

Local Market Update for July 2015

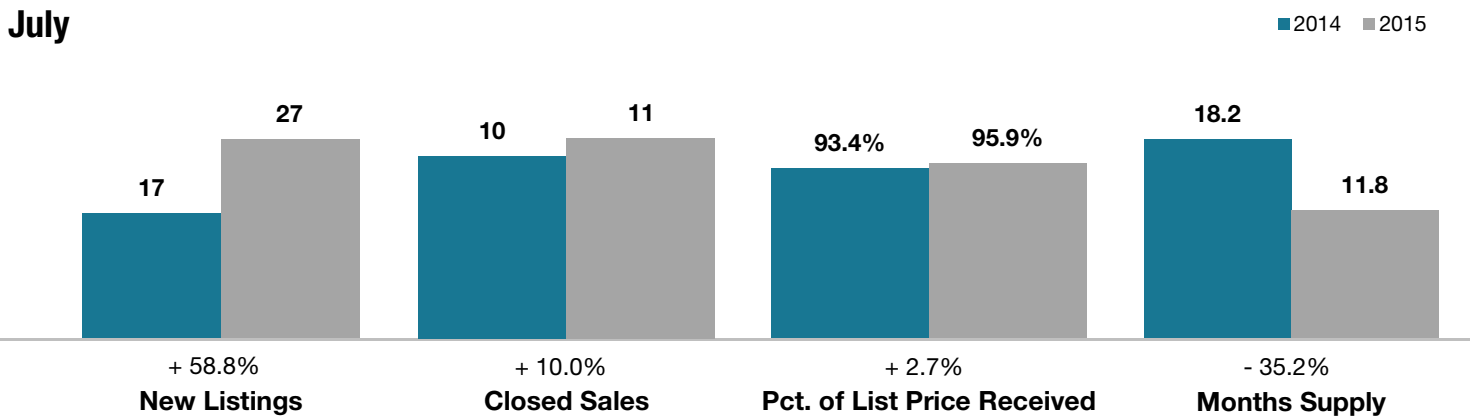
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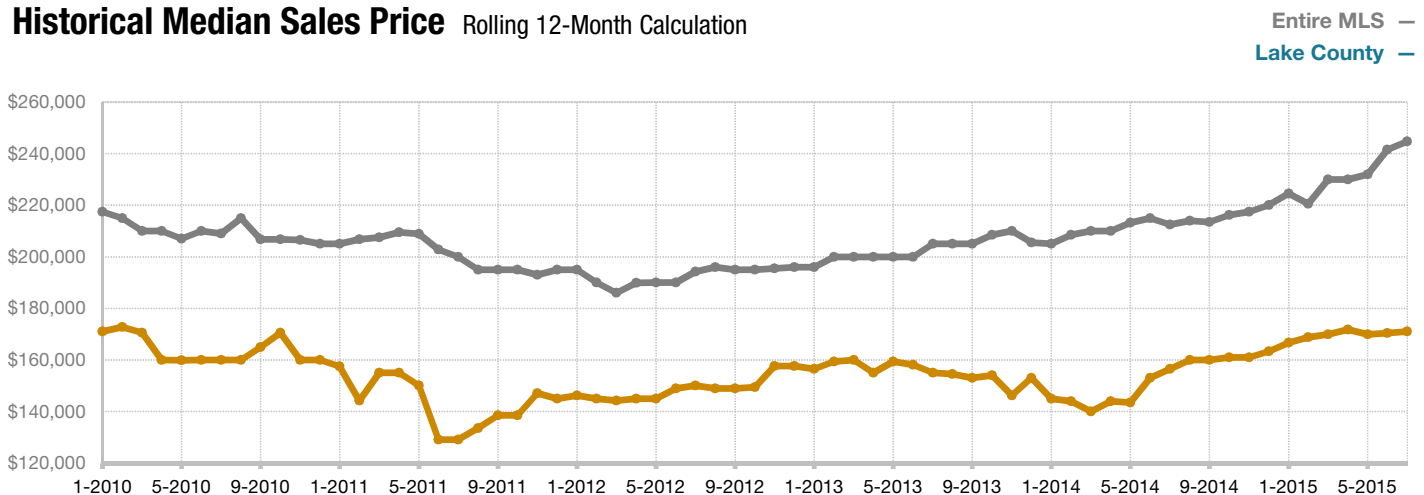
Lake County

