

Local Market Update – February 2020

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Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

Single Family	February			Year to Date		
	2019	2020	% Change	Thru 1 2019	Thru 2 2020	% Change
Key Metrics						
New Listings	130	134	+3.1%	254	268	+5.5%
Closed Sales	97	91	-6.2%	185	186	+0.5%
Days on Market	111	95	-14.4%	104	102	+1.9%
Median Sales Price*	\$106,000	\$115,000	+8.5%	\$110,000	\$104,000	+5.5%
Average Sales Price*	\$108,016	\$125,537	+16.2%	\$120,568	\$118,960	+1.3%
Percent of List Price Received*	98.4%	97.2%	-1.2%	97.3%	97.2%	-0.1%
Months Supply of Inventory	6	6	--	--	--	--
Total Volume	\$10,477,598	\$11,423,835	+9.0%	\$22,305,077	\$22,126,638	-0.8%

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 1 2019	Thru 2 2020	% Change
Key Metrics						
New Listings	1	3	+200%	4	6	+50%
Closed Sales	2	4	+100%	8	5	-37.5%
Days on Market	78	114	+46.2%	82	101	+23.2%
Median Sales Price*	\$115,500	\$114,750	-0.6%	\$110,950	\$135,000	+21.7%
Average Sales Price*	\$115,000	\$111,100	-3.4%	\$118,738	\$122,860	+3.5%
Percent of List Price Received*	96.1%	96.2%	+0.1%	96.1%	97.9%	+1.9%
Months Supply of Inventory	5	2	-60%	--	--	--
Total Volume	\$231,000	\$444,400	+92.4%	\$949,900	\$614,300	-35.3%

*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.

February 2020

As we progressed through February, the actual and expected impacts of COVID-19 continued to grow, with concerns of economic impact reaching the stock market in the last week of the month. As the stock market declined, so did mortgage rates, offering a bad news-good news situation. While short term declines in the stock market can sting, borrowers who lock in today's low rates will benefit significantly in the long term.

The recently released January ShowingTime Showing Index® saw a 20.2 percent year-over-year increase in showing traffic nationwide. All regions of the country were up double digits from the year before, with the Midwest Region up 15.7 percent and the West Region up 34.1 percent. As showing activity is a leading indicator for future home sales, the 2020 housing market is off to a strong start, though it will be important to watch the spread of COVID-19 and its potential impacts to the overall economy in the coming months.

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Defiance County

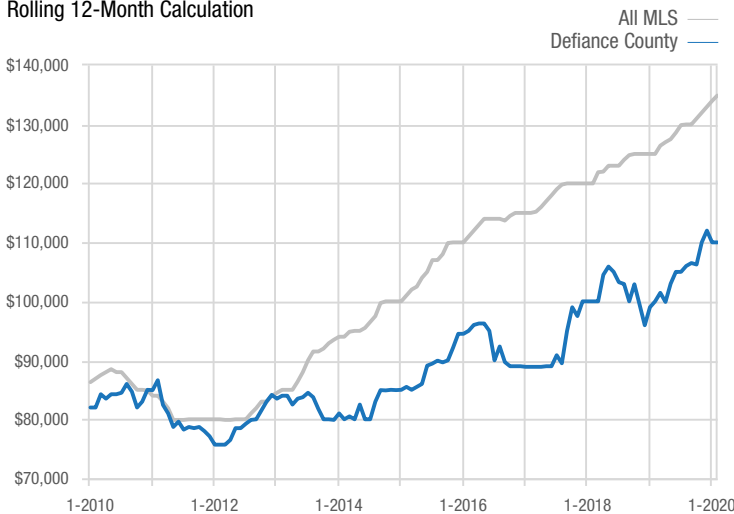
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	29	34	+ 17.2%	50	65	+ 30.0%
Pending Sales	24	25	+ 4.2%	54	41	- 24.1%
Closed Sales	28	19	- 32.1%	53	37	- 30.2%
Days on Market Until Sale	96	88	- 8.3%	97	95	- 2.1%
Median Sales Price*	\$100,000	\$99,900	- 0.1%	\$112,000	\$94,950	- 15.2%
Average Sales Price*	\$111,312	\$112,124	+ 0.7%	\$127,569	\$110,929	- 13.0%
Percent of List Price Received*	97.9%	95.6%	- 2.3%	97.4%	95.4%	- 2.1%
Inventory of Homes for Sale	89	112	+ 25.8%	—	—	—
Months Supply of Inventory	2.6	3.5	+ 34.6%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	0	2	—	3	4	+ 33.3%
Pending Sales	0	3	—	4	4	0.0%
Closed Sales	1	3	+ 200.0%	5	4	- 20.0%
Days on Market Until Sale	20	124	+ 520.0%	23	106	+ 360.9%
Median Sales Price*	\$67,000	\$94,500	+ 41.0%	\$139,900	\$122,200	- 12.7%
Average Sales Price*	\$67,000	\$103,133	+ 53.9%	\$128,180	\$119,825	- 6.5%
Percent of List Price Received*	95.7%	94.7%	- 1.0%	98.1%	96.1%	- 2.0%
Inventory of Homes for Sale	3	4	+ 33.3%	—	—	—
Months Supply of Inventory	1.1	2.0	+ 81.8%	—	—	—

