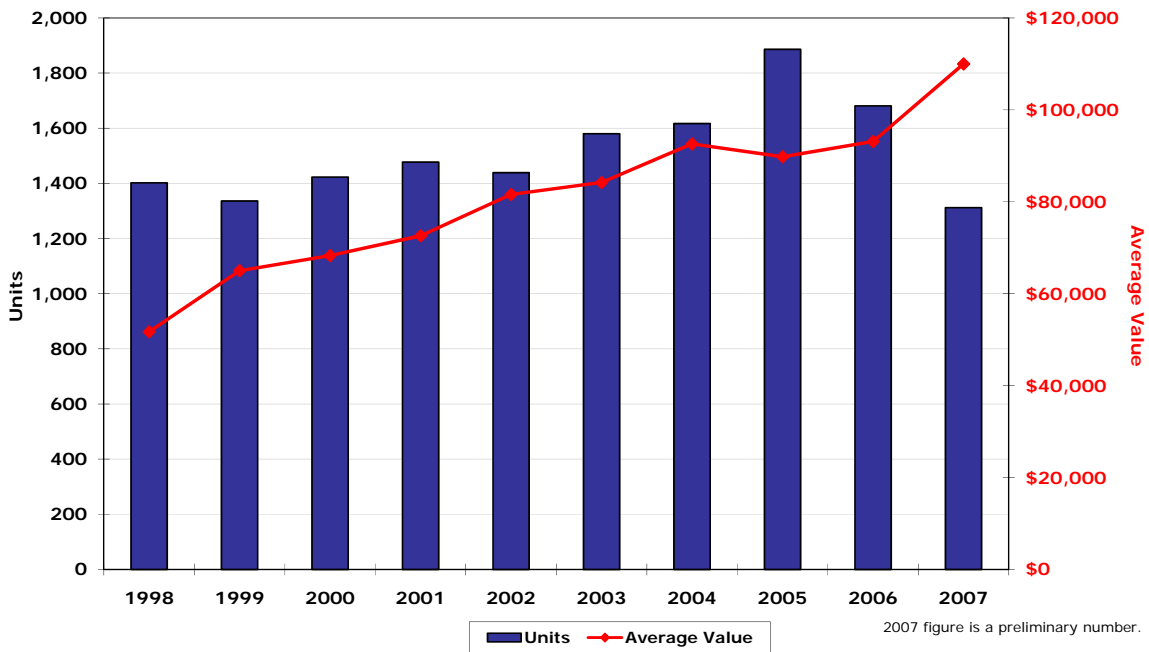
* There are numerous numbers of taxing entities that need to be taken into account for an actual tax rate calculation.

For complete list taxing entities and years see:

<http://www.webbcad.org/Appraisal%20information/appraisalinfo.html>

Source: Webb County Appraisal District

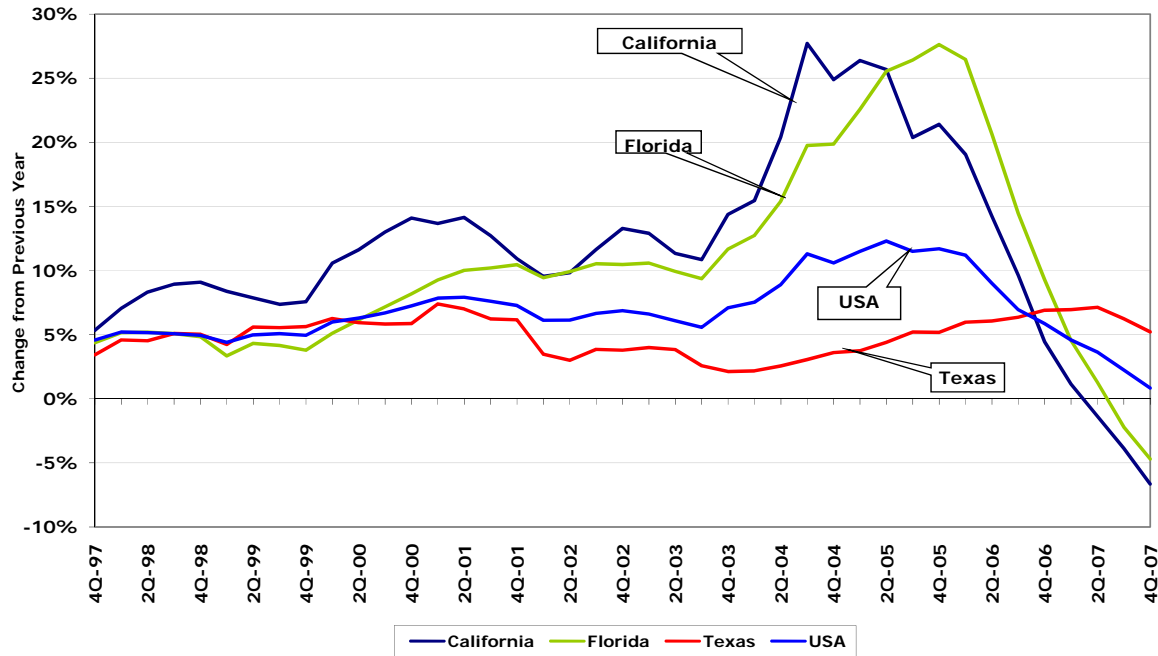
Single-Family Building Permits and Average Value
Laredo MSA