Key Metrics	July			Year to Date		
	2014	2015	Percent Change from Previous Year	Thru 7-2014	Thru 7-2015	Percent Change from Previous Year
New Listings	17	27	+ 58.8%	147	116	- 21.1%
Closed Sales	10	11	+ 10.0%	49	55	+ 12.2%
Median Sales Price*	\$163,500	\$163,000	- 0.3%	\$159,000	\$169,900	+ 6.9%
Average Sales Price*	\$227,300	\$243,075	+ 6.9%	\$170,315	\$214,479	+ 25.9%
Percent of List Price Received*	93.4%	95.9%	+ 2.7%	92.9%	95.8%	+ 3.1%
Days on Market Until Sale	119	193	+ 62.2%	139	168	+ 20.9%
Inventory of Homes for Sale	155	99	- 36.1%	--	--	--
Months Supply of Inventory	18.2	11.8	- 35.2%	--	--	--

* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update for August 2015

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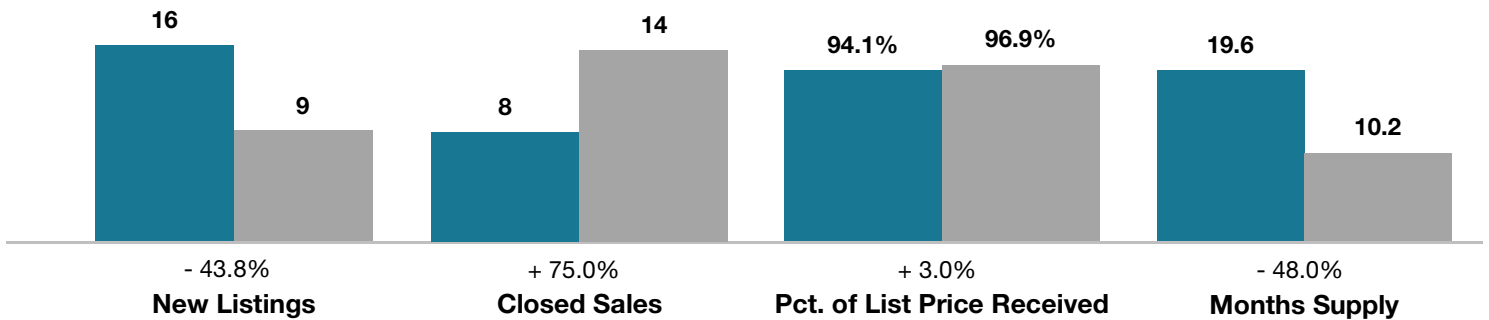
Lake County

Key Metrics	August			Year to Date		
	2014	2015	Percent Change from Previous Year	Thru 8-2014	Thru 8-2015	Percent Change from Previous Year
New Listings	16	9	- 43.8%	163	125	- 23.3%
Closed Sales	8	14	+ 75.0%	57	69	+ 21.1%
Median Sales Price*	\$183,750	\$147,750	- 19.6%	\$160,000	\$165,000	+ 3.1%
Average Sales Price*	\$187,875	\$164,393	- 12.5%	\$172,779	\$204,316	+ 18.3%
Percent of List Price Received*	94.1%	96.9%	+ 3.0%	93.0%	96.0%	+ 3.2%
Days on Market Until Sale	123	117	- 4.9%	136	158	+ 16.2%
Inventory of Homes for Sale	149	91	- 38.9%	--	--	--
Months Supply of Inventory	19.6	10.2	- 48.0%	--	--	--