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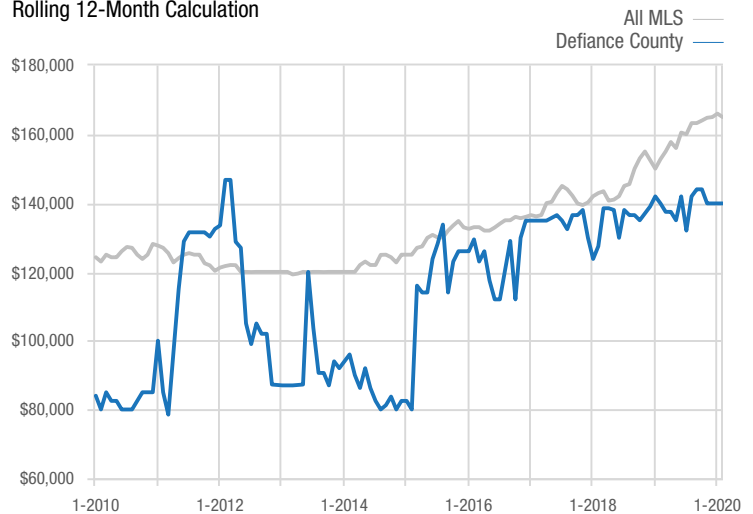
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Fulton County

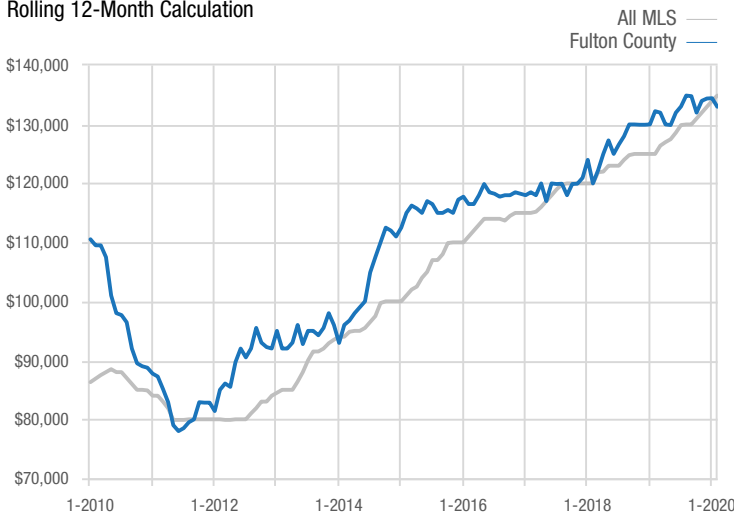
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	20	32	+ 60.0%	50	61	+ 22.0%
Pending Sales	16	21	+ 31.3%	32	40	+ 25.0%
Closed Sales	14	15	+ 7.1%	33	36	+ 9.1%
Days on Market Until Sale	110	95	- 13.6%	114	86	- 24.6%
Median Sales Price*	\$135,000	\$130,000	- 3.7%	\$132,000	\$127,900	- 3.1%
Average Sales Price*	\$130,515	\$138,155	+ 5.9%	\$130,514	\$139,001	+ 6.5%
Percent of List Price Received*	98.1%	102.0%	+ 4.0%	96.3%	100.0%	+ 3.8%
Inventory of Homes for Sale	92	100	+ 8.7%	—	—	—
Months Supply of Inventory	3.2	3.5	+ 9.4%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	0	1	—	0	1	—
Pending Sales	2	0	- 100.0%	2	0	- 100.0%
Closed Sales	1	0	- 100.0%	1	0	- 100.0%
Days on Market Until Sale	135	—	—	135	—	—
Median Sales Price*	\$164,000	—	—	\$164,000	—	—
Average Sales Price*	\$164,000	—	—	\$164,000	—	—
Percent of List Price Received*	96.5%	—	—	96.5%	—	—
Inventory of Homes for Sale	2	2	0.0%	—	—	—
Months Supply of Inventory	1.3	1.4	+ 7.7%	—	—	—

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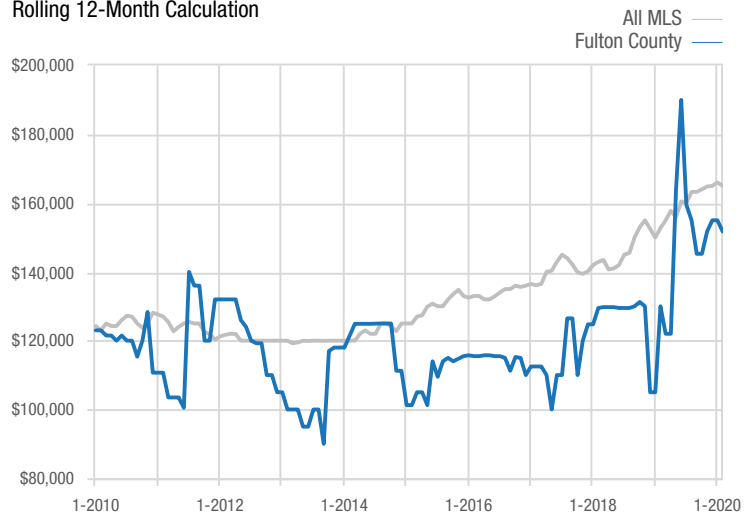
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Henry County

