This representation is based in whole or in part on data supplied by the Northwest Ohio Real Estate Information System (NORIS) Multiple Listing Service. NORIS does not guarantee or is not responsible in any way for its accuracy. Data maintained by NORIS may not reflect all real estate activity in the market.





Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

U.S. existing-home sales improved for the second consecutive month, rising 4.8% to a seasonally adjusted annual rate of 4.15 million units, an eight-month high, according to the National Association of REALTORS® (NAR). Sales were up 6.1% compared to the same time last year, marking the largest year-over-year increase since June 2021. Economists had forecast existing-home sales would come in at an annual rate of 4.07 million units for the month.

Total housing inventory stood at 1.33 million units heading into December, a 2.9% decrease from the previous month but a 17.7% increase year-over year, for a 3.8-month supply at the current sales pace. Inventory remains below the 5 – 6 months' supply of a balanced market, and the limited number of homes for sale continues to put upward pressure on sales prices nationwide, with NAR reporting a median existing-home price of \$406,100, a 4.7% increase from one year earlier.

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	72	98	36.1%	1,659	1,724	3.9%		
Closed Sales	127	125	-1.6%	1,508	1,429	-5.2%		
Days on Market	68	61	-10.3%	67	64	-4.5%		
SP\$/SqFt	\$110.24	\$121.97	10.6%	\$112.02	\$121.62	8.6%		
Median Sales Price*	\$16,000	\$174,900	993.1%	\$165,000	\$174,000	5.5%		
Average Sales Price*	\$172,393	\$200,921	16.5%	\$182,042	\$196,085	7.7%		
Percent of List Price Received*	98%		#VALUE!	99%				
Months Supply of Inventory	3	3	0.0%					
Total Volume	\$21,893,913	\$25,115,186	14.7%	\$274,519,196	\$280,206,283	2.1%		

Condo/Villa		December Ye			ear to Date	
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change
New Listings	3	1	-66.7%	42	38	-9.5%
Closed Sales	3	2	-33.3%	33	32	-3.0%
Days on Market	76	99	30.3%	61	65	6.6%
SP\$/SqFt	\$116.80	\$149.04	27.6%	\$142.07	\$138.91	-2.2%
Median Sales Price*	\$165,000	\$202,500	22.7%	\$186,000	\$178,000	-4.3%
Average Sales Price*	\$196,500	\$202,500	3.1%	\$189,132	\$193,375	2.2%
Percent of List Price Received*	97%	92%	-5.2%	98%	99%	1.0%
Months Supply of Inventory	3	4	33.3%			
Total Volume (in 1000's)	\$589,500	\$405,000	-31.3%	\$6,241,365	\$6,187,966	1.0%

^{*}Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

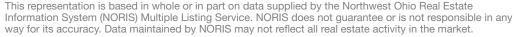
All Properties Combined

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	12-2023	12-2024	% Change	YTD 2023	YTD 2024	% Change
New Listings	12-2022 6-2023 12-2023 6-2024 12-2024	550	542	- 1.5%	10,936	11,087	+ 1.4%
Pending Sales	12-2022 6-2023 12-2023 6-2024 12-2024	623	679	+ 9.0%	9,376	9,255	- 1.3%
Closed Sales	12-2022 6-2023 12-2023 6-2024 12-2024	696	745	+ 7.0%	9,358	9,253	- 1.1%
Days on Market Until Sale	12-2022 6-2023 12-2023 6-2024 12-2024	62	62	0.0%	60	61	+ 1.7%
Median Sales Price	12-2022 6-2023 12-2023 6-2024 12-2024	\$169,900	\$185,000	+ 8.9%	\$175,000	\$189,900	+ 8.5%
Average Sales Price	12-2022 6-2023 12-2023 6-2024 12-2024	\$198,427	\$215,814	+ 8.8%	\$208,901	\$222,386	+ 6.5%
Percent of List Price Received	12-2022 6-2023 12-2023 6-2024 12-2024	98.5%	99.1%	+ 0.6%	99.8%	99.9%	+ 0.1%
Housing Affordability Index	12-2022 6-2023 12-2023 6-2024 12-2024	179	160	- 10.6%	174	156	- 10.3%
Inventory of Homes for Sale	12-2022 6-2023 12-2023 6-2024 12-2024	1,565	1,645	+ 5.1%	_		_
Months Supply of Inventory	12-2022 6-2023 12-2023 6-2024 12-2024	2.0	2.1	+ 5.0%	_	_	_