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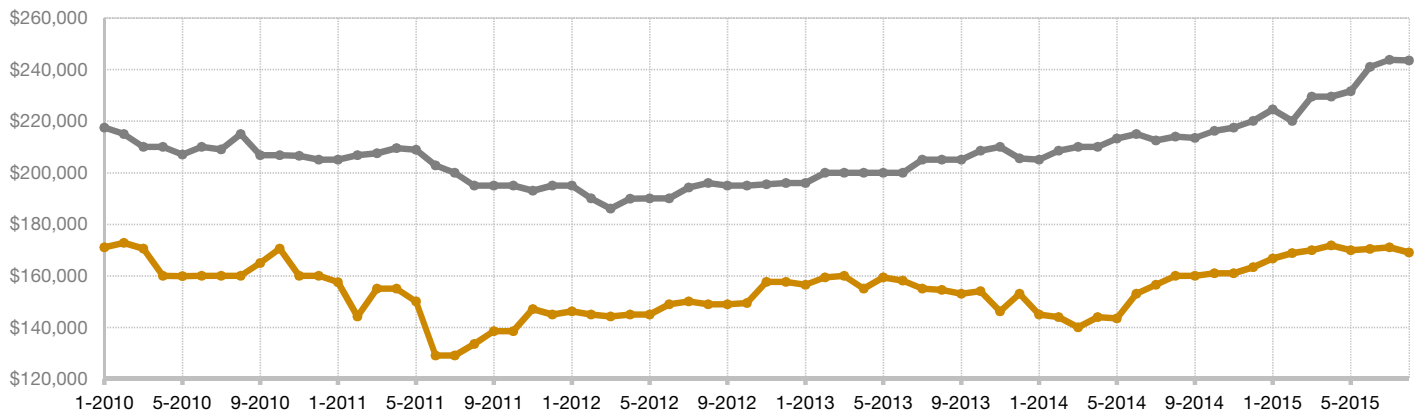
August

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Historical Median Sales Price Rolling 12-Month Calculation

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Local Market Update for September 2015

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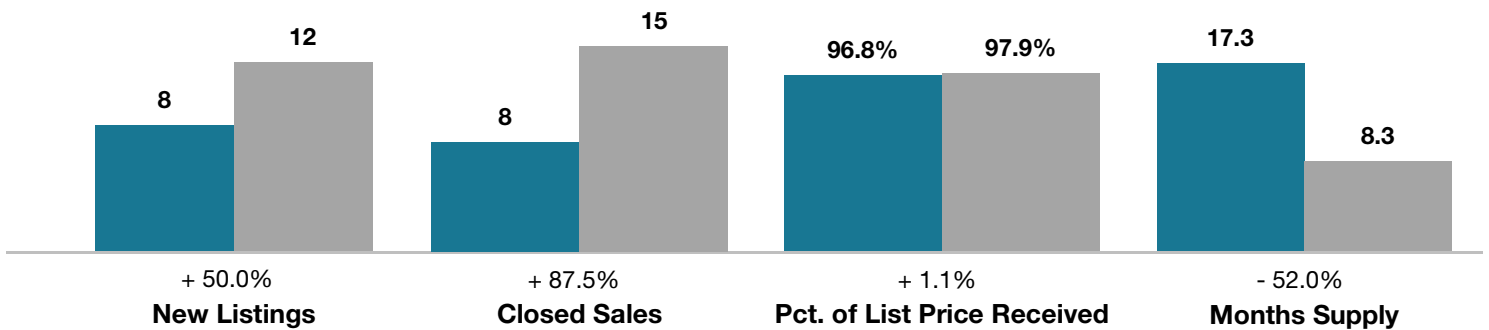
Lake County

Key Metrics	September			Year to Date		
	2014	2015	Percent Change from Previous Year	Thru 9-2014	Thru 9-2015	Percent Change from Previous Year
New Listings	8	12	+ 50.0%	171	137	- 19.9%
Closed Sales	8	15	+ 87.5%	65	84	+ 29.2%
Median Sales Price*	\$170,000	\$234,500	+ 37.9%	\$162,000	\$175,250	+ 8.2%
Average Sales Price*	\$172,063	\$234,993	+ 36.6%	\$172,691	\$209,794	+ 21.5%
Percent of List Price Received*	96.8%	97.9%	+ 1.1%	93.5%	96.3%	+ 3.0%
Days on Market Until Sale	107	130	+ 21.5%	133	153	+ 15.0%
Inventory of Homes for Sale	128	79	- 38.3%	--	--	--
Months Supply of Inventory	17.3	8.3	- 52.0%	--	--	--