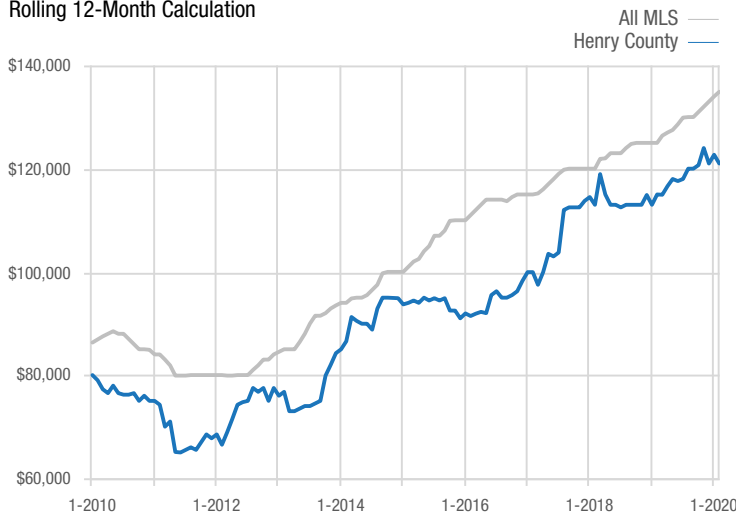
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	20	18	- 10.0%	31	39	+ 25.8%
Pending Sales	14	16	+ 14.3%	27	26	- 3.7%
Closed Sales	11	14	+ 27.3%	28	24	- 14.3%
Days on Market Until Sale	126	68	- 46.0%	113	89	- 21.2%
Median Sales Price*	\$145,000	\$130,750	- 9.8%	\$118,750	\$120,750	+ 1.7%
Average Sales Price*	\$138,591	\$123,629	- 10.8%	\$143,175	\$125,856	- 12.1%
Percent of List Price Received*	93.4%	93.5%	+ 0.1%	94.3%	94.2%	- 0.1%
Inventory of Homes for Sale	61	71	+ 16.4%	—	—	—
Months Supply of Inventory	3.3	4.1	+ 24.2%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	0	0	—	0	1	—
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	2	1	- 50.0%	—	—	—
Months Supply of Inventory	—	1.0	—	—	—	—

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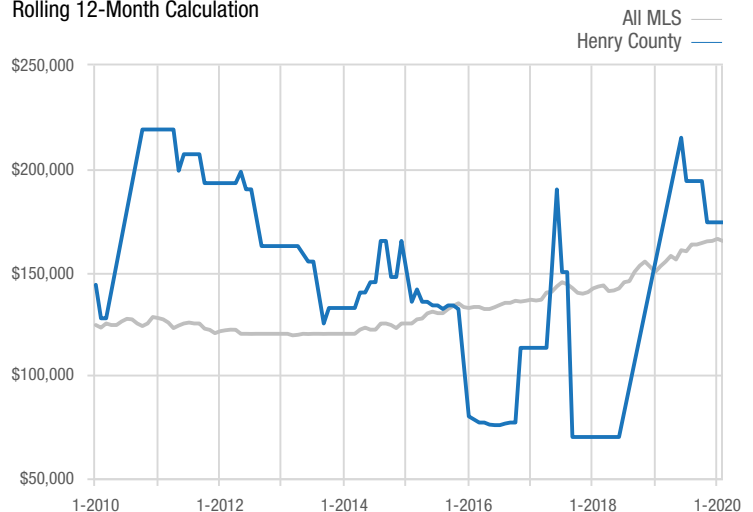
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Paulding County

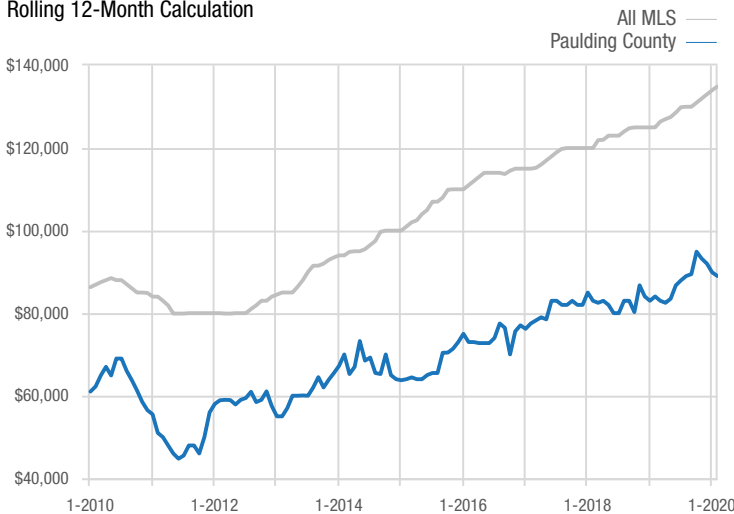
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	14	7	- 50.0%	30	14	- 53.3%
Pending Sales	11	11	0.0%	18	18	0.0%
Closed Sales	12	10	- 16.7%	19	21	+ 10.5%
Days on Market Until Sale	107	92	- 14.0%	103	98	- 4.9%
Median Sales Price*	\$79,000	\$73,000	- 7.6%	\$80,000	\$70,000	- 12.5%
Average Sales Price*	\$82,331	\$94,677	+ 15.0%	\$92,030	\$85,108	- 7.5%
Percent of List Price Received*	93.7%	93.7%	0.0%	94.8%	92.2%	- 2.7%
Inventory of Homes for Sale	42	31	- 26.2%	—	—	—
Months Supply of Inventory	3.5	2.8	- 20.0%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	0	0	—	0	0	—
Pending Sales	0	1	—	0	1	—
Closed Sales	0	1	—	0	1	—
Days on Market Until Sale	—	82	—	—	82	—
Median Sales Price*	—	\$135,000	—	—	\$135,000	—
Average Sales Price*	—	\$135,000	—	—	\$135,000	—
Percent of List Price Received*	—	97.9%	—	—	97.9%	—
Inventory of Homes for Sale	0	0	—	—	—	—
Months Supply of Inventory	—	—	—	—	—	—

