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Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

The average 30-year fixed rate mortgage exceeded 5% in April, the highest level since 2011, according to Freddie Mac. The recent surge in mortgage rates has reduced the pool of eligible buyers and has caused mortgage applications to decline, with a significant impact on refinance applications, which are down more than 70% compared to this time last year. As the rising costs of homeownership force many Americans to adjust their budgets, an increasing number of buyers are hoping to help offset the costs by moving from bigger, more expensive cities to smaller areas that offer a more affordable cost of living.

Affordability challenges are limiting buying activity, and early signs suggest competition for homes may be cooling somewhat. Nationally, existing home sales are down 2.7% as of last measure, while pending sales dropped 1.2%, marking 5 straight months of under contract declines, according to the National Association of REALTORS®. Inventory remains low, with only 2 months supply at present, and home prices continue to rise, with the median existing home at \$373,500, a 15% increase from this time last year. Homes are still selling quickly, however, and multiple offers are common in many markets.

Single Family		April			Year to Date			
Key Metrics	2021	2022	% Change	Thru 4 2021	Thru 4 2022	% Change		
New Listings	178	176	-1.1%	472	557	+18.0%		
Closed Sales	138	125	-9.4%	473	489	+3.4%		
Days on Market	73	70	-4.1%	76	75	-1.3%		
SP\$/SqFt	\$91.73	\$104.50	+13.9%	\$88.06	\$100.50	+14.1%		
Median Sales Price*	\$125,625	\$150,000	-19.4%	\$129,500	\$145,000	+12.0%		
Average Sales Price*	\$157,702	\$174,927	+10.9%	\$151,356	\$168,034	+11.0%		
Percent of List Price Received*	99%	99%		98%	98%			
Months Supply of Inventory	3	4	+33.3%					
Total Volume	\$21,696,217	\$22,040,000	+1.6%	\$71,524,920	\$82,168,505	+14.9%		

Condo		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4 2021	Thru 4 2022	% Change
New Listings	0	3		5	12	+140.0%
Closed Sales	3	5	+66.7%	9	11	+22.2%
Days on Market	175	54	-69.1%	92	44	-52.2%
SP\$/SqFt	\$122.40	\$133.41	+10.0%	\$100.18	\$130.84	+30.6%
Median Sales Price*	\$160,000	\$188,000	+17.5%	\$138,000	\$188,000	+36.2%
Average Sales Price*	\$194,333	\$200,080	+3.0%	\$137,411	\$183,264	+33.4%
Percent of List Price Received*	96%	101%	+5.2%	97%	101%	+4.1%
Months Supply of Inventory	3	1	-66.7%			
Total Volume	\$583,000	\$1,000,400	+71.6%	\$1,236,700	\$2,015,900	+63.0%

^{*}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	4-2021	4-2022	% Change	YTD 2021	YTD 2022	% Change
New Listings	4-2020 10-2020 4-2021 10-2021 4-2022	1,260	1,093	- 13.3%	3,975	3,641	- 8.4%
Pending Sales	4-2020 10-2020 4-2021 10-2021 4-2022	985	910	- 7.6%	3,375	3,171	- 6.0%
Closed Sales	4-2020 10-2020 4-2021 10-2021 4-2022	913	853	- 6.6%	3,151	3,071	- 2.5%
Days on Market Until Sale	4-2020 10-2020 4-2021 10-2021 4-2022	66	59	- 10.6%	72	68	- 5.6%
Median Sales Price	4-2020 10-2020 4-2021 10-2021 4-2022	\$155,000	\$165,000	+ 6.5%	\$150,000	\$161,000	+ 7.3%
Average Sales Price	4-2020 10-2020 4-2021 10-2021 4-2022	\$190,837	\$212,488	+ 11.3%	\$181,650	\$196,116	+ 8.0%
Percent of List Price Received	4-2020 10-2020 4-2021 10-2021 4-2022	100.3%	101.2%	+ 0.9%	98.8%	99.8%	+ 1.0%
Housing Affordability Index	4-2020 10-2020 4-2021 10-2021 4-2022	255	187	- 26.7%	263	192	- 27.0%
Inventory of Homes for Sale	4-2020 10-2020 4-2021 10-2021 4-2022	2,013	1,701	- 15.5%	_	_	_
Months Supply of Inventory	4-2020 10-2020 4-2021 10-2021 4-2022	2.1	1.7	- 19.0%	_	_	_