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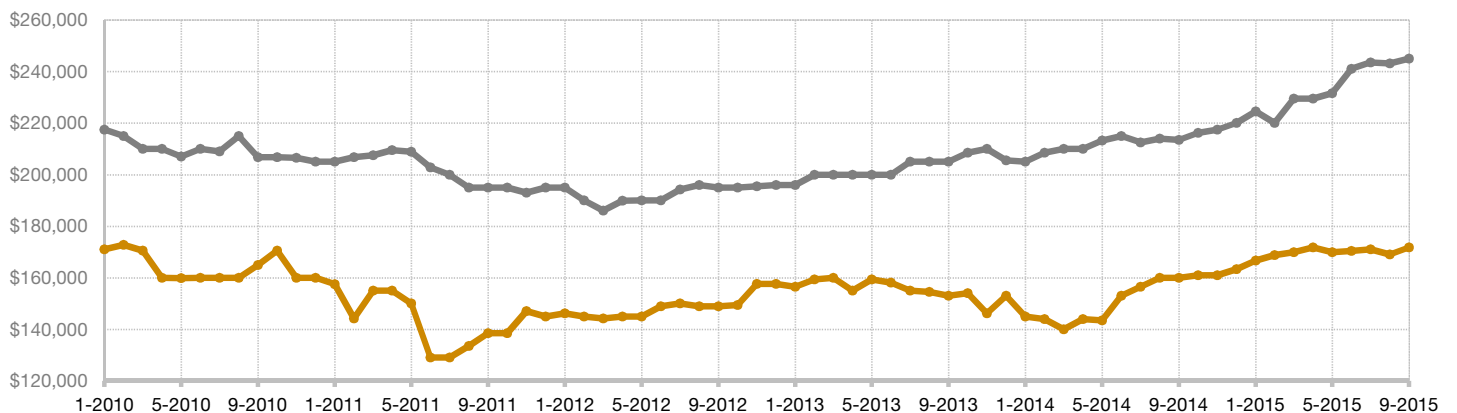
September

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Historical Median Sales Price Rolling 12-Month Calculation

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Local Market Update for October 2015

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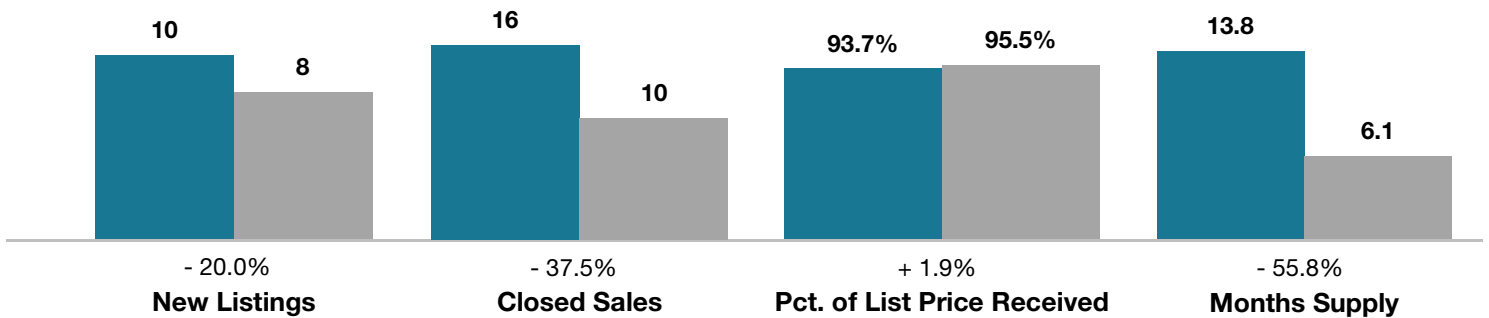
Lake County

Key Metrics	October			Year to Date		
	2014	2015	Percent Change from Previous Year	Thru 10-2014	Thru 10-2015	Percent Change from Previous Year
New Listings	10	8	- 20.0%	181	145	- 19.9%
Closed Sales	16	10	- 37.5%	81	94	+ 16.0%
Median Sales Price*	\$174,500	\$164,750	- 5.6%	\$163,375	\$171,200	+ 4.8%
Average Sales Price*	\$193,200	\$203,450	+ 5.3%	\$176,742	\$209,119	+ 18.3%
Percent of List Price Received*	93.7%	95.5%	+ 1.9%	93.5%	96.3%	+ 3.0%
Days on Market Until Sale	118	121	+ 2.5%	129	150	+ 16.3%
Inventory of Homes for Sale	108	55	- 49.1%	--	--	--
Months Supply of Inventory	13.8	6.1	- 55.8%	--	--	--