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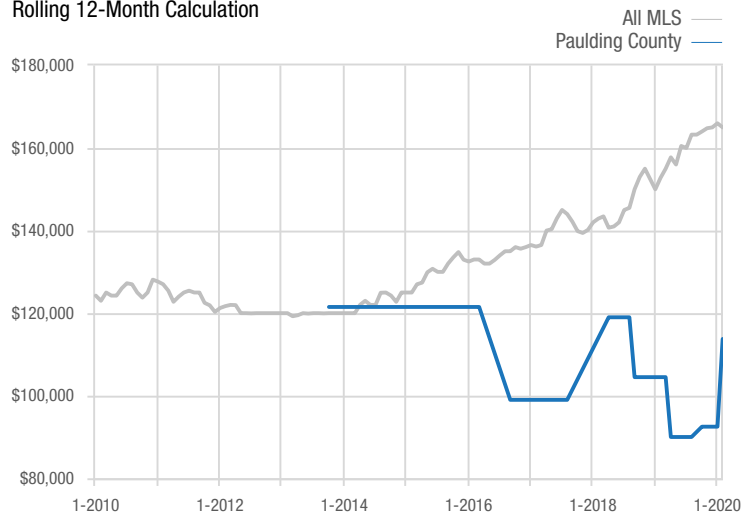
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Putnam County

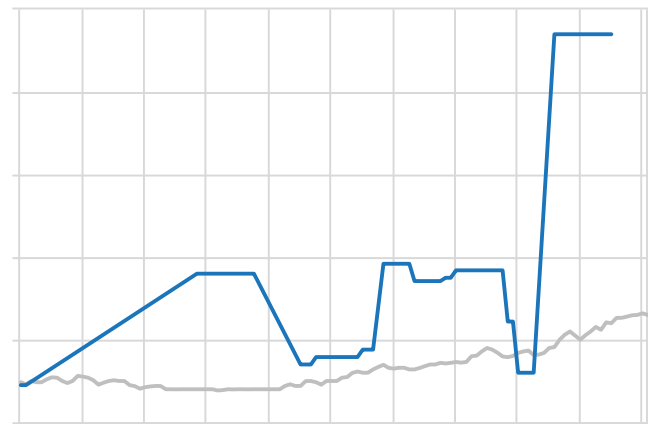
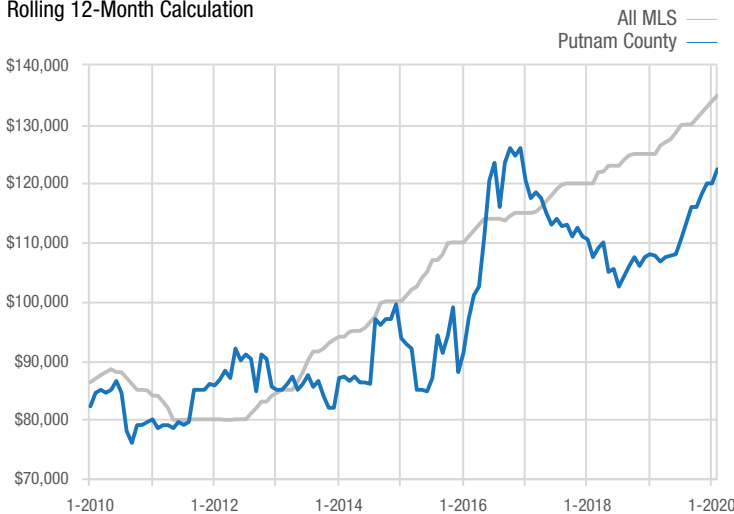
Single Family Key Metrics	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
New Listings	14	11	- 21.4%	25	24	- 4.0%
Pending Sales	6	12	+ 100.0%	10	17	+ 70.0%
Closed Sales	9	6	- 33.3%	11	12	+ 9.1%
Days on Market Until Sale	127	201	+ 58.3%	118	197	+ 66.9%
Median Sales Price*	\$97,850	\$161,250	+ 64.8%	\$97,850	\$150,100	+ 53.4%
Average Sales Price*	\$107,906	\$194,483	+ 80.2%	\$104,959	\$160,627	+ 53.0%
Percent of List Price Received*	97.1%	97.8%	+ 0.7%	97.5%	95.4%	- 2.2%
Inventory of Homes for Sale	47	40	- 14.9%	—	—	—
Months Supply of Inventory	4.7	4.2	- 10.6%	—	—	—

Condo-Villa Key Metrics	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% 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	—	—	—	—	—	—

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Median Sales Price - Single Family

Rolling 12-Month Calculation



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Williams County

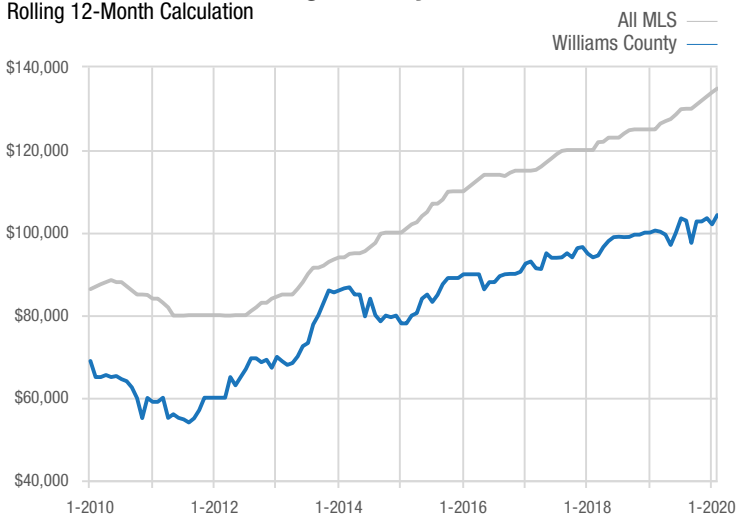
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	33	26	- 21.2%	68	56	- 17.6%
Pending Sales	22	25	+ 13.6%	40	54	+ 35.0%
Closed Sales	23	25	+ 8.7%	41	54	+ 31.7%
Days on Market Until Sale	118	96	- 18.6%	98	105	+ 7.1%
Median Sales Price*	\$97,500	\$127,200	+ 30.5%	\$96,250	\$103,500	+ 7.5%
Average Sales Price*	\$96,385	\$128,049	+ 32.9%	\$107,232	\$112,893	+ 5.3%
Percent of List Price Received*	97.7%	95.5%	- 2.3%	97.8%	96.0%	- 1.8%
Inventory of Homes for Sale	133	105	- 21.1%	—	—	—
Months Supply of Inventory	3.8	2.9	- 23.7%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	1	0	- 100.0%	1	0	- 100.0%
Pending Sales	0	0	—	0	0	—
Closed Sales	0	0	—	2	0	- 100.0%
Days on Market Until Sale	—	—	—	204	—	—
Median Sales Price*	—	—	—	\$72,500	—	—
Average Sales Price*	—	—	—	\$72,500	—	—
Percent of List Price Received*	—	—	—	90.7%	—	—
Inventory of Homes for Sale	1	0	- 100.0%	—	—	—
Months Supply of Inventory	0.7	—	—	—	—	—