Local Market Update — April 2022

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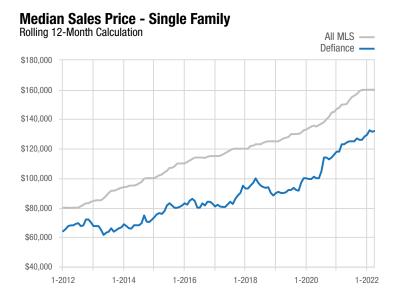


MLS Area 61: 43512

Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	26	24	- 7.7%	80	72	- 10.0%
Pending Sales	26	22	- 15.4%	63	74	+ 17.5%
Closed Sales	20	17	- 15.0%	55	64	+ 16.4%
Days on Market Until Sale	52	82	+ 57.7%	70	76	+ 8.6%
Median Sales Price*	\$124,000	\$120,000	- 3.2%	\$123,000	\$129,950	+ 5.7%
Average Sales Price*	\$145,483	\$137,229	- 5.7%	\$130,695	\$140,926	+ 7.8%
Percent of List Price Received*	99.4%	96.9%	- 2.5%	99.0%	98.3%	- 0.7%
Inventory of Homes for Sale	42	37	- 11.9%		_	
Months Supply of Inventory	2.4	1.9	- 20.8%		_	

Condo-Villa		April			Year to Date			
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change		
New Listings	0	1	_	1	4	+ 300.0%		
Pending Sales	1	2	+ 100.0%	2	3	+ 50.0%		
Closed Sales	1	3	+ 200.0%	2	3	+ 50.0%		
Days on Market Until Sale	4	45	+ 1,025.0%	47	45	- 4.3%		
Median Sales Price*	\$138,000	\$179,900	+ 30.4%	\$146,500	\$179,900	+ 22.8%		
Average Sales Price*	\$138,000	\$190,800	+ 38.3%	\$146,500	\$190,800	+ 30.2%		
Percent of List Price Received*	98.6%	98.9%	+ 0.3%	97.8%	98.9%	+ 1.1%		
Inventory of Homes for Sale	0	1	_		_	_		
Months Supply of Inventory		0.6	_					

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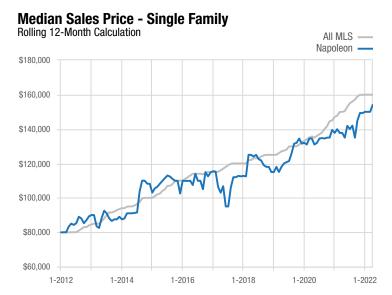
Napoleon

MLS Area 76: 43545

Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	12	6	- 50.0%	32	42	+ 31.3%
Pending Sales	7	7	0.0%	24	32	+ 33.3%
Closed Sales	9	9	0.0%	25	33	+ 32.0%
Days on Market Until Sale	116	58	- 50.0%	100	62	- 38.0%
Median Sales Price*	\$127,200	\$147,000	+ 15.6%	\$129,950	\$158,000	+ 21.6%
Average Sales Price*	\$205,944	\$232,139	+ 12.7%	\$164,546	\$176,371	+ 7.2%
Percent of List Price Received*	100.1%	101.8%	+ 1.7%	100.8%	98.3%	- 2.5%
Inventory of Homes for Sale	25	26	+ 4.0%		_	_
Months Supply of Inventory	2.8	2.6	- 7.1%			

Condo-Villa		April			Year to Date			
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change		
New Listings	0	0	<u> </u>	0	1	_		
Pending Sales	1	0	- 100.0%	1	1	0.0%		
Closed Sales	1	0	- 100.0%	1	1	0.0%		
Days on Market Until Sale	281		_	281	15	- 94.7%		
Median Sales Price*	\$160,000		_	\$160,000	\$239,500	+ 49.7%		
Average Sales Price*	\$160,000		_	\$160,000	\$239,500	+ 49.7%		
Percent of List Price Received*	97.0%		_	97.0%	100.0%	+ 3.1%		
Inventory of Homes for Sale	0	0	_		_	_		
Months Supply of Inventory			_					

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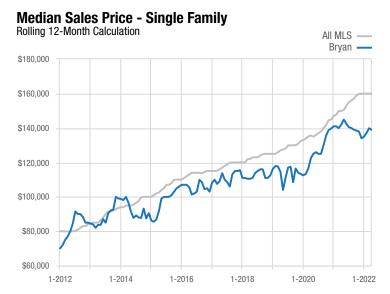
Bryan

