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.





Hancock and Wyandot Counties

The White House recently announced additional measures to help struggling homeowners avoid foreclosure as they exit forbearance, including loan modifications and payment reductions. Borrowers with federally backed mortgages can lock in lower interest rates and extend the length of their mortgages. For borrowers who can't resume their monthly mortgage, HUD will offer lenders the ability to provide all eligible borrowers with a 25% principal and interest reduction.

The National Association of REALTORS® reported inventory of homes for sale nationwide rose slightly in June as more sellers list their homes, hoping to take advantage of record-high sales prices across the country. Even with renewed home seller interest, inventory overall remains 18.8% lower than a year ago, according to NAR.

Single Family		July			Year to Date	
Key Metrics	2020	2021	% Change	Thru 7 2020	Thru 7 2021	% Change
New Listings	128	148	+15.6%	708	806	+13.8%
Closed Sales	102	106	+3.9%	568	662	+16.5%
Days on Market	84	54	-35.7%	82	70	-14.6%
SP\$/SqFt	\$103.91	\$128.74	+23.9%	\$105.31	\$120.27	+14.2%
Median Sales Price*	\$180,950	\$213,450	+18.0%	\$166,000	\$195,000	+17.5%
Average Sales Price*	\$212,069	\$240,210	+13.3%	\$191,828	\$229,731	+19.8%
Percent of List Price Received*	98.5%	100.0%	+1.5%	98.0%	99.5%	+1.5%
Months Supply of Inventory	11	10	-9.1%			
Total Volume	\$21,631,064	\$25,462,283	+17.7%	\$108,766,436	\$152,081,940	+39.8%

Condo		July			Year to Date	
Key Metrics	2020	2021	% Change	Thru 7 2020	Thru 7 2021	% Change
New Listings	4	5	+25.0%	33	32	-30.0%
Closed Sales	9	4	-55.6%	32	29	-9.4%
Days on Market	74	97	+31.1%	78	78	
SP\$/SqFt	\$99.87	\$139.21	+39.4%	\$103.71	\$119.26	+15.0%
Median Sales Price*	\$145,000	\$207,500	+43.1%	\$157,750	\$186,900	+18.5%
Average Sales Price*	\$157,733	\$219,225	+40.0%	\$161,072	\$180,794	+102.2%
Percent of List Price Received*	100.0%	98.1%	-1.95	98.1%	99.8%	+1.7%
Months Supply of Inventory	4	11	+175%			
Total Volume	\$1,419,600	\$876,900	-38.2%	\$5,154,920	\$5,243,016	+1.8%

^{*}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.

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.



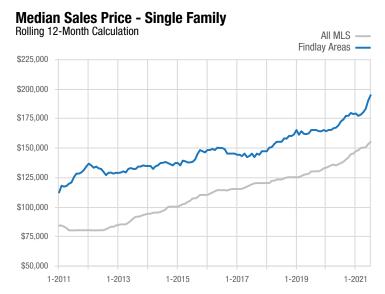
Findlay Areas

MLS Areas: 116 NW Findlay, 117 NE Findlay, 118 SE Findlay, 119 SW Findlay

Single Family		July			Year to Date	
Key Metrics	2020	2021	% Change	Thru 7-2020	Thru 7-2021	% Change
New Listings	80	96	+ 20.0%	497	558	+ 12.3%
Pending Sales	76	75	- 1.3%	390	475	+ 21.8%
Closed Sales	75	75	0.0%	393	470	+ 19.6%
Days on Market Until Sale	64	52	- 18.8%	75	65	- 13.3%
Median Sales Price*	\$188,000	\$220,000	+ 17.0%	\$177,000	\$198,650	+ 12.2%
Average Sales Price*	\$222,390	\$254,222	+ 14.3%	\$203,158	\$236,647	+ 16.5%
Percent of List Price Received*	98.0%	100.1%	+ 2.1%	98.2%	99.6%	+ 1.4%
Inventory of Homes for Sale	172	168	- 2.3%	_	_	_
Months Supply of Inventory	3.1	2.5	- 19.4%		_	_

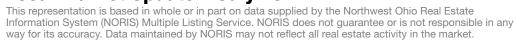
Condo-Villa	lla July			Year to Date			
Key Metrics	2020	2021	% Change	Thru 7-2020	Thru 7-2021	% Change	
New Listings	4	4	0.0%	26	35	+ 34.6%	
Pending Sales	6	3	- 50.0%	24	25	+ 4.2%	
Closed Sales	7	3	- 57.1%	25	25	0.0%	
Days on Market Until Sale	82	52	- 36.6%	64	77	+ 20.3%	
Median Sales Price*	\$145,000	\$205,000	+ 41.4%	\$169,300	\$194,900	+ 15.1%	
Average Sales Price*	\$158,871	\$222,300	+ 39.9%	\$170,855	\$185,185	+ 8.4%	
Percent of List Price Received*	96.5%	96.4%	- 0.1%	99.5%	98.1%	- 1.4%	
Inventory of Homes for Sale	8	11	+ 37.5%	_	_	_	
Months Supply of Inventory	1.5	2.9	+ 93.3%		_	_	

^{*} 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.