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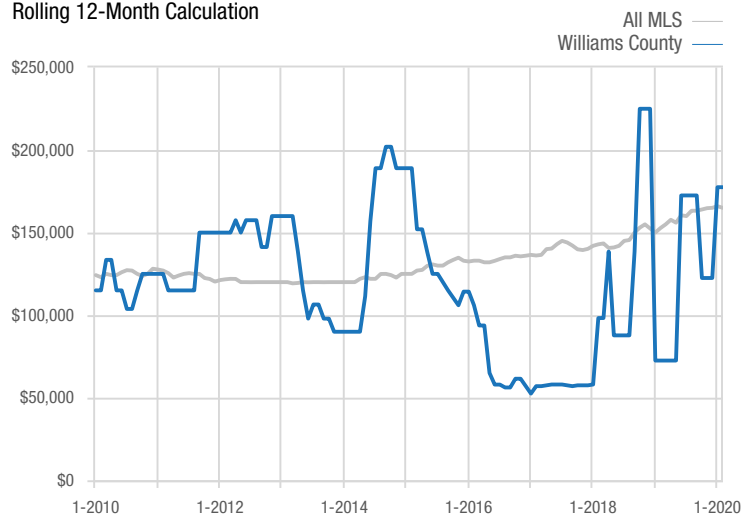
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Archbold

MLS Area 98: 43502

Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	6	6	0.0%	10	9	- 10.0%
Pending Sales	2	1	- 50.0%	5	5	0.0%
Closed Sales	2	1	- 50.0%	5	6	+ 20.0%
Days on Market Until Sale	102	80	- 21.6%	97	104	+ 7.2%
Median Sales Price*	\$121,000	\$380,000	+ 214.0%	\$148,000	\$161,500	+ 9.1%
Average Sales Price*	\$121,000	\$380,000	+ 214.0%	\$144,400	\$212,333	+ 47.0%
Percent of List Price Received*	98.3%	95.2%	- 3.2%	95.0%	98.0%	+ 3.2%
Inventory of Homes for Sale	18	23	+ 27.8%	—	—	—
Months Supply of Inventory	4.3	5.5	+ 27.9%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
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	—	—	—	—	—	—

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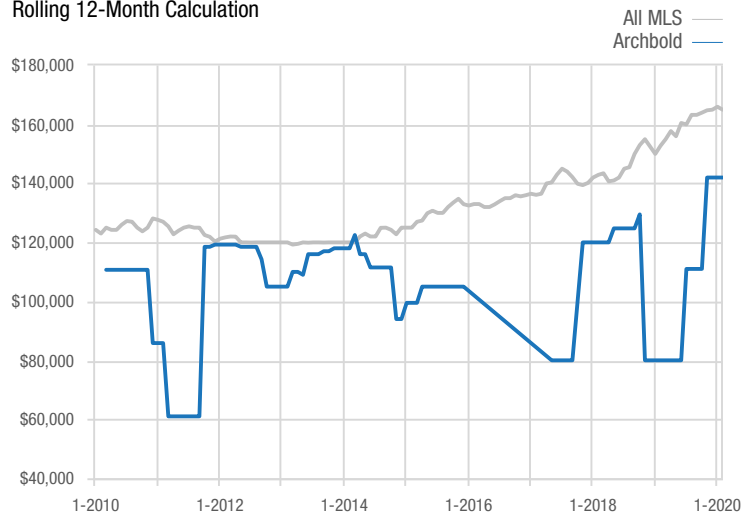
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Bryan