Local Market Update – December 2024This representation is based in whole or in part on data supplied by the Northwest Ohio Real Estate



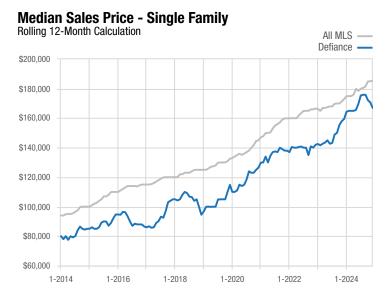


Defiance

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	8	16	+ 100.0%	285	279	- 2.1%		
Pending Sales	20	21	+ 5.0%	274	229	- 16.4%		
Closed Sales	26	22	- 15.4%	275	226	- 17.8%		
Days on Market Until Sale	50	70	+ 40.0%	62	59	- 4.8%		
Median Sales Price*	\$177,000	\$162,000	- 8.5%	\$159,450	\$167,000	+ 4.7%		
Average Sales Price*	\$182,470	\$179,805	- 1.5%	\$177,574	\$193,336	+ 8.9%		
Percent of List Price Received*	96.9%	96.0%	- 0.9%	98.8%	99.9%	+ 1.1%		
Inventory of Homes for Sale	27	40	+ 48.1%		_	_		
Months Supply of Inventory	1.2	2.1	+ 75.0%		_	_		

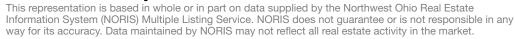
Condo-Villa		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	1	1	0.0%	18	14	- 22.2%		
Pending Sales	0	1	_	14	12	- 14.3%		
Closed Sales	0	1		12	14	+ 16.7%		
Days on Market Until Sale	_	158	_	64	86	+ 34.4%		
Median Sales Price*	_	\$275,000		\$212,500	\$270,000	+ 27.1%		
Average Sales Price*	_	\$275,000	_	\$205,782	\$227,514	+ 10.6%		
Percent of List Price Received*	_	91.7%		99.3%	99.7%	+ 0.4%		
Inventory of Homes for Sale	4	4	0.0%		_	_		
Months Supply of Inventory	2.0	2.3	+ 15.0%		_	_		

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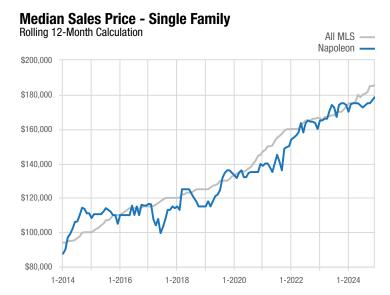


Napoleon

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	7	3	- 57.1%	95	113	+ 18.9%		
Pending Sales	9	12	+ 33.3%	92	106	+ 15.2%		
Closed Sales	9	13	+ 44.4%	92	104	+ 13.0%		
Days on Market Until Sale	51	69	+ 35.3%	70	67	- 4.3%		
Median Sales Price*	\$147,500	\$165,000	+ 11.9%	\$174,000	\$178,500	+ 2.6%		
Average Sales Price*	\$157,517	\$157,164	- 0.2%	\$185,707	\$183,695	- 1.1%		
Percent of List Price Received*	96.2%	106.8%	+ 11.0%	99.4%	100.1%	+ 0.7%		
Inventory of Homes for Sale	19	14	- 26.3%	_	_	_		
Months Supply of Inventory	2.5	1.6	- 36.0%		_	_		