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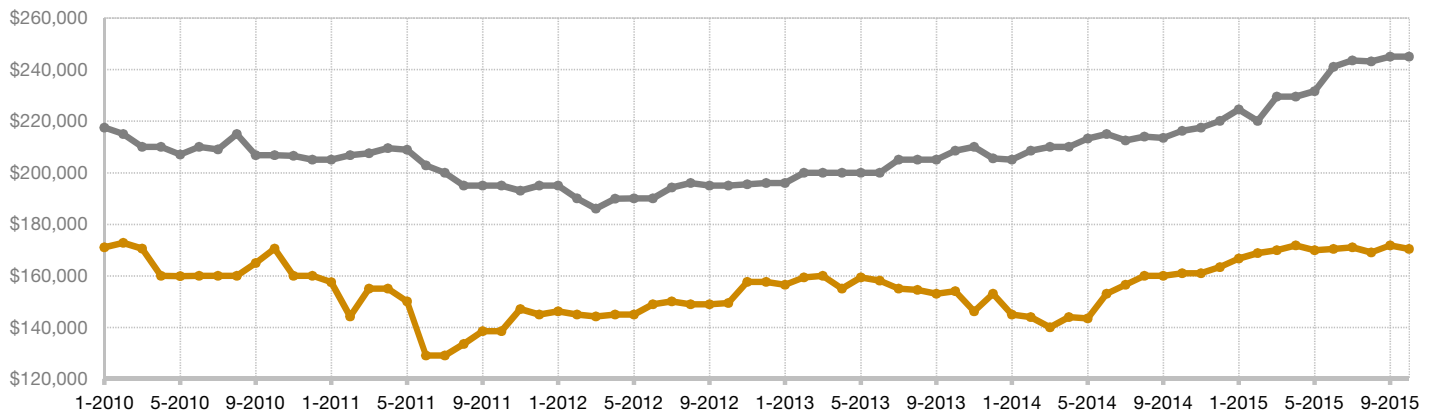
October

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Historical Median Sales Price Rolling 12-Month Calculation

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Local Market Update for November 2015

Northern Coverage

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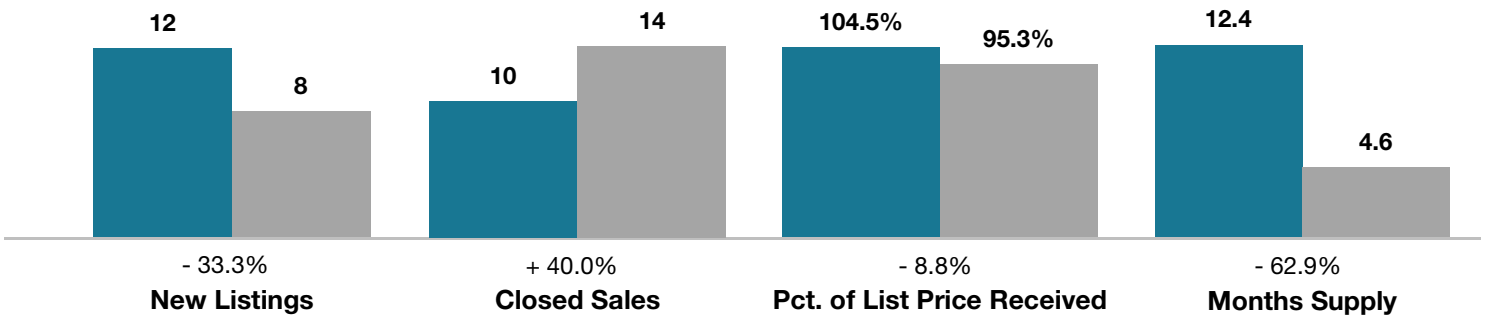
Lake County

Key Metrics	November			Year to Date		
	2014	2015	Percent Change from Previous Year	Thru 11-2014	Thru 11-2015	Percent Change from Previous Year
New Listings	12	8	- 33.3%	192	153	- 20.3%
Closed Sales	10	14	+ 40.0%	91	109	+ 19.8%
Median Sales Price*	\$175,000	\$147,500	- 15.7%	\$163,375	\$169,900	+ 4.0%
Average Sales Price*	\$207,190	\$180,407	- 12.9%	\$180,088	\$205,435	+ 14.1%
Percent of List Price Received*	104.5%	95.3%	- 8.8%	94.7%	96.2%	+ 1.6%
Days on Market Until Sale	183	131	- 28.4%	136	146	+ 7.4%
Inventory of Homes for Sale	103	43	- 58.3%	--	--	--
Months Supply of Inventory	12.4	4.6	- 62.9%	--	--	--

