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Western Counties

Defiance, Fulton, Henry, Paulding, Putnam and Williams

The U.S. real estate market continues to slow as we move into fall, as rising consumer prices and higher mortgage interest rates squeeze homebuyer budgets and cool activity. With inflation showing little sign of abating, the Federal Reserve implemented another 75-basis-point hike in September, marking the third such rate increase this year. The cost of borrowing has reached multi-year highs on everything from credit cards to auto loans in 2022 as mortgage interest rates topped 6% for the first time since 2008, causing existing home sales to decline for the seventh consecutive month.

Affordability challenges have priced many buyers out of the market this year, and buyers who do succeed in purchasing a home are finding that the costs of homeownership have increased significantly, with monthly mortgage payments more than 55% higher than a year ago, according to the National Association of REALTORS®. Inventory remains lower than normal, and as the market continue to shift, experts project homes will begin to spend more days on market and price growth will slow in the months ahead.

Single Family		September			Year to Date	
Key Metrics	2021	2022	% Change	Thru 9 2021	Thru 9 2022	% Change
New Listings	217	168	-22.6%	1,589	1,566	-1.4%
Closed Sales	165	155	-6.1%	1,297	1,292	-0.4%
Days on Market	59	68	15.3%	69	68	-1.4%
SP\$/SqFt	\$99.18	\$104.09	5.0%	\$95.76	\$103.92	8.5%
Median Sales Price*	\$145,000	\$145,000	0.0%	\$142,000	\$150,000	5.6%
Average Sales Price*	\$161,230	\$163,176	1.2%	\$159,758	\$171,230	7.2%
Percent of List Price Received*	99%	97%	-2.0%	99%	98%	-1.0%
Months Supply of Inventory	4	4	0.0%			
Total Volume	\$26,602,920	\$25,292,313	-4.9%	\$207,205,733	\$221,229,343	6.8%

Condo/Villa		September			Year to Date	
Key Metrics	2021	2022	% Change	Thru 9 2021	Thru 9 2022	% Change
New Listings	5	3	-40.0%	33	28	-15.2%
Closed Sales	4	3	-25.0%	25	24	-4.0%
Days on Market	15	55	266.7%	55	54	-1.8%
SP\$/SqFt	\$129.48	\$140.45	8.5%	\$112.86	\$131.17	16.2%
Median Sales Price*	\$154,200	\$150,000	-2.7%	\$155,000	\$182,450	17.7%
Average Sales Price*	\$156,350	\$169,000	8.1%	\$162,904	\$174,467	7.1%
Percent of List Price Received*	102%	103%	1.0%	100%	101%	1.0%
Months Supply of Inventory	5	3	-40.0%			
Total Volume (in 1000's)	\$625,400	\$507,000	-18.9%	\$4,072,600	\$4,187,200	2.8%

^{*}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.

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	9-2021	9-2022	% Change	YTD 2021	YTD 2022	% Change
New Listings	9-2020 3-2021 9-2021 3-2022 9-2022	1,241	991	- 20.1%	10,730	10,060	- 6.2%
Pending Sales	9-2020 3-2021 9-2021 3-2022 9-2022	1,066	933	- 12.5%	8,930	8,434	- 5.6%
Closed Sales	9-2020 3-2021 9-2021 3-2022 9-2022	1,075	952	- 11.4%	8,787	8,340	- 5.1%
Days on Market Until Sale	9-2020 3-2021 9-2021 3-2022 9-2022	56	59	+ 5.4%	64	59	- 7.8%
Median Sales Price	9-2020 3-2021 9-2021 3-2022 9-2022	\$162,000	\$174,000	+ 7.4%	\$160,000	\$170,000	+ 6.3%
Average Sales Price	9-2020 3-2021 9-2021 3-2022 9-2022	\$193,321	\$203,677	+ 5.4%	\$192,133	\$205,169	+ 6.8%
Percent of List Price Received	9-2020 3-2021 9-2021 3-2022 9-2022	99.6%	99.2%	- 0.4%	100.0%	100.3%	+ 0.3%
Housing Affordability Index	9-2020 3-2021 9-2021 3-2022 9-2022	221	161	- 27.1%	223	164	- 26.5%
Inventory of Homes for Sale	9-2020 3-2021 9-2021 3-2022 9-2022	2,596	2,123	- 18.2%	_	_	_
Months Supply of Inventory	9-2020 3-2021 9-2021 3-2022 9-2022	2.6	2.2	- 15.4%	_	_	_