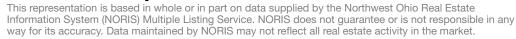
Condo-Villa		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	0	0		2	5	+ 150.0%		
Pending Sales	0	0		1	1	0.0%		
Closed Sales	0	0		1	1	0.0%		
Days on Market Until Sale	_	_		8	43	+ 437.5%		
Median Sales Price*	_			\$312,683	\$285,000	- 8.9%		
Average Sales Price*	_	_		\$312,683	\$285,000	- 8.9%		
Percent of List Price Received*	_			100.0%	98.3%	- 1.7%		
Inventory of Homes for Sale	1	3	+ 200.0%		_	_		
Months Supply of Inventory	1.0	3.0	+ 200.0%		_	_		

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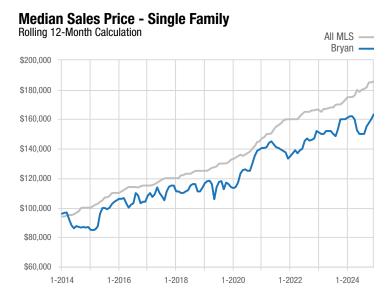


Bryan

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	9	19	+ 111.1%	186	234	+ 25.8%		
Pending Sales	15	11	- 26.7%	171	191	+ 11.7%		
Closed Sales	15	12	- 20.0%	170	190	+ 11.8%		
Days on Market Until Sale	77	60	- 22.1%	68	65	- 4.4%		
Median Sales Price*	\$159,900	\$157,250	- 1.7%	\$160,000	\$163,250	+ 2.0%		
Average Sales Price*	\$149,957	\$176,447	+ 17.7%	\$165,747	\$181,991	+ 9.8%		
Percent of List Price Received*	93.8%	98.0%	+ 4.5%	97.8%	99.2%	+ 1.4%		
Inventory of Homes for Sale	31	49	+ 58.1%		_	_		
Months Supply of Inventory	2.2	3.1	+ 40.9%					

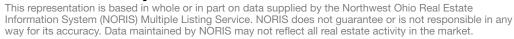
Condo-Villa		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	1	0	- 100.0%	3	1	- 66.7%		
Pending Sales	1	0	- 100.0%	3	2	- 33.3%		
Closed Sales	1	0	- 100.0%	3	2	- 33.3%		
Days on Market Until Sale	167	_		97	62	- 36.1%		
Median Sales Price*	\$298,500	_		\$265,000	\$265,000	0.0%		
Average Sales Price*	\$298,500	_	_	\$212,833	\$265,000	+ 24.5%		
Percent of List Price Received*	100.0%	_		97.6%	93.0%	- 4.7%		
Inventory of Homes for Sale	1	0	- 100.0%	_	_	_		
Months Supply of Inventory	0.7	_			_	_		

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Wauseon

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	1	6	+ 500.0%	107	104	- 2.8%		
Pending Sales	7	7	0.0%	101	90	- 10.9%		
Closed Sales	8	10	+ 25.0%	100	90	- 10.0%		
Days on Market Until Sale	64	64	0.0%	79	67	- 15.2%		
Median Sales Price*	\$238,000	\$235,000	- 1.3%	\$195,000	\$215,000	+ 10.3%		
Average Sales Price*	\$223,950	\$242,613	+ 8.3%	\$224,691	\$234,035	+ 4.2%		
Percent of List Price Received*	100.0%	97.9%	- 2.1%	98.9%	99.4%	+ 0.5%		
Inventory of Homes for Sale	9	10	+ 11.1%		_	_		
Months Supply of Inventory	1.1	1.3	+ 18.2%		_	_		

Condo-Villa		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	0	0		5	4	- 20.0%		
Pending Sales	0	0	_	5	4	- 20.0%		
Closed Sales	0	0		5	4	- 20.0%		
Days on Market Until Sale	_	_		44	39	- 11.4%		
Median Sales Price*	_			\$219,900	\$139,625	- 36.5%		
Average Sales Price*	_	_		\$178,960	\$139,938	- 21.8%		
Percent of List Price Received*	_			99.0%	100.2%	+ 1.2%		
Inventory of Homes for Sale	0	0	_	_	_	_		
Months Supply of Inventory	_				_	_		