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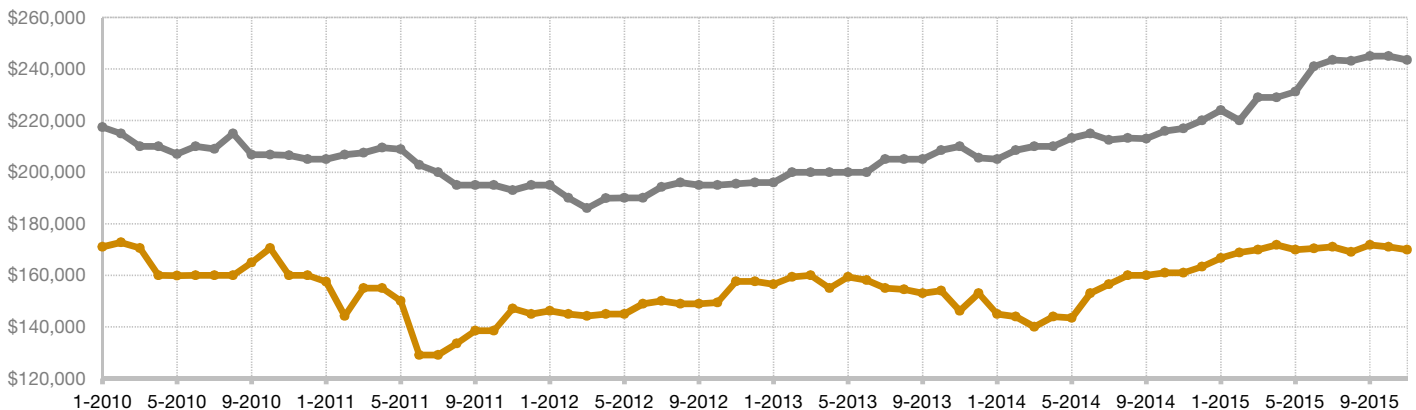
November

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Local Market Update for December 2015

Northern Coverage

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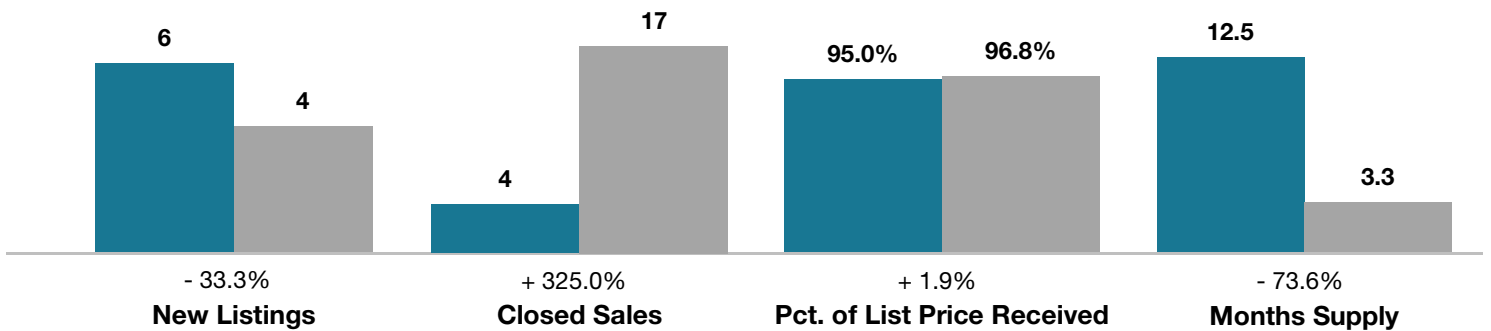
Lake County

Key Metrics	December			Year to Date		
	2014	2015	Percent Change from Previous Year	Thru 12-2014	Thru 12-2015	Percent Change from Previous Year
New Listings	6	4	- 33.3%	198	157	- 20.7%
Closed Sales	4	17	+ 325.0%	95	127	+ 33.7%
Median Sales Price*	\$164,000	\$215,000	+ 31.1%	\$163,375	\$175,750	+ 7.6%
Average Sales Price*	\$200,625	\$220,280	+ 9.8%	\$180,953	\$207,466	+ 14.7%
Percent of List Price Received*	95.0%	96.8%	+ 1.9%	94.8%	96.3%	+ 1.6%
Days on Market Until Sale	127	168	+ 32.3%	135	152	+ 12.6%
Inventory of Homes for Sale	99	35	- 64.6%	--	--	--
Months Supply of Inventory	12.5	3.3	- 73.6%	--	--	--

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December

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