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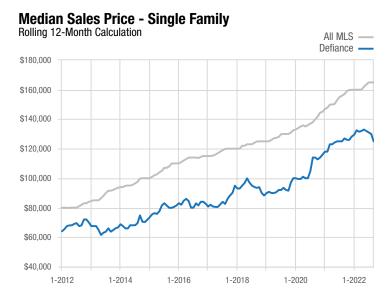
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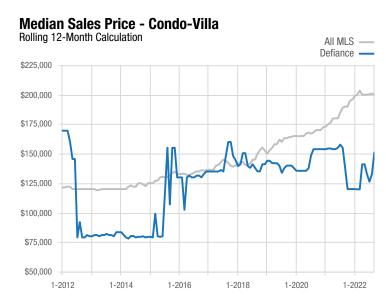
MLS Area 61: 43512

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	20	12	- 40.0%	217	184	- 15.2%		
Pending Sales	20	14	- 30.0%	182	174	- 4.4%		
Closed Sales	21	24	+ 14.3%	176	172	- 2.3%		
Days on Market Until Sale	66	49	- 25.8%	65	72	+ 10.8%		
Median Sales Price*	\$162,000	\$95,000	- 41.4%	\$134,000	\$129,450	- 3.4%		
Average Sales Price*	\$183,686	\$104,222	- 43.3%	\$159,314	\$144,969	- 9.0%		
Percent of List Price Received*	98.6%	101.5%	+ 2.9%	99.9%	99.3%	- 0.6%		
Inventory of Homes for Sale	44	36	- 18.2%		_	_		
Months Supply of Inventory	2.3	2.0	- 13.0%			_		

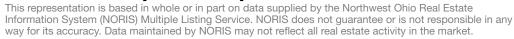
Condo-Villa		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	2	0	- 100.0%	10	8	- 20.0%		
Pending Sales	1	0	- 100.0%	9	6	- 33.3%		
Closed Sales	3	0	- 100.0%	9	6	- 33.3%		
Days on Market Until Sale	20	_	_	36	40	+ 11.1%		
Median Sales Price*	\$118,900		_	\$138,000	\$174,700	+ 26.6%		
Average Sales Price*	\$128,467	_	_	\$150,556	\$179,133	+ 19.0%		
Percent of List Price Received*	102.7%		_	100.6%	100.9%	+ 0.3%		
Inventory of Homes for Sale	2	2	0.0%		_	_		
Months Supply of Inventory	1.5	1.2	- 20.0%		_	_		

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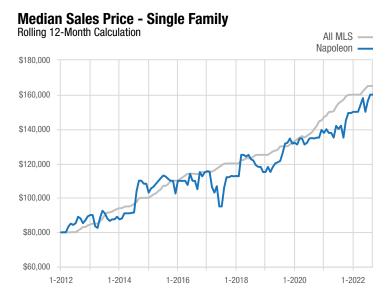
Napoleon

MLS Area 76: 43545

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	25	12	- 52.0%	105	134	+ 27.6%		
Pending Sales	8	16	+ 100.0%	74	103	+ 39.2%		
Closed Sales	10	18	+ 80.0%	72	103	+ 43.1%		
Days on Market Until Sale	46	109	+ 137.0%	72	67	- 6.9%		
Median Sales Price*	\$126,750	\$137,500	+ 8.5%	\$142,000	\$159,000	+ 12.0%		
Average Sales Price*	\$143,550	\$131,600	- 8.3%	\$164,812	\$182,692	+ 10.8%		
Percent of List Price Received*	104.8%	98.0%	- 6.5%	99.6%	98.3%	- 1.3%		
Inventory of Homes for Sale	37	36	- 2.7%		_	_		
Months Supply of Inventory	4.1	3.0	- 26.8%			_		