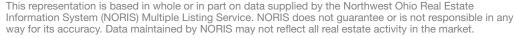
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Local Market Update – December 2024This representation is based in whole or in part on data supplied by the Northwest Ohio Real Estate



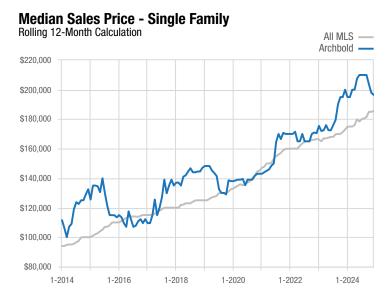


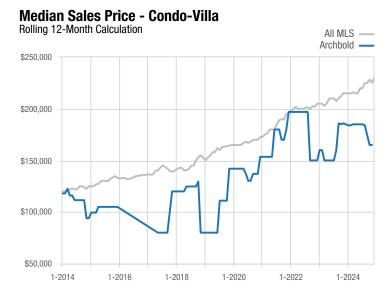
Archbold

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	6	1	- 83.3%	69	54	- 21.7%		
Pending Sales	2	2	0.0%	55	52	- 5.5%		
Closed Sales	1	2	+ 100.0%	57	53	- 7.0%		
Days on Market Until Sale	64	51	- 20.3%	47	72	+ 53.2%		
Median Sales Price*	\$249,900	\$227,500	- 9.0%	\$200,000	\$196,500	- 1.8%		
Average Sales Price*	\$249,900	\$227,500	- 9.0%	\$212,281	\$207,413	- 2.3%		
Percent of List Price Received*	100.0%	98.0%	- 2.0%	100.2%	98.8%	- 1.4%		
Inventory of Homes for Sale	18	12	- 33.3%		_	_		
Months Supply of Inventory	3.9	2.8	- 28.2%		_	_		

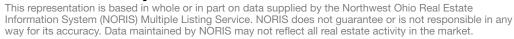
Condo-Villa		December		Year to Date		
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change
New Listings	1	0	- 100.0%	5	0	- 100.0%
Pending Sales	1	0	- 100.0%	6	0	- 100.0%
Closed Sales	1	0	- 100.0%	6	0	- 100.0%
Days on Market Until Sale	0	_	_	55	_	_
Median Sales Price*	\$165,000	_		\$185,000	_	_
Average Sales Price*	\$165,000	_	_	\$173,667	_	_
Percent of List Price Received*	100.0%			99.0%	_	
Inventory of Homes for Sale	0	0	_	_	_	_
Months Supply of Inventory	_	_			_	_

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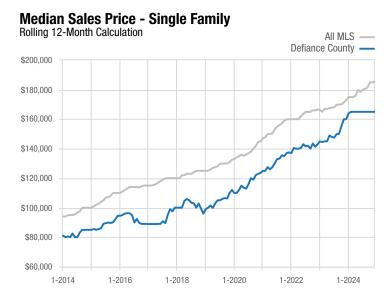


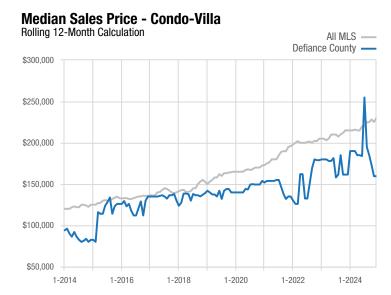
Defiance County

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	15	22	+ 46.7%	390	369	- 5.4%		
Pending Sales	28	25	- 10.7%	367	310	- 15.5%		
Closed Sales	36	28	- 22.2%	368	306	- 16.8%		
Days on Market Until Sale	55	68	+ 23.6%	65	62	- 4.6%		
Median Sales Price*	\$167,500	\$162,500	- 3.0%	\$160,000	\$165,000	+ 3.1%		
Average Sales Price*	\$180,492	\$178,996	- 0.8%	\$177,342	\$190,188	+ 7.2%		
Percent of List Price Received*	96.6%	97.0%	+ 0.4%	98.8%	99.0%	+ 0.2%		
Inventory of Homes for Sale	46	60	+ 30.4%		_	_		
Months Supply of Inventory	1.5	2.3	+ 53.3%		_	_		