MLS Area 87: 43506

Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	20	21	+ 5.0%	78	65	- 16.7%
Pending Sales	24	16	- 33.3%	73	65	- 11.0%
Closed Sales	16	17	+ 6.3%	70	70	0.0%
Days on Market Until Sale	64	74	+ 15.6%	70	75	+ 7.1%
Median Sales Price*	\$171,500	\$134,900	- 21.3%	\$135,500	\$146,950	+ 8.5%
Average Sales Price*	\$173,300	\$144,888	- 16.4%	\$148,219	\$179,103	+ 20.8%
Percent of List Price Received*	99.6%	98.2%	- 1.4%	98.8%	99.5%	+ 0.7%
Inventory of Homes for Sale	36	34	- 5.6%		_	
Months Supply of Inventory	2.1	1.9	- 9.5%			

Condo-Villa		April			Year to Date			
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change		
New Listings	0	1	_	0	4	_		
Pending Sales	1	0	- 100.0%	2	3	+ 50.0%		
Closed Sales	1	1	0.0%	3	3	0.0%		
Days on Market Until Sale	239	47	- 80.3%	120	40	- 66.7%		
Median Sales Price*	\$285,000	\$240,000	- 15.8%	\$83,500	\$198,000	+ 137.1%		
Average Sales Price*	\$285,000	\$240,000	- 15.8%	\$143,567	\$207,667	+ 44.6%		
Percent of List Price Received*	93.5%	106.7%	+ 14.1%	94.7%	106.2%	+ 12.1%		
Inventory of Homes for Sale	0	1	_		_	_		
Months Supply of Inventory		0.9	_		_			

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Local Market Update – April 2022

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Wauseon

MLS Area 96: 43567

Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	14	12	- 14.3%	32	36	+ 12.5%
Pending Sales	10	9	- 10.0%	27	28	+ 3.7%
Closed Sales	9	7	- 22.2%	25	28	+ 12.0%
Days on Market Until Sale	71	62	- 12.7%	72	69	- 4.2%
Median Sales Price*	\$96,500	\$175,000	+ 81.3%	\$145,000	\$187,500	+ 29.3%
Average Sales Price*	\$142,778	\$197,843	+ 38.6%	\$163,737	\$204,838	+ 25.1%
Percent of List Price Received*	98.3%	97.9%	- 0.4%	99.0%	99.4%	+ 0.4%
Inventory of Homes for Sale	18	22	+ 22.2%	_	_	_
Months Supply of Inventory	1.7	2.1	+ 23.5%			

Condo-Villa		April			Year to Date			
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change		
New Listings	0	0	_	1	0	- 100.0%		
Pending Sales	0	0	_	2	0	- 100.0%		
Closed Sales	0	0	_	2	0	- 100.0%		
Days on Market Until Sale	_	_	_	30	_	_		
Median Sales Price*			_	\$112,500		_		
Average Sales Price*	_	_	_	\$112,500	_	_		
Percent of List Price Received*			_	99.9%	_	_		
Inventory of Homes for Sale	0	0	_		_	_		
Months Supply of Inventory	_		_		_			

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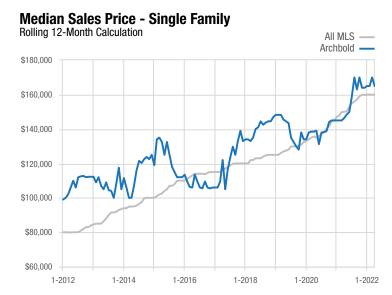
Archbold

MLS Area 98: 43502

Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	3	5	+ 66.7%	13	18	+ 38.5%
Pending Sales	3	9	+ 200.0%	14	18	+ 28.6%
Closed Sales	2	9	+ 350.0%	12	17	+ 41.7%
Days on Market Until Sale	56	66	+ 17.9%	78	79	+ 1.3%
Median Sales Price*	\$641,000	\$157,250	- 75.5%	\$161,350	\$165,000	+ 2.3%
Average Sales Price*	\$641,000	\$178,238	- 72.2%	\$259,833	\$182,927	- 29.6%
Percent of List Price Received*	92.9%	100.4%	+ 8.1%	97.7%	97.7%	0.0%
Inventory of Homes for Sale	8	6	- 25.0%	_	_	_
Months Supply of Inventory	1.4	1.2	- 14.3%			_