Source: U.S. Bureau of Census and Real Estate Center at Texas A&M University

National Home Price Appreciation

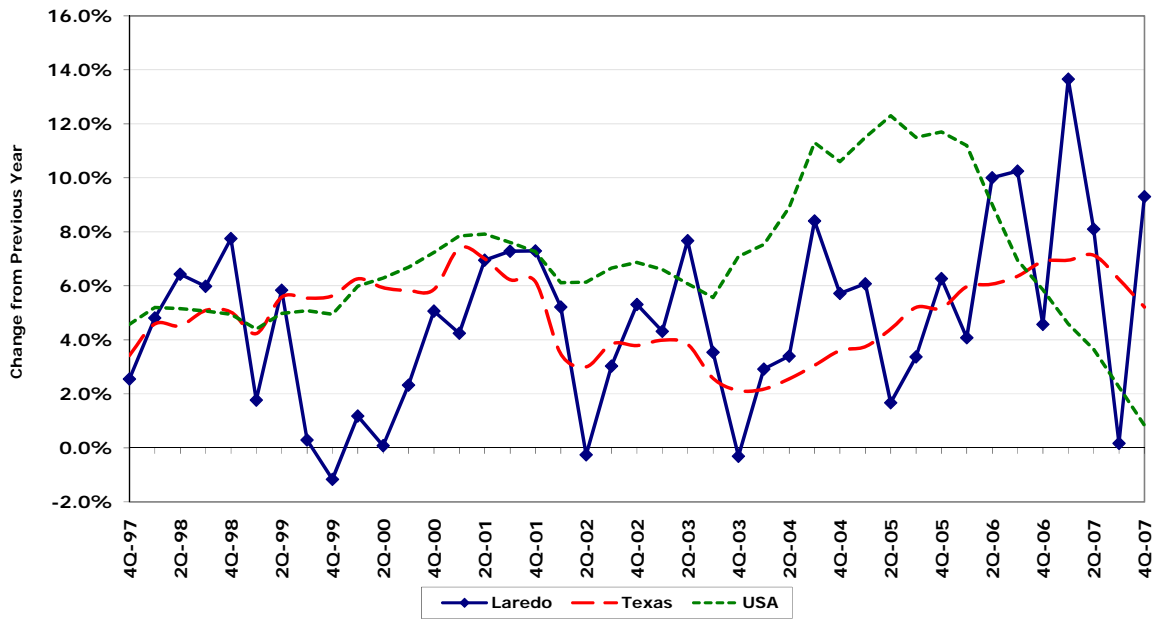
The HPI for each geographic area is estimated using repeated observations of housing values for individual single-family residential properties on which at least two mortgages were originated and subsequently purchased by either Freddie Mac or Fannie Mae.



Source: Office of Federal Housing Enterprise Oversight

Home Price Appreciation Laredo MSA

The HPI for each geographic area is estimated using repeated observations of housing values for individual single-family residential properties on which at least two mortgages were originated and subsequently purchased by either Freddie Mac or Fannie Mae.