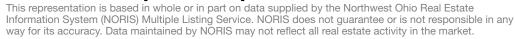
Condo-Villa		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	0	1	_	0	3	_		
Pending Sales	0	0	_	1	2	+ 100.0%		
Closed Sales	0	0	_	1	2	+ 100.0%		
Days on Market Until Sale	_	_	_	281	35	- 87.5%		
Median Sales Price*			_	\$160,000	\$227,250	+ 42.0%		
Average Sales Price*	_	_	_	\$160,000	\$227,250	+ 42.0%		
Percent of List Price Received*	_		_	97.0%	97.9%	+ 0.9%		
Inventory of Homes for Sale	0	1	_		_	_		
Months Supply of Inventory	_	1.0	_		_			

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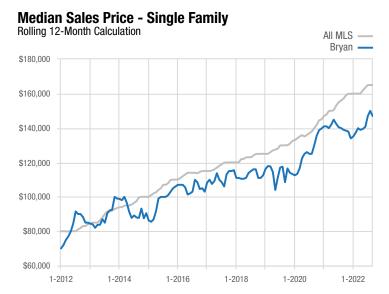
Bryan

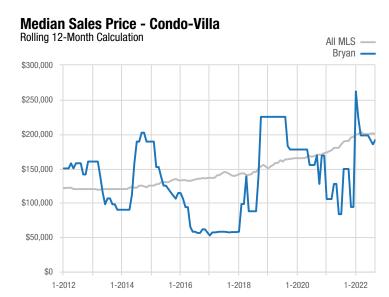
MLS Area 87: 43506

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	24	14	- 41.7%	180	155	- 13.9%		
Pending Sales	23	19	- 17.4%	164	151	- 7.9%		
Closed Sales	21	21	0.0%	164	155	- 5.5%		
Days on Market Until Sale	55	64	+ 16.4%	67	67	0.0%		
Median Sales Price*	\$154,450	\$139,900	- 9.4%	\$135,500	\$158,400	+ 16.9%		
Average Sales Price*	\$157,715	\$152,495	- 3.3%	\$150,394	\$182,029	+ 21.0%		
Percent of List Price Received*	96.7%	98.2%	+ 1.6%	98.8%	99.0%	+ 0.2%		
Inventory of Homes for Sale	44	30	- 31.8%			_		
Months Supply of Inventory	2.5	1.7	- 32.0%			_		

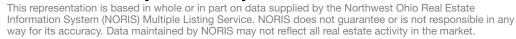
Condo-Villa		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	1	0	- 100.0%	3	5	+ 66.7%		
Pending Sales	1	1	0.0%	4	5	+ 25.0%		
Closed Sales	0	1	_	4	5	+ 25.0%		
Days on Market Until Sale	_	58	_	95	52	- 45.3%		
Median Sales Price*	_	\$215,000		\$172,750	\$198,000	+ 14.6%		
Average Sales Price*	_	\$215,000	_	\$173,175	\$183,500	+ 6.0%		
Percent of List Price Received*		107.6%	_	100.1%	105.2%	+ 5.1%		
Inventory of Homes for Sale	1	0	- 100.0%		_	_		
Months Supply of Inventory	0.9		_			_		

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Wauseon

MLS Area 96: 43567

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	13	16	+ 23.1%	105	129	+ 22.9%		
Pending Sales	13	8	- 38.5%	86	83	- 3.5%		
Closed Sales	12	10	- 16.7%	84	82	- 2.4%		
Days on Market Until Sale	56	62	+ 10.7%	63	59	- 6.3%		
Median Sales Price*	\$157,000	\$210,500	+ 34.1%	\$161,000	\$193,000	+ 19.9%		
Average Sales Price*	\$172,650	\$216,090	+ 25.2%	\$179,658	\$207,163	+ 15.3%		
Percent of List Price Received*	102.2%	98.9%	- 3.2%	100.0%	98.8%	- 1.2%		
Inventory of Homes for Sale	30	45	+ 50.0%	_	_	_		
Months Supply of Inventory	3.0	4.5	+ 50.0%					