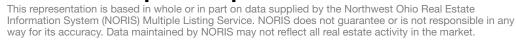
Condo-Villa		April			Year to Date			
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change		
New Listings	0	0	_	1	0	- 100.0%		
Pending Sales	0	0	_	0	0	_		
Closed Sales	0	0	_	0	0	_		
Days on Market Until Sale	_	_	_		_	_		
Median Sales Price*			_			_		
Average Sales Price*	_	_	_		_	_		
Percent of List Price Received*			_			_		
Inventory of Homes for Sale	0	0	_		_	_		
Months Supply of Inventory	_		_			_		

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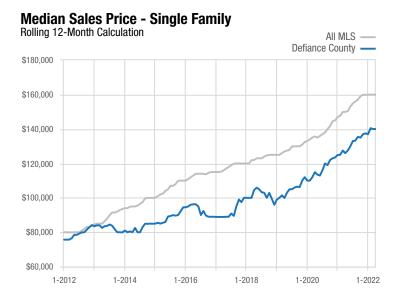


Defiance County

Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	44	35	- 20.5%	127	120	- 5.5%
Pending Sales	42	35	- 16.7%	113	119	+ 5.3%
Closed Sales	34	26	- 23.5%	108	110	+ 1.9%
Days on Market Until Sale	61	82	+ 34.4%	79	76	- 3.8%
Median Sales Price*	\$124,750	\$136,900	+ 9.7%	\$126,200	\$134,000	+ 6.2%
Average Sales Price*	\$153,869	\$138,536	- 10.0%	\$155,954	\$145,398	- 6.8%
Percent of List Price Received*	99.5%	97.0%	- 2.5%	98.9%	97.8%	- 1.1%
Inventory of Homes for Sale	65	65	0.0%			_
Months Supply of Inventory	2.0	1.8	- 10.0%			_

Condo-Villa		April			Year to Date		
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change	
New Listings	0	1	_	3	5	+ 66.7%	
Pending Sales	2	3	+ 50.0%	4	5	+ 25.0%	
Closed Sales	1	4	+ 300.0%	3	6	+ 100.0%	
Days on Market Until Sale	4	55	+ 1,275.0%	43	49	+ 14.0%	
Median Sales Price*	\$138,000	\$183,950	+ 33.3%	\$138,000	\$174,700	+ 26.6%	
Average Sales Price*	\$138,000	\$190,100	+ 37.8%	\$140,333	\$160,067	+ 14.1%	
Percent of List Price Received*	98.6%	99.1%	+ 0.5%	98.0%	98.7%	+ 0.7%	
Inventory of Homes for Sale	0	1	_		_	_	
Months Supply of Inventory	_	0.5	_			_	

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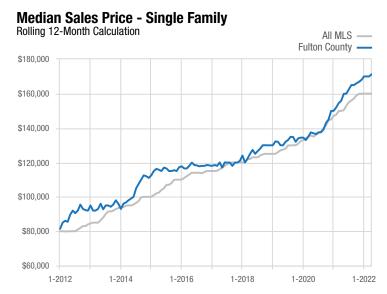


Fulton County

Single Family		April			Year to Date			
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change		
New Listings	45	39	- 13.3%	111	122	+ 9.9%		
Pending Sales	33	35	+ 6.1%	98	101	+ 3.1%		
Closed Sales	30	32	+ 6.7%	97	103	+ 6.2%		
Days on Market Until Sale	63	63	0.0%	71	66	- 7.0%		
Median Sales Price*	\$166,100	\$185,000	+ 11.4%	\$166,500	\$182,500	+ 9.6%		
Average Sales Price*	\$202,482	\$210,208	+ 3.8%	\$195,109	\$198,588	+ 1.8%		
Percent of List Price Received*	100.0%	101.4%	+ 1.4%	99.9%	99.8%	- 0.1%		
Inventory of Homes for Sale	68	62	- 8.8%		_	_		
Months Supply of Inventory	1.9	1.7	- 10.5%			_		