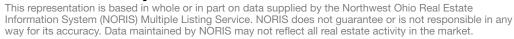
Condo-Villa		December		Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change	
New Listings	1	1	0.0%	21	21	0.0%	
Pending Sales	0	2		17	18	+ 5.9%	
Closed Sales	0	2		16	20	+ 25.0%	
Days on Market Until Sale	_	99		68	76	+ 11.8%	
Median Sales Price*	_	\$202,500		\$161,500	\$159,500	- 1.2%	
Average Sales Price*	_	\$202,500		\$186,711	\$196,410	+ 5.2%	
Percent of List Price Received*	_	92.4%		98.4%	98.7%	+ 0.3%	
Inventory of Homes for Sale	4	4	0.0%		_	_	
Months Supply of Inventory	2.1	2.0	- 4.8%		_	_	

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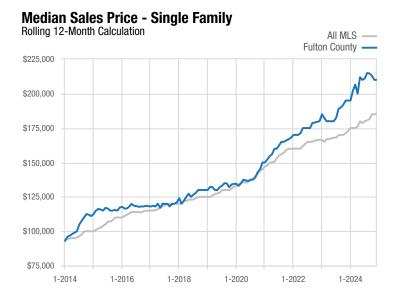


Fulton County

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	14	17	+ 21.4%	360	377	+ 4.7%		
Pending Sales	18	24	+ 33.3%	329	337	+ 2.4%		
Closed Sales	21	28	+ 33.3%	332	335	+ 0.9%		
Days on Market Until Sale	64	58	- 9.4%	62	61	- 1.6%		
Median Sales Price*	\$214,000	\$216,950	+ 1.4%	\$195,000	\$210,000	+ 7.7%		
Average Sales Price*	\$208,876	\$236,063	+ 13.0%	\$225,782	\$234,451	+ 3.8%		
Percent of List Price Received*	100.9%	99.9%	- 1.0%	100.8%	99.5%	- 1.3%		
Inventory of Homes for Sale	46	48	+ 4.3%		_	_		
Months Supply of Inventory	1.7	1.7	0.0%		_	_		

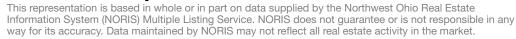
Condo-Villa		December			Year to Date		
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change	
New Listings	1	0	- 100.0%	11	4	- 63.6%	
Pending Sales	1	0	- 100.0%	12	4	- 66.7%	
Closed Sales	1	0	- 100.0%	12	4	- 66.7%	
Days on Market Until Sale	0	_	_	48	39	- 18.8%	
Median Sales Price*	\$165,000	_		\$188,000	\$139,625	- 25.7%	
Average Sales Price*	\$165,000	_		\$181,400	\$139,938	- 22.9%	
Percent of List Price Received*	100.0%	_		99.3%	100.2%	+ 0.9%	
Inventory of Homes for Sale	0	0	_	_	_	_	
Months Supply of Inventory	_	_			_	_	

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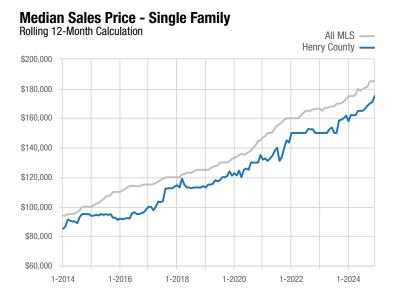