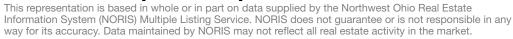
Condo-Villa		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	1	1	0.0%	6	2	- 66.7%		
Pending Sales	1	0	- 100.0%	4	1	- 75.0%		
Closed Sales	1	0	- 100.0%	4	1	- 75.0%		
Days on Market Until Sale	0		_	19	14	- 26.3%		
Median Sales Price*	\$240,000		_	\$117,950	\$103,000	- 12.7%		
Average Sales Price*	\$240,000		_	\$133,725	\$103,000	- 23.0%		
Percent of List Price Received*	100.0%		_	99.9%	103.5%	+ 3.6%		
Inventory of Homes for Sale	3	1	- 66.7%		_	_		
Months Supply of Inventory	3.0	0.8	- 73.3%					

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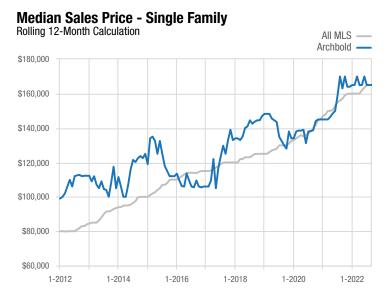
Archbold

MLS Area 98: 43502

Single Family		September			Year to Date	
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change
New Listings	11	8	- 27.3%	48	52	+ 8.3%
Pending Sales	8	5	- 37.5%	45	36	- 20.0%
Closed Sales	6	6	0.0%	43	36	- 16.3%
Days on Market Until Sale	80	46	- 42.5%	63	60	- 4.8%
Median Sales Price*	\$161,550	\$176,000	+ 8.9%	\$170,000	\$170,500	+ 0.3%
Average Sales Price*	\$192,833	\$216,167	+ 12.1%	\$206,733	\$197,894	- 4.3%
Percent of List Price Received*	94.8%	93.8%	- 1.1%	98.2%	99.1%	+ 0.9%
Inventory of Homes for Sale	11	19	+ 72.7%		_	
Months Supply of Inventory	2.1	4.9	+ 133.3%		_	

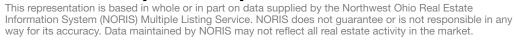
Condo-Villa		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	0	1	_	3	2	- 33.3%		
Pending Sales	0	1	_	0	1	_		
Closed Sales	0	1	_	0	1	_		
Days on Market Until Sale	_	37	_		37	_		
Median Sales Price*		\$150,000	_		\$150,000	_		
Average Sales Price*	_	\$150,000	_		\$150,000	_		
Percent of List Price Received*	_	103.5%	_		103.5%	_		
Inventory of Homes for Sale	0	1	_		_	_		
Months Supply of Inventory		1.0	_		_	_		

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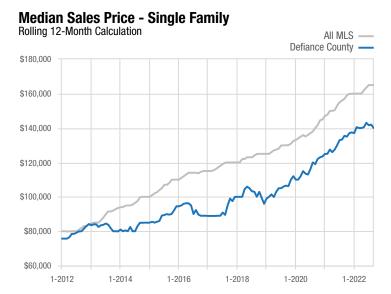


Defiance County

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	38	31	- 18.4%	385	345	- 10.4%		
Pending Sales	36	31	- 13.9%	322	301	- 6.5%		
Closed Sales	39	40	+ 2.6%	321	298	- 7.2%		
Days on Market Until Sale	61	53	- 13.1%	66	71	+ 7.6%		
Median Sales Price*	\$159,900	\$136,950	- 14.4%	\$140,500	\$142,700	+ 1.6%		
Average Sales Price*	\$176,462	\$154,603	- 12.4%	\$165,606	\$158,470	- 4.3%		
Percent of List Price Received*	99.5%	99.4%	- 0.1%	99.6%	98.9%	- 0.7%		
Inventory of Homes for Sale	92	81	- 12.0%		_	_		
Months Supply of Inventory	2.5	2.4	- 4.0%			_		