Condo-Villa		April			Year to Date		
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change	
New Listings	0	1	_	2	1	- 50.0%	
Pending Sales	0	0	_	2	0	- 100.0%	
Closed Sales	0	0	_	2	0	- 100.0%	
Days on Market Until Sale	_		_	30	_	_	
Median Sales Price*			_	\$112,500		_	
Average Sales Price*	_		_	\$112,500	_	_	
Percent of List Price Received*	_		_	99.9%	_	_	
Inventory of Homes for Sale	0	1	_		_	_	
Months Supply of Inventory	_	0.6	_		_		

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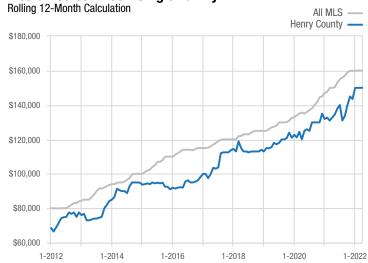
Henry County

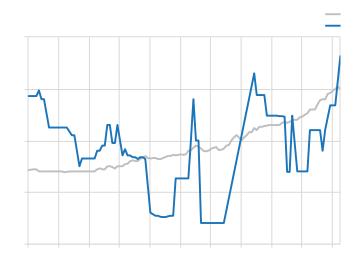
Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	23	18	- 21.7%	64	84	+ 31.3%
Pending Sales	9	17	+ 88.9%	56	71	+ 26.8%
Closed Sales	11	17	+ 54.5%	58	70	+ 20.7%
Days on Market Until Sale	121	83	- 31.4%	87	72	- 17.2%
Median Sales Price*	\$127,200	\$125,000	- 1.7%	\$124,000	\$155,250	+ 25.2%
Average Sales Price*	\$196,045	\$198,732	+ 1.4%	\$146,382	\$186,357	+ 27.3%
Percent of List Price Received*	100.3%	100.9%	+ 0.6%	97.5%	99.1%	+ 1.6%
Inventory of Homes for Sale	46	46	0.0%		_	_
Months Supply of Inventory	2.6	2.4	- 7.7%		_	

Condo-Villa		April			Year to Date		
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change	
New Listings	0	0	_	0	1		
Pending Sales	1	0	- 100.0%	1	1	0.0%	
Closed Sales	1	0	- 100.0%	1	1	0.0%	
Days on Market Until Sale	281	_	_	281	15	- 94.7%	
Median Sales Price*	\$160,000		_	\$160,000	\$239,500	+ 49.7%	
Average Sales Price*	\$160,000	_	_	\$160,000	\$239,500	+ 49.7%	
Percent of List Price Received*	97.0%		_	97.0%	100.0%	+ 3.1%	
Inventory of Homes for Sale	0	0	_		_	_	
Months Supply of Inventory			_			_	

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Median Sales Price - Single Family





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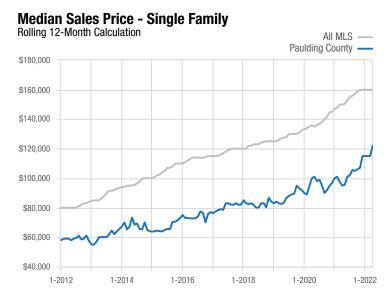


Paulding County

Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	13	17	+ 30.8%	53	60	+ 13.2%
Pending Sales	13	14	+ 7.7%	40	46	+ 15.0%
Closed Sales	14	15	+ 7.1%	37	49	+ 32.4%
Days on Market Until Sale	100	56	- 44.0%	75	75	0.0%
Median Sales Price*	\$82,450	\$160,000	+ 94.1%	\$85,500	\$127,600	+ 49.2%
Average Sales Price*	\$95,112	\$202,067	+ 112.5%	\$99,829	\$146,750	+ 47.0%
Percent of List Price Received*	96.7%	98.1%	+ 1.4%	97.5%	97.5%	0.0%
Inventory of Homes for Sale	26	35	+ 34.6%	_	_	_
Months Supply of Inventory	2.5	2.9	+ 16.0%			

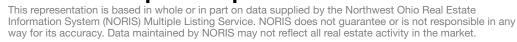
Condo-Villa		April			Year to Date		
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change	
New Listings	0	0	_	0	0		
Pending Sales	0	0	_	0	0		
Closed Sales	0	0	_	0	0		
Days on Market Until Sale	_		_	_	_	_	
Median Sales Price*			_		_	_	
Average Sales Price*	_		_	_	_	_	
Percent of List Price Received*	_		_		_	_	
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.