MLS Area 87: 43506

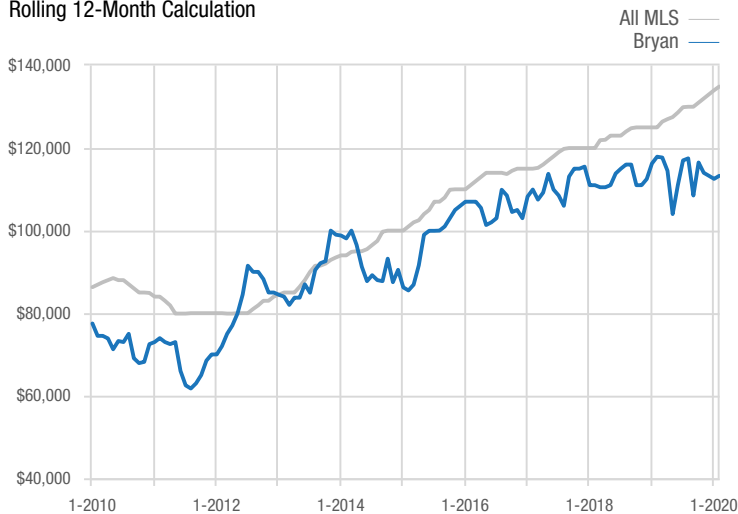
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	13	12	- 7.7%	30	19	- 36.7%
Pending Sales	11	10	- 9.1%	25	22	- 12.0%
Closed Sales	12	14	+ 16.7%	25	27	+ 8.0%
Days on Market Until Sale	127	110	- 13.4%	96	109	+ 13.5%
Median Sales Price*	\$118,830	\$128,500	+ 8.1%	\$119,760	\$125,000	+ 4.4%
Average Sales Price*	\$98,838	\$129,384	+ 30.9%	\$116,474	\$125,422	+ 7.7%
Percent of List Price Received*	96.6%	93.4%	- 3.3%	95.9%	96.0%	+ 0.1%
Inventory of Homes for Sale	57	38	- 33.3%	—	—	—
Months Supply of Inventory	3.2	2.3	- 28.1%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	1	0	- 100.0%	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	1	0	- 100.0%	—	—	—
Months Supply of Inventory	1.0	—	—	—	—	—

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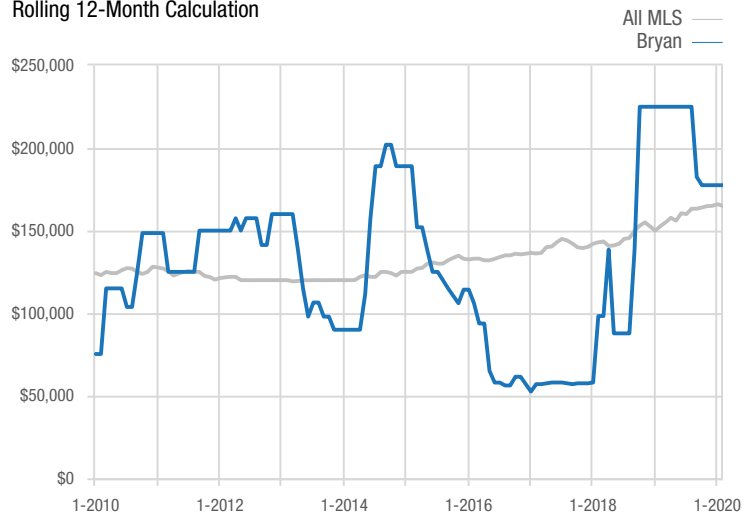
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

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Defiance

MLS Area 61: 43512

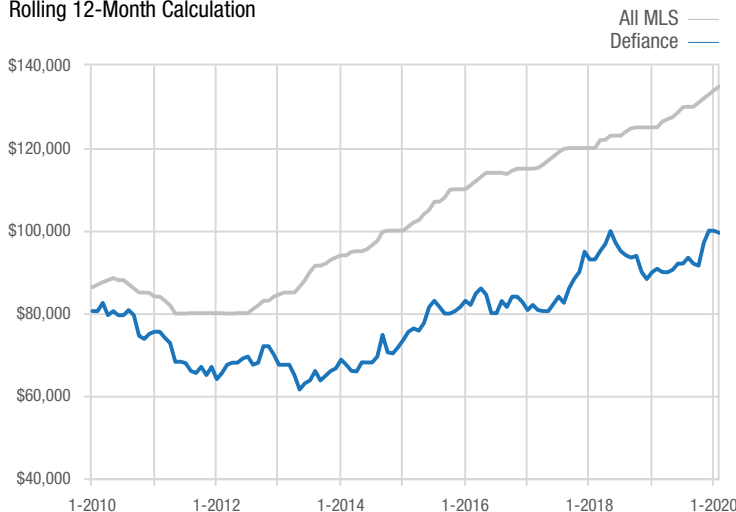
Single Family	February			Year to Date		
Key Metrics	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
New Listings	18	17	- 5.6%	29	40	+ 37.9%
Pending Sales	12	16	+ 33.3%	23	25	+ 8.7%
Closed Sales	12	13	+ 8.3%	20	22	+ 10.0%
Days on Market Until Sale	97	70	- 27.8%	100	81	- 19.0%
Median Sales Price*	\$94,900	\$57,000	- 39.9%	\$100,000	\$76,950	- 23.1%
Average Sales Price*	\$94,092	\$80,074	- 14.9%	\$121,132	\$95,035	- 21.5%
Percent of List Price Received*	99.6%	94.8%	- 4.8%	98.4%	95.6%	- 2.8%
Inventory of Homes for Sale	52	57	+ 9.6%	—	—	—
Months Supply of Inventory	2.9	3.3	+ 13.8%	—	—	—

Condo-Villa	February			Year to Date		
Key Metrics	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
New Listings	0	0	—	0	1	—
Pending Sales	0	1	—	2	2	0.0%
Closed Sales	0	1	—	2	2	0.0%
Days on Market Until Sale	—	49	—	30	51	+ 70.0%
Median Sales Price*	—	\$65,000	—	\$141,950	\$117,450	- 17.3%
Average Sales Price*	—	\$65,000	—	\$141,950	\$117,450	- 17.3%
Percent of List Price Received*	—	89.7%	—	99.7%	94.8%	- 4.9%
Inventory of Homes for Sale	1	1	0.0%	—	—	—
Months Supply of Inventory	0.6	0.8	+ 33.3%	—	—	—

* 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.