A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.



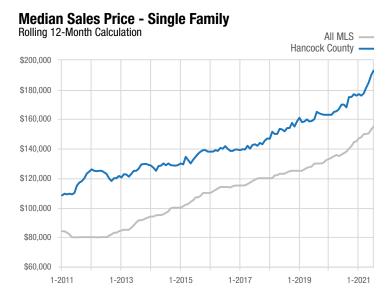


Hancock County

Single Family		July			Year to Date	
Key Metrics	2020	2021	% Change	Thru 7-2020	Thru 7-2021	% Change
New Listings	112	137	+ 22.3%	655	742	+ 13.3%
Pending Sales	96	94	- 2.1%	505	611	+ 21.0%
Closed Sales	93	97	+ 4.3%	514	606	+ 17.9%
Days on Market Until Sale	67	51	- 23.9%	76	65	- 14.5%
Median Sales Price*	\$187,000	\$220,000	+ 17.6%	\$171,500	\$199,750	+ 16.5%
Average Sales Price*	\$220,878	\$248,341	+ 12.4%	\$198,728	\$235,363	+ 18.4%
Percent of List Price Received*	98.1%	99.9%	+ 1.8%	98.4%	99.5%	+ 1.1%
Inventory of Homes for Sale	242	235	- 2.9%		_	_
Months Supply of Inventory	3.1	2.7	- 12.9%		_	<u> </u>

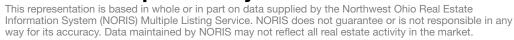
Condo-Villa		July			Year to Date			
Key Metrics	2020	2021	% Change	Thru 7-2020	Thru 7-2021	% Change		
New Listings	4	5	+ 25.0%	32	41	+ 28.1%		
Pending Sales	8	3	- 62.5%	30	28	- 6.7%		
Closed Sales	9	3	- 66.7%	31	28	- 9.7%		
Days on Market Until Sale	74	52	- 29.7%	62	73	+ 17.7%		
Median Sales Price*	\$145,000	\$205,000	+ 41.4%	\$157,750	\$184,700	+ 17.1%		
Average Sales Price*	\$157,733	\$222,300	+ 40.9%	\$161,176	\$179,751	+ 11.5%		
Percent of List Price Received*	96.6%	96.4%	- 0.2%	98.8%	98.4%	- 0.4%		
Inventory of Homes for Sale	9	14	+ 55.6%	_	_	_		
Months Supply of Inventory	1.5	3.3	+ 120.0%			_		

^{*} 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.





A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.



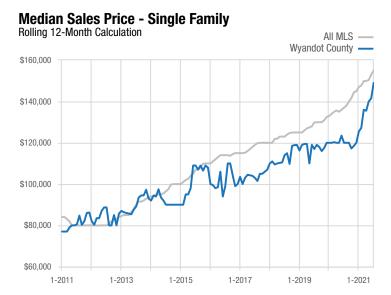


Wyandot County

Single Family		July			Year to Date	
Key Metrics	2020	2021	% Change	Thru 7-2020	Thru 7-2021	% Change
New Listings	17	10	- 41.2%	54	63	+ 16.7%
Pending Sales	12	7	- 41.7%	60	57	- 5.0%
Closed Sales	9	9	0.0%	64	56	- 12.5%
Days on Market Until Sale	136	89	- 34.6%	114	92	- 19.3%
Median Sales Price*	\$107,500	\$171,900	+ 59.9%	\$116,000	\$151,000	+ 30.2%
Average Sales Price*	\$140,400	\$163,963	+ 16.8%	\$134,305	\$171,276	+ 27.5%
Percent of List Price Received*	93.0%	94.5%	+ 1.6%	94.6%	94.2%	- 0.4%
Inventory of Homes for Sale	24	26	+ 8.3%		_	
Months Supply of Inventory	2.7	3.4	+ 25.9%			

Condo-Villa		July			Year to Date			
Key Metrics	2020	2021	% Change	Thru 7-2020	Thru 7-2021	% Change		
New Listings	0	0	_	1	0	- 100.0%		
Pending Sales	0	1	_	2	1	- 50.0%		
Closed Sales	0	1	_	3	1	- 66.7%		
Days on Market Until Sale	_	232	_	218	232	+ 6.4%		
Median Sales Price*	_	\$210,000	_	\$183,000	\$210,000	+ 14.8%		
Average Sales Price*	_	\$210,000	_	\$183,000	\$210,000	+ 14.8%		
Percent of List Price Received*	_	100.0%	_	96.8%	100.0%	+ 3.3%		
Inventory of Homes for Sale	0	0	_		_	_		
Months Supply of Inventory			_			_		

^{*} 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.





A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.