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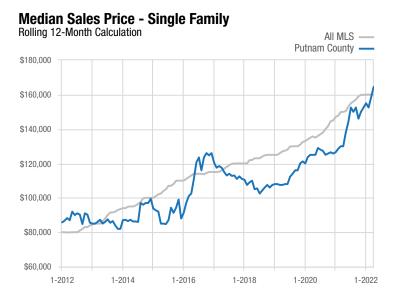


Putnam County

Single Family		April			Year to Date			
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change		
New Listings	9	11	+ 22.2%	37	33	- 10.8%		
Pending Sales	5	13	+ 160.0%	26	32	+ 23.1%		
Closed Sales	9	8	- 11.1%	27	29	+ 7.4%		
Days on Market Until Sale	73	77	+ 5.5%	91	96	+ 5.5%		
Median Sales Price*	\$124,900	\$209,950	+ 68.1%	\$130,000	\$174,000	+ 33.8%		
Average Sales Price*	\$156,422	\$233,238	+ 49.1%	\$162,641	\$185,831	+ 14.3%		
Percent of List Price Received*	96.1%	100.7%	+ 4.8%	96.0%	97.6%	+ 1.7%		
Inventory of Homes for Sale	29	17	- 41.4%	_	_	_		
Months Supply of Inventory	3.5	1.6	- 54.3%					

Condo-Villa		April			Year to Date		
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change	
New Listings	0	0	_	0	1		
Pending Sales	0	0	_	0	1		
Closed Sales	0	0	_	0	1	_	
Days on Market Until Sale	_	-	_		57	_	
Median Sales Price*			_		\$193,000	_	
Average Sales Price*	_	-	_		\$193,000	_	
Percent of List Price Received*			_		99.0%	_	
Inventory of Homes for Sale	0	0	_		_	_	
Months Supply of Inventory	_		_		_		

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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.

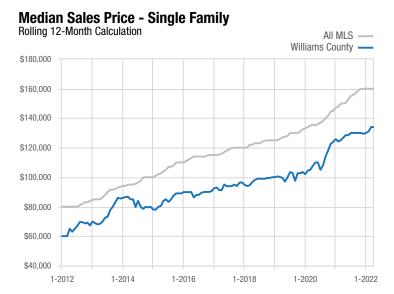


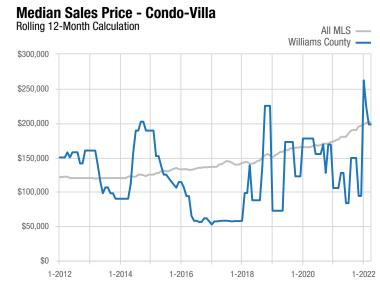
Williams County

Single Family		April			Year to Date	
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change
New Listings	44	46	+ 4.5%	163	128	- 21.5%
Pending Sales	41	30	- 26.8%	149	123	- 17.4%
Closed Sales	39	28	- 28.2%	145	128	- 11.7%
Days on Market Until Sale	68	64	- 5.9%	72	79	+ 9.7%
Median Sales Price*	\$128,125	\$130,000	+ 1.5%	\$124,000	\$135,950	+ 9.6%
Average Sales Price*	\$142,243	\$128,379	- 9.7%	\$133,227	\$161,557	+ 21.3%
Percent of List Price Received*	99.9%	97.8%	- 2.1%	98.1%	98.2%	+ 0.1%
Inventory of Homes for Sale	78	84	+ 7.7%	_	_	_
Months Supply of Inventory	2.1	2.2	+ 4.8%			

Condo-Villa		April			Year to Date		
Key Metrics	2021	2022	% Change	Thru 4-2021	Thru 4-2022	% Change	
New Listings	0	1	_	0	4	_	
Pending Sales	1	0	- 100.0%	2	3	+ 50.0%	
Closed Sales	1	1	0.0%	3	3	0.0%	
Days on Market Until Sale	239	47	- 80.3%	120	40	- 66.7%	
Median Sales Price*	\$285,000	\$240,000	- 15.8%	\$83,500	\$198,000	+ 137.1%	
Average Sales Price*	\$285,000	\$240,000	- 15.8%	\$143,567	\$207,667	+ 44.6%	
Percent of List Price Received*	93.5%	106.7%	+ 14.1%	94.7%	106.2%	+ 12.1%	
Inventory of Homes for Sale	0	3	_		_	_	
Months Supply of Inventory		2.6	_			_	

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