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

Housing affordability continues to be a major roadblock for market participants, with mortgage rates more than double compared to this time last year. Buyers are delaying home purchases in hopes rates will drop, while many sellers are holding off on listing their homes due to weakening buyer demand, unwilling to trade in their current lower rates for significantly higher borrowing costs on their next property. As a result, existing-home and pending home sales have continued to slow as we move into winter.

With home sales down, nationwide housing inventory was at 3.3 months' supply heading into November, up from 2.4 months from this time last year, according to the National Association of REALTORS®. Although buyers have more options to choose from, home prices remain high, and soaring borrowing costs have caused monthly payments to increase significantly, with the average homebuyer paying 77% more on their loan per month compared to the same period a year ago, according to Realtor.com.

Single Family		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11 2021	Thru 11 2022	% Change		
New Listings	166	123	-25.9%	1,939	1,380	-28.8%		
Closed Sales	161	112	-30.4%	1,634	1,576	-3.5%		
Days on Market	63	74	17.5%	68	68	0.0%		
SP\$/SqFt	\$102.91	\$107.91	4.9%	\$96.86	\$105.26	8.7%		
Median Sales Price*	\$164,900	\$152,450	-7.6%	\$144,900	\$150,000	3.5%		
Average Sales Price*	\$178,433	\$177,450	-0.6%	\$161,516	\$173,024	7.1%		
Percent of List Price Received*	100%	98%	-2.0%	99%	98%	-1.0%		
Months Supply of Inventory	3	4	33.3%					
Total Volume	\$28,727,773	\$19,874,550	-30.8%	\$263,917,648	\$272,686,336	3.3%		

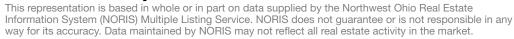
Condo/Villa	November Year to Date					
Key Metrics	2021	2022	% Change	Thru 11 2021	Thru 11 2022	% Change
New Listings	3	1	-66.7%	43	32	-25.6%
Closed Sales	9	2	-77.8%	41	30	-26.8%
Days on Market	57	39	-31.6%	51	59	15.7%
SP\$/SqFt	\$105.39	\$102.64	-2.6%	\$108.38	\$126.34	16.6%
Median Sales Price*	\$176,100	\$177,500	0.8%	\$138,000	\$185,000	34.1%
Average Sales Price*	\$184,000	\$177,500	-3.5%	\$156,212	\$178,590	14.3%
Percent of List Price Received*	100%	97%	-3.0%	100%	100%	0.0%
Months Supply of Inventory	1	4	300.0%			
Total Volume (in 1000's)	\$1,584,900	\$355,000	-77.6%	\$6,404,700	\$5,357,700	-16.3%

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	11-2021	11-2022	% Change	YTD 2021	YTD 2022	% Change
New Listings	11-2020 5-2021 11-2021 5-2022 11-2022	938	765	- 18.4%	12,802	11,860	- 7.4%
Pending Sales	11-2020 5-2021 11-2021 5-2022 11-2022	1,036	785	- 24.2%	11,063	10,111	- 8.6%
Closed Sales	11-2020 5-2021 11-2021 5-2022 11-2022	1,039	758	- 27.0%	10,952	10,031	- 8.4%
Days on Market Until Sale	11-2020 5-2021 11-2021 5-2022 11-2022	65	59	- 9.2%	64	59	- 7.8%
Median Sales Price	11-2020 5-2021 11-2021 5-2022 11-2022	\$165,000	\$160,500	- 2.7%	\$160,000	\$170,000	+ 6.3%
Average Sales Price	11-2020 5-2021 11-2021 5-2022 11-2022	\$196,359	\$194,286	- 1.1%	\$193,208	\$203,930	+ 5.5%
Percent of List Price Received	11-2020 5-2021 11-2021 5-2022 11-2022	99.8%	98.7%	- 1.1%	99.9%	100.1%	+ 0.2%
Housing Affordability Index	11-2020 5-2021 11-2021 5-2022 11-2022	219	156	- 28.8%	226	147	- 35.0%
Inventory of Homes for Sale	11-2020 5-2021 11-2021 5-2022 11-2022	2,185	1,864	- 14.7%	_	_	_
Months Supply of Inventory	11-2020 5-2021 11-2021 5-2022 11-2022	2.2	2.0	- 9.1%	_	-	_