Source: Office of Federal Housing Enterprise Oversight

2005 Occupied Housing Unit Characteristics

Housing Unit Characteristics	Laredo MSA			Texas		
	Owner-occupied housing units	Renter-occupied housing units	Total occupied housing units	Owner-occupied housing units	Renter-occupied housing units	Total occupied housing units
Occupied housing units	36,409	23,338	59,747	5,162,604	2,815,491	7,978,095
Household Size						
1-person household	12.4%	19.5%	15.2%	19.1%	35.0%	24.7%
2-person household	18.9%	24.7%	21.2%	34.2%	25.8%	31.2%
3-person household	21.8%	19.2%	20.8%	17.2%	16.0%	16.8%
4-or-more-person household	46.9%	36.6%	42.9%	29.5%	23.2%	27.3%
Race and Hispanic or Latino Origin of Householder						
One Race						
White	84.2%	89.1%	86.1%	79.0%	66.2%	74.5%
Black or African American	-	-	0.7%	8.2%	17.9%	11.6%
American Indian and Alaska Native	-	-	0.2%	0.5%	0.6%	0.6%
Asian	-	-	0.8%	2.9%	3.1%	3.0%
Native Hawaiian and Other Pacific Islander	-	-	0.0%	0.0%	0.1%	0.0%
Some other race	13.2%	8.5%	11.3%	8.3%	10.8%	9.2%
Two or more races	0.8%	1.1%	0.9%	1.0%	1.4%	1.2%
Age of Householder						
Under 35 years	16.9%	38.2%	25.2%	14.4%	46.3%	25.6%
35 to 44 years	23.9%	29.6%	26.2%	21.9%	21.4%	21.7%
45 to 54 years	24.2%	8.9%	18.2%	24.1%	15.4%	21.0%
55 to 64 years	16.6%	11.1%	14.4%	18.1%	8.3%	14.7%
65 to 74 years	11.0%	6.5%	9.3%	11.9%	4.2%	9.2%
75 to 84 years	6.4%	5.4%	6.0%	7.6%	3.1%	6.1%
85 years and over	1.0%	0.3%	0.7%	2.0%	1.3%	1.8%
Units in Structure						
1, detached	84.2%	34.5%	64.8%	87.5%	28.3%	66.6%
1, attached	2.8%	4.6%	3.5%	2.3%	3.6%	2.8%
2 apartments	0.1%	5.5%	2.2%	0.3%	4.9%	1.9%
3 or 4 apartments	0.4%	17.2%	7.0%	0.4%	8.8%	3.3%
5 to 9 apartments	0.9%	10.8%	4.8%	0.3%	13.8%	5.1%
10 or more apartments	0.1%	20.4%	8.0%	0.7%	35.1%	12.9%
Mobile home or other type of housing	11.4%	7.0%	9.7%	8.5%	5.6%	7.5%
Year Structure Built						
2000 or later	18.1%	14.7%	16.8%	13.7%	10.9%	12.7%
1990 to 1999	31.1%	28.3%	30.0%	18.6%	14.8%	17.2%
1980 to 1989	19.3%	16.2%	18.1%	18.7%	22.5%	20.1%
1960 to 1979	18.5%	18.1%	18.4%	28.7%	35.0%	30.9%
1940 to 1959	9.3%	16.1%	12.0%	15.4%	12.4%	14.3%
1939 or earlier	3.6%	6.6%	4.8%	4.9%	4.5%	4.8%
Bedrooms						
No bedroom	0.5%	0.4%	0.5%	0.2%	1.5%	0.6%
1 bedroom	4.6%	23.5%	12.0%	2.1%	32.6%	12.9%
2 or 3 bedrooms	73.3%	73.7%	73.5%	70.8%	61.7%	67.6%
4 or more bedrooms	21.5%	2.3%	14.0%	26.8%	4.2%	18.9%
Annual Household Income and Housing Costs*						
Median household income (dollars)	\$41,481	\$18,489	\$31,763	\$54,610	\$26,782	\$42,139
Annual Median Housing Costs (dollars)	\$9,300	\$6,936	\$7,680	\$10,536	\$8,052	\$9,108
Housing Costs as a percentage of household income	22.4%	37.5%	24.2%	19.3%	30.1%	21.6%

* in 2005 inflation-adjusted dollars

Source: U.S. Census Bureau 2005 and Real Estate Center at Texas A&M University

Laredo Market Overview 2008 Hotel

Hotel* Occupancy and Rental Rates

	2006		2007	
	Laredo	Texas	Laredo	Texas
# Rooms 000's	3.6	339.9	3.9	349.7
Average daily rate	\$63.95	\$80.74	\$64.27	\$85.28
Occupancy rate (in percent)	62.9	61.3	58.8	61.4

*Only properties exceeding \$18,000 in the current quarter are included; those units below \$18,000 only result in 1.5% of the total state revenues, and have been excluded from this database.

Source: Office of the Governor Economic Development and Tourism and Source Strategies Inc. of San Antonio

Laredo Market Overview 2008 Industrial

Industrial Statistics, Year-End 2007

	Total
Vacancy Rate	3.9%
Absorbed*	1,230
Under Construction*	450
Rental Rate**	\$4.30

* Square feet in thousands; includes owner-occupied

** Weighted average asking rent/SF/year Triple Net

Source: Grubb & Ellis 2008 and Best/White, LLC

Historical Vacancy Rate

Year	Vacancy Rate
2002	8.5%
2003	7.8%
2004	7.8%
2005	6.9%
2006	3.0%
2007	3.9%

Source: Grubb & Ellis 2008

Historical Net Absorption

Year	Net Absorption SF in Thousands
2002	1,013
2003	889
2004	453
2005	885
2006	1,829
2007	1,230

Source: Grubb & Ellis 2008

For more information about Texas, click on: [Texas' Official Home Page](#)



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