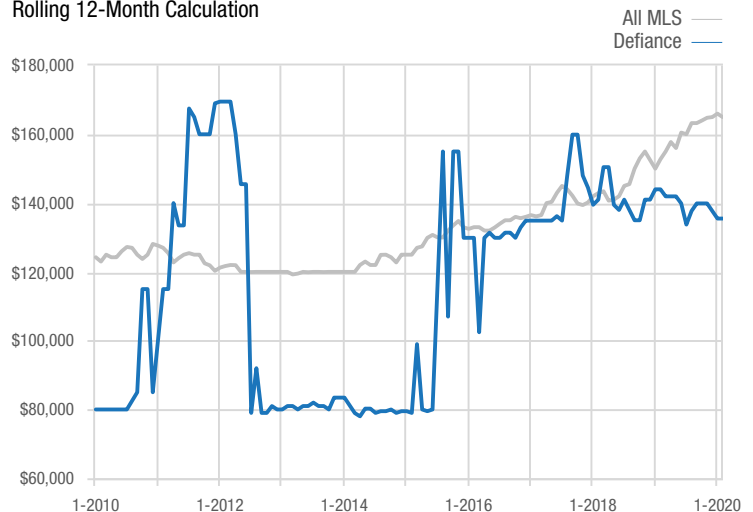
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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.

Local Market Update – February 2020

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Napoleon

MLS Area 76: 43545

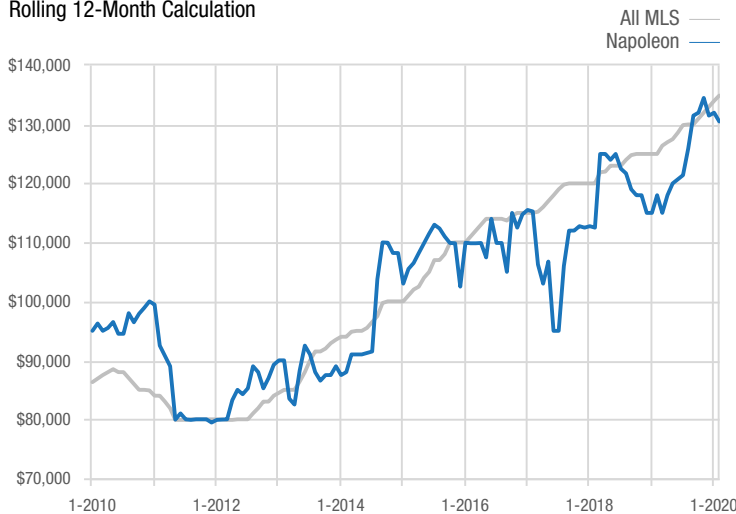
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	10	11	+ 10.0%	12	19	+ 58.3%
Pending Sales	10	8	- 20.0%	15	13	- 13.3%
Closed Sales	7	6	- 14.3%	13	11	- 15.4%
Days on Market Until Sale	97	72	- 25.8%	106	75	- 29.2%
Median Sales Price*	\$145,000	\$111,500	- 23.1%	\$145,000	\$112,500	- 22.4%
Average Sales Price*	\$139,714	\$112,733	- 19.3%	\$155,231	\$135,605	- 12.6%
Percent of List Price Received*	95.7%	97.7%	+ 2.1%	96.4%	96.7%	+ 0.3%
Inventory of Homes for Sale	20	39	+ 95.0%	—	—	—
Months Supply of Inventory	2.3	4.5	+ 95.7%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	0	0	—	0	1	—
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	2	1	- 50.0%	—	—	—
Months Supply of Inventory	—	1.0	—	—	—	—

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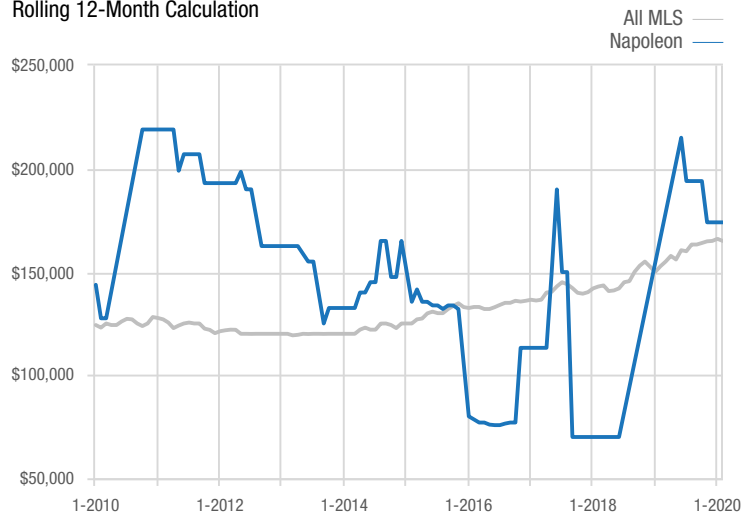
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Swanton / Airport