Henry County

Single Family		December			Year to Date	
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change
New Listings	12	11	- 8.3%	199	238	+ 19.6%
Pending Sales	12	20	+ 66.7%	183	202	+ 10.4%
Closed Sales	15	21	+ 40.0%	184	200	+ 8.7%
Days on Market Until Sale	51	64	+ 25.5%	65	61	- 6.2%
Median Sales Price*	\$162,500	\$175,000	+ 7.7%	\$161,750	\$175,000	+ 8.2%
Average Sales Price*	\$170,717	\$185,387	+ 8.6%	\$169,940	\$186,347	+ 9.7%
Percent of List Price Received*	95.9%	104.3%	+ 8.8%	98.6%	99.9%	+ 1.3%
Inventory of Homes for Sale	34	43	+ 26.5%		_	_
Months Supply of Inventory	2.2	2.6	+ 18.2%		_	_

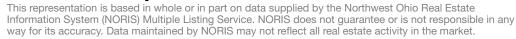
Condo-Villa		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	0	0		2	5	+ 150.0%		
Pending Sales	0	0		1	1	0.0%		
Closed Sales	0	0		1	1	0.0%		
Days on Market Until Sale	_	_		8	43	+ 437.5%		
Median Sales Price*	_			\$312,683	\$285,000	- 8.9%		
Average Sales Price*	_	_		\$312,683	\$285,000	- 8.9%		
Percent of List Price Received*	_			100.0%	98.3%	- 1.7%		
Inventory of Homes for Sale	1	3	+ 200.0%		_	_		
Months Supply of Inventory	1.0	3.0	+ 200.0%		_			

^{*} Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.





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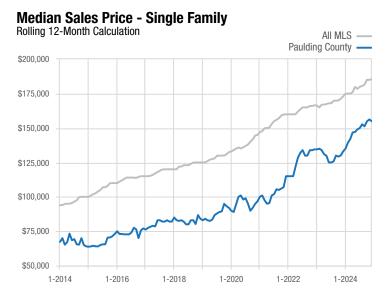


Paulding County

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	6	7	+ 16.7%	154	143	- 7.1%		
Pending Sales	6	7	+ 16.7%	124	115	- 7.3%		
Closed Sales	7	11	+ 57.1%	128	114	- 10.9%		
Days on Market Until Sale	64	56	- 12.5%	73	76	+ 4.1%		
Median Sales Price*	\$167,000	\$145,000	- 13.2%	\$133,000	\$155,000	+ 16.5%		
Average Sales Price*	\$153,357	\$131,818	- 14.0%	\$147,767	\$170,248	+ 15.2%		
Percent of List Price Received*	99.3%	99.4%	+ 0.1%	96.9%	98.6%	+ 1.8%		
Inventory of Homes for Sale	30	29	- 3.3%		_	_		
Months Supply of Inventory	2.9	3.0	+ 3.4%					

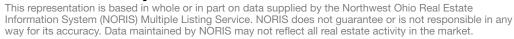
Condo-Villa		December		Year to Date		
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change
New Listings	0	0		1	2	+ 100.0%
Pending Sales	1	0	- 100.0%	1	2	+ 100.0%
Closed Sales	1	0	- 100.0%	1	2	+ 100.0%
Days on Market Until Sale	61			61	54	- 11.5%
Median Sales Price*	\$126,000			\$126,000	\$132,000	+ 4.8%
Average Sales Price*	\$126,000	_		\$126,000	\$132,000	+ 4.8%
Percent of List Price Received*	90.0%			90.0%	96.3%	+ 7.0%
Inventory of Homes for Sale	0	0			_	_
Months Supply of Inventory	_				_	_

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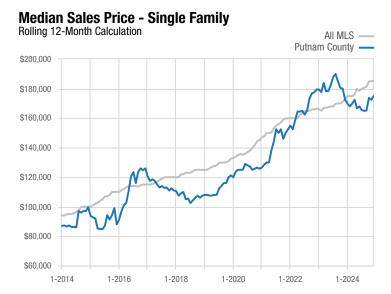