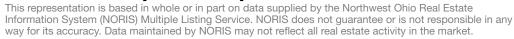
Condo-Villa		September			Year to Date		
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change	
New Listings	3	0	- 100.0%	17	13	- 23.5%	
Pending Sales	1	0	- 100.0%	13	11	- 15.4%	
Closed Sales	3	0	- 100.0%	13	12	- 7.7%	
Days on Market Until Sale	20		_	38	49	+ 28.9%	
Median Sales Price*	\$118,900		_	\$138,000	\$173,750	+ 25.9%	
Average Sales Price*	\$128,467		_	\$160,000	\$158,817	- 0.7%	
Percent of List Price Received*	102.7%		_	100.4%	99.8%	- 0.6%	
Inventory of Homes for Sale	3	3	0.0%		_	_	
Months Supply of Inventory	1.7	1.3	- 23.5%		_	_	

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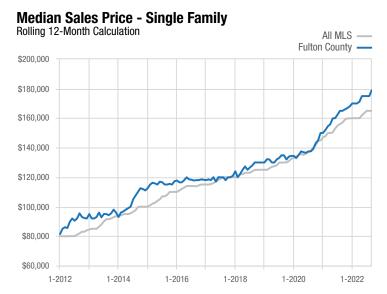


Fulton County

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	59	45	- 23.7%	370	379	+ 2.4%		
Pending Sales	48	30	- 37.5%	313	278	- 11.2%		
Closed Sales	45	33	- 26.7%	306	277	- 9.5%		
Days on Market Until Sale	55	67	+ 21.8%	64	56	- 12.5%		
Median Sales Price*	\$160,100	\$190,000	+ 18.7%	\$167,200	\$181,000	+ 8.3%		
Average Sales Price*	\$190,198	\$215,339	+ 13.2%	\$191,642	\$199,966	+ 4.3%		
Percent of List Price Received*	98.6%	96.0%	- 2.6%	99.9%	99.6%	- 0.3%		
Inventory of Homes for Sale	99	111	+ 12.1%		_			
Months Supply of Inventory	2.7	3.4	+ 25.9%			_		

Condo-Villa		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	1	2	+ 100.0%	13	5	- 61.5%		
Pending Sales	1	1	0.0%	7	2	- 71.4%		
Closed Sales	1	1	0.0%	7	2	- 71.4%		
Days on Market Until Sale	0	37	_	30	26	- 13.3%		
Median Sales Price*	\$240,000	\$150,000	- 37.5%	\$166,000	\$126,500	- 23.8%		
Average Sales Price*	\$240,000	\$150,000	- 37.5%	\$162,843	\$126,500	- 22.3%		
Percent of List Price Received*	100.0%	103.5%	+ 3.5%	99.9%	103.5%	+ 3.6%		
Inventory of Homes for Sale	4	3	- 25.0%		_	_		
Months Supply of Inventory	3.0	1.7	- 43.3%			_		

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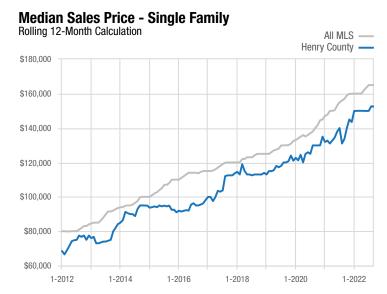