MLS Area 04: 43558 in Fulton and Lucas Counties

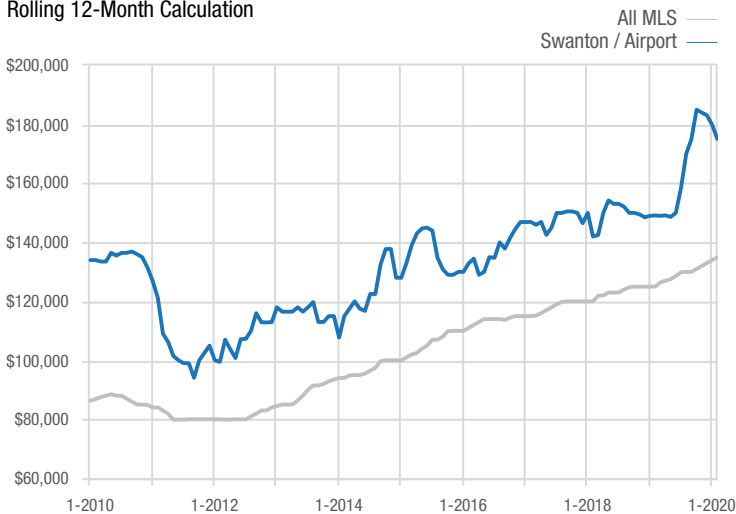
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	6	13	+ 116.7%	15	21	+ 40.0%
Pending Sales	3	8	+ 166.7%	5	17	+ 240.0%
Closed Sales	1	7	+ 600.0%	5	14	+ 180.0%
Days on Market Until Sale	331	121	- 63.4%	117	105	- 10.3%
Median Sales Price*	\$135,000	\$110,000	- 18.5%	\$186,000	\$145,000	- 22.0%
Average Sales Price*	\$135,000	\$164,000	+ 21.5%	\$178,540	\$161,223	- 9.7%
Percent of List Price Received*	96.5%	91.5%	- 5.2%	98.7%	94.2%	- 4.6%
Inventory of Homes for Sale	34	28	- 17.6%	—	—	—
Months Supply of Inventory	3.6	2.9	- 19.4%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	0	0	—	0	0	—
Pending Sales	1	0	- 100.0%	1	0	- 100.0%
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	4	0	- 100.0%	—	—	—
Months Supply of Inventory	3.0	—	—	—	—	—

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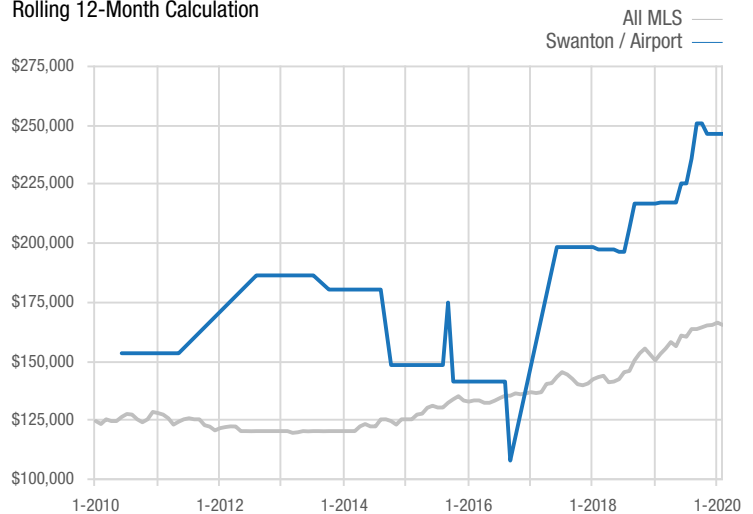
Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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Wauseon

MLS Area 96: 43567

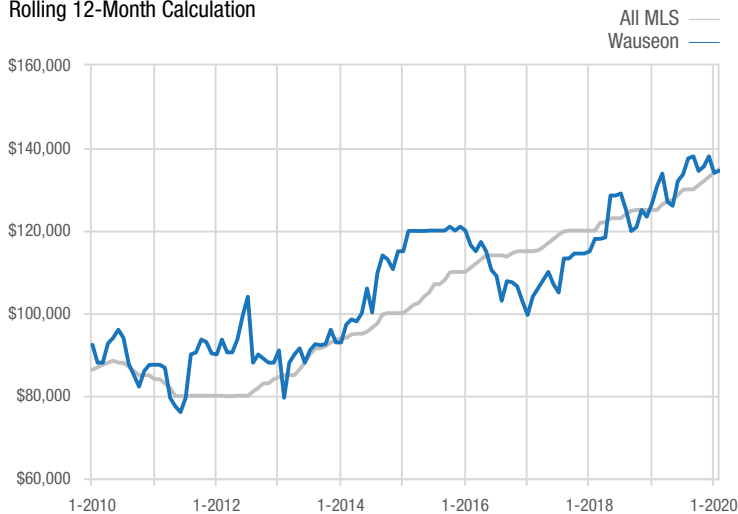
Single Family	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	7	12	+ 71.4%	12	20	+ 66.7%
Pending Sales	3	7	+ 133.3%	7	11	+ 57.1%
Closed Sales	3	4	+ 33.3%	9	8	- 11.1%
Days on Market Until Sale	50	78	+ 56.0%	131	67	- 48.9%
Median Sales Price*	\$115,000	\$132,500	+ 15.2%	\$126,500	\$128,950	+ 1.9%
Average Sales Price*	\$121,333	\$120,375	- 0.8%	\$134,063	\$112,163	- 16.3%
Percent of List Price Received*	98.4%	107.3%	+ 9.0%	97.4%	103.2%	+ 6.0%
Inventory of Homes for Sale	28	28	0.0%	—	—	—
Months Supply of Inventory	3.6	3.7	+ 2.8%	—	—	—

Condo-Villa	February			Year to Date		
	2019	2020	% Change	Thru 2-2019	Thru 2-2020	% Change
Key Metrics						
New Listings	0	1	—	0	1	—
Pending Sales	1	0	- 100.0%	1	0	- 100.0%
Closed Sales	1	0	- 100.0%	1	0	- 100.0%
Days on Market Until Sale	135	—	—	135	—	—
Median Sales Price*	\$164,000	—	—	\$164,000	—	—
Average Sales Price*	\$164,000	—	—	\$164,000	—	—
Percent of List Price Received*	96.5%	—	—	96.5%	—	—
Inventory of Homes for Sale	0	2	—	—	—	—
Months Supply of Inventory	—	2.0	—	—	—	—

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Median Sales Price - Single Family

Rolling 12-Month Calculation



Median Sales Price - Condo-Villa

Rolling 12-Month Calculation



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