Putnam County

Single Family		December	December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change			
New Listings	7	4	- 42.9%	98	106	+ 8.2%			
Pending Sales	9	6	- 33.3%	85	95	+ 11.8%			
Closed Sales	9	7	- 22.2%	84	95	+ 13.1%			
Days on Market Until Sale	64	60	- 6.3%	66	74	+ 12.1%			
Median Sales Price*	\$162,250	\$185,000	+ 14.0%	\$172,500	\$175,000	+ 1.4%			
Average Sales Price*	\$186,188	\$256,414	+ 37.7%	\$183,120	\$207,289	+ 13.2%			
Percent of List Price Received*	94.4%	96.1%	+ 1.8%	98.6%	98.2%	- 0.4%			
Inventory of Homes for Sale	17	16	- 5.9%		_	_			
Months Supply of Inventory	2.4	2.0	- 16.7%		_				

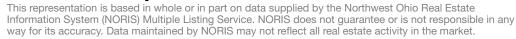
Condo-Villa		December		Year to Date		
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change
New Listings	0	0		0	2	_
Pending Sales	0	0	_	0	1	_
Closed Sales	0	0		0	1	_
Days on Market Until Sale	_	_	_	_	46	_
Median Sales Price*	_	_			\$191,150	_
Average Sales Price*	_	_	_	_	\$191,150	_
Percent of List Price Received*	_				106.3%	
Inventory of Homes for Sale	0	1	_	_	_	_
Months Supply of Inventory	_	1.0			_	_

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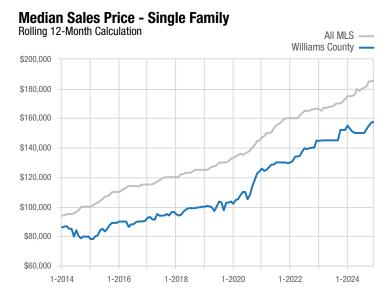


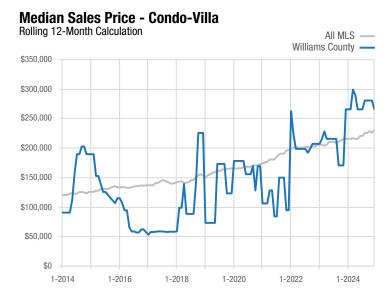
Williams County

Single Family		December			Year to Date			
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change		
New Listings	18	35	+ 94.4%	458	488	+ 6.6%		
Pending Sales	29	28	- 3.4%	415	382	- 8.0%		
Closed Sales	39	29	- 25.6%	412	378	- 8.3%		
Days on Market Until Sale	66	58	- 12.1%	69	65	- 5.8%		
Median Sales Price*	\$151,950	\$164,500	+ 8.3%	\$152,000	\$157,500	+ 3.6%		
Average Sales Price*	\$146,520	\$187,690	+ 28.1%	\$164,881	\$175,895	+ 6.7%		
Percent of List Price Received*	97.4%	95.1%	- 2.4%	98.3%	98.4%	+ 0.1%		
Inventory of Homes for Sale	61	103	+ 68.9%		_	_		
Months Supply of Inventory	1.8	3.2	+ 77.8%		_	_		

Condo-Villa		December			Year to Date		
Key Metrics	2023	2024	% Change	Thru 12-2023	Thru 12-2024	% Change	
New Listings	1	0	- 100.0%	7	4	- 42.9%	
Pending Sales	1	0	- 100.0%	3	4	+ 33.3%	
Closed Sales	1	0	- 100.0%	3	4	+ 33.3%	
Days on Market Until Sale	167	_		97	48	- 50.5%	
Median Sales Price*	\$298,500			\$265,000	\$265,000	0.0%	
Average Sales Price*	\$298,500	_		\$212,833	\$239,975	+ 12.8%	
Percent of List Price Received*	100.0%			97.6%	95.9%	- 1.7%	
Inventory of Homes for Sale	2	0	- 100.0%	_	_	_	
Months Supply of Inventory	1.3				_	_	

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