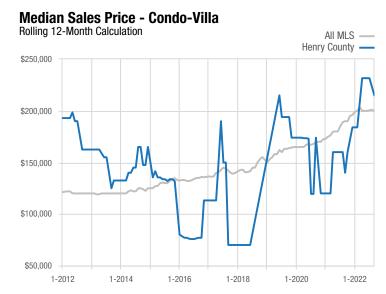
Henry County

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	36	25	- 30.6%	189	240	+ 27.0%		
Pending Sales	14	21	+ 50.0%	148	197	+ 33.1%		
Closed Sales	15	23	+ 53.3%	146	195	+ 33.6%		
Days on Market Until Sale	48	94	+ 95.8%	71	67	- 5.6%		
Median Sales Price*	\$140,000	\$130,000	- 7.1%	\$136,000	\$150,000	+ 10.3%		
Average Sales Price*	\$141,060	\$127,491	- 9.6%	\$152,471	\$175,533	+ 15.1%		
Percent of List Price Received*	102.9%	98.1%	- 4.7%	98.8%	98.0%	- 0.8%		
Inventory of Homes for Sale	63	59	- 6.3%		_	_		
Months Supply of Inventory	3.5	2.7	- 22.9%			_		

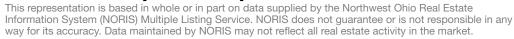
Condo-Villa		September			Year to Date	
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change
New Listings	0	1	_	0	4	_
Pending Sales	0	1	_	1	3	+ 200.0%
Closed Sales	0	1	_	1	3	+ 200.0%
Days on Market Until Sale	_	71	_	281	47	- 83.3%
Median Sales Price*		\$142,000	_	\$160,000	\$215,000	+ 34.4%
Average Sales Price*	_	\$142,000	_	\$160,000	\$198,833	+ 24.3%
Percent of List Price Received*		96.6%	_	97.0%	97.5%	+ 0.5%
Inventory of Homes for Sale	0	1	_	_	_	_
Months Supply of Inventory	_	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.





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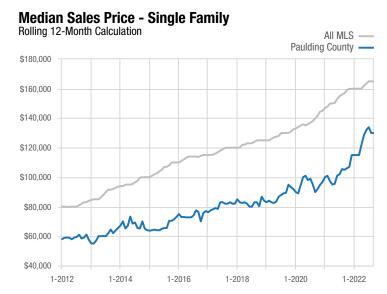


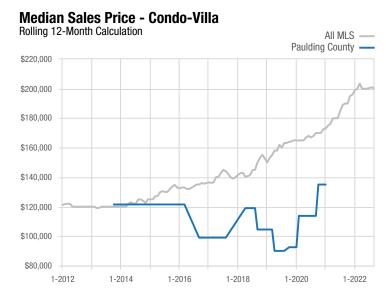
Paulding County

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	19	18	- 5.3%	125	152	+ 21.6%		
Pending Sales	10	14	+ 40.0%	98	120	+ 22.4%		
Closed Sales	11	11	0.0%	95	116	+ 22.1%		
Days on Market Until Sale	96	87	- 9.4%	70	71	+ 1.4%		
Median Sales Price*	\$100,000	\$115,000	+ 15.0%	\$105,000	\$135,000	+ 28.6%		
Average Sales Price*	\$105,936	\$127,127	+ 20.0%	\$116,072	\$150,638	+ 29.8%		
Percent of List Price Received*	102.3%	94.8%	- 7.3%	99.1%	97.2%	- 1.9%		
Inventory of Homes for Sale	36	43	+ 19.4%	_	_	_		
Months Supply of Inventory	3.5	3.2	- 8.6%					

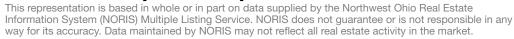
Condo-Villa		September			Year to Date		
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change	
New Listings	0	0	_	0	0	_	
Pending Sales	0	0	_	0	0	_	
Closed Sales	0	0	_	0	0	_	
Days on Market Until Sale	_		_		_	_	
Median Sales Price*	_		_			_	
Average Sales Price*	_	_	_		_	_	
Percent of List Price Received*	_		_		_	_	
Inventory of Homes for Sale	0	0	_		_	_	
Months Supply of Inventory			_		_		

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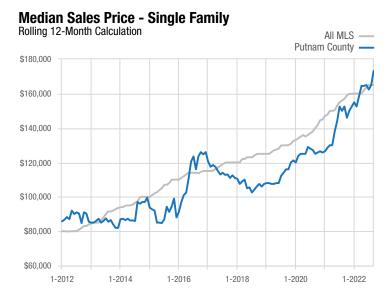


Putnam County

Single Family		September		Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change	
New Listings	4	11	+ 175.0%	101	88	- 12.9%	
Pending Sales	14	7	- 50.0%	86	76	- 11.6%	
Closed Sales	12	8	- 33.3%	83	76	- 8.4%	
Days on Market Until Sale	76	62	- 18.4%	83	73	- 12.0%	
Median Sales Price*	\$99,000	\$222,450	+ 124.7%	\$152,500	\$175,000	+ 14.8%	
Average Sales Price*	\$128,209	\$226,625	+ 76.8%	\$165,038	\$193,943	+ 17.5%	
Percent of List Price Received*	96.5%	96.1%	- 0.4%	98.6%	97.0%	- 1.6%	
Inventory of Homes for Sale	23	23	0.0%		_		
Months Supply of Inventory	2.6	2.5	- 3.8%			_	

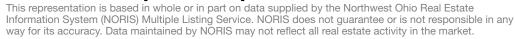
Condo-Villa		September		Year to Date		
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change
New Listings	0	0	_	0	1	_
Pending Sales	0	0	_	0	1	_
Closed Sales	0	0	_	0	1	_
Days on Market Until Sale			_		57	_
Median Sales Price*			_		\$193,000	_
Average Sales Price*			_		\$193,000	_
Percent of List Price Received*			_		99.0%	_
Inventory of Homes for Sale	0	0	_			_
Months Supply of Inventory	_		_			_

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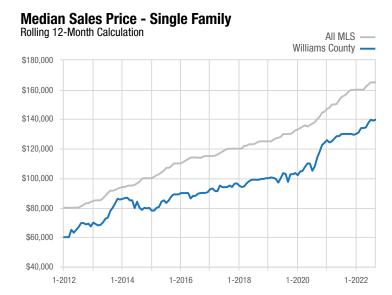


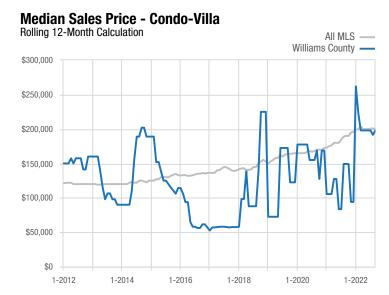
Williams County

Single Family		September			Year to Date			
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change		
New Listings	61	33	- 45.9%	419	357	- 14.8%		
Pending Sales	47	36	- 23.4%	352	326	- 7.4%		
Closed Sales	43	40	- 7.0%	346	330	- 4.6%		
Days on Market Until Sale	53	66	+ 24.5%	67	70	+ 4.5%		
Median Sales Price*	\$134,500	\$139,900	+ 4.0%	\$129,450	\$142,250	+ 9.9%		
Average Sales Price*	\$148,917	\$149,062	+ 0.1%	\$141,126	\$160,280	+ 13.6%		
Percent of List Price Received*	97.3%	97.2%	- 0.1%	98.4%	97.9%	- 0.5%		
Inventory of Homes for Sale	114	86	- 24.6%			_		
Months Supply of Inventory	3.1	2.2	- 29.0%			<u> </u>		

Condo-Villa		September			Year to Date		
Key Metrics	2021	2022	% Change	Thru 9-2021	Thru 9-2022	% Change	
New Listings	1	0	- 100.0%	3	5	+ 66.7%	
Pending Sales	1	1	0.0%	4	6	+ 50.0%	
Closed Sales	0	1	_	4	6	+ 50.0%	
Days on Market Until Sale	_	58	_	95	79	- 16.8%	
Median Sales Price*	_	\$215,000	_	\$172,750	\$206,500	+ 19.5%	
Average Sales Price*	_	\$215,000	_	\$173,175	\$206,483	+ 19.2%	
Percent of List Price Received*		107.6%	_	100.1%	104.4%	+ 4.3%	
Inventory of Homes for Sale	1	1	0.0%		_	_	
Months Supply of Inventory	0.9	0.9	0.0%			_	

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