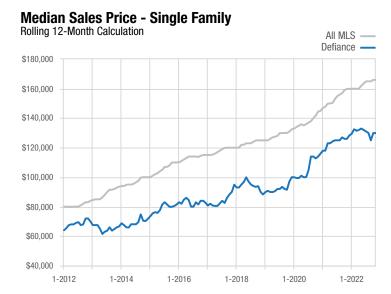
Defiance

MLS Area 61: 43512

Single Family		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change		
New Listings	26	14	- 46.2%	272	214	- 21.3%		
Pending Sales	17	11	- 35.3%	215	204	- 5.1%		
Closed Sales	24	15	- 37.5%	215	203	- 5.6%		
Days on Market Until Sale	55	73	+ 32.7%	63	71	+ 12.7%		
Median Sales Price*	\$118,000	\$115,000	- 2.5%	\$127,500	\$129,450	+ 1.5%		
Average Sales Price*	\$144,767	\$122,893	- 15.1%	\$154,464	\$143,197	- 7.3%		
Percent of List Price Received*	100.4%	98.2%	- 2.2%	100.0%	99.1%	- 0.9%		
Inventory of Homes for Sale	56	34	- 39.3%		_	_		
Months Supply of Inventory	2.9	1.9	- 34.5%			_		

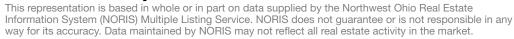
Condo-Villa		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change		
New Listings	0	0	_	12	8	- 33.3%		
Pending Sales	2	0	- 100.0%	13	7	- 46.2%		
Closed Sales	2	0	- 100.0%	13	7	- 46.2%		
Days on Market Until Sale	64		_	37	55	+ 48.6%		
Median Sales Price*	\$139,950		_	\$120,000	\$179,900	+ 49.9%		
Average Sales Price*	\$139,950		_	\$141,608	\$185,686	+ 31.1%		
Percent of List Price Received*	100.0%		_	100.1%	100.2%	+ 0.1%		
Inventory of Homes for Sale	0	1	_		_	_		
Months Supply of Inventory		0.7	_			_		

^{*} 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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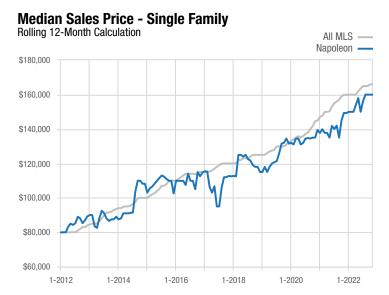
Napoleon

MLS Area 76: 43545

Single Family		November			Year to Date	
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	12	4	- 66.7%	128	150	+ 17.2%
Pending Sales	14	7	- 50.0%	102	126	+ 23.5%
Closed Sales	11	10	- 9.1%	95	129	+ 35.8%
Days on Market Until Sale	48	56	+ 16.7%	68	65	- 4.4%
Median Sales Price*	\$206,000	\$143,750	- 30.2%	\$149,000	\$159,000	+ 6.7%
Average Sales Price*	\$186,895	\$178,530	- 4.5%	\$165,849	\$178,850	+ 7.8%
Percent of List Price Received*	100.2%	99.9%	- 0.3%	99.6%	98.3%	- 1.3%
Inventory of Homes for Sale	27	26	- 3.7%	_	_	_
Months Supply of Inventory	3.0	2.3	- 23.3%			_

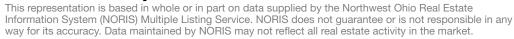
Condo-Villa		November		Year to Date	r to Date	
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	1	0	- 100.0%	2	3	+ 50.0%
Pending Sales	1	1	0.0%	3	3	0.0%
Closed Sales	1	0	- 100.0%	2	2	0.0%
Days on Market Until Sale	14	_	_	148	35	- 76.4%
Median Sales Price*	\$184,000		_	\$172,000	\$227,250	+ 32.1%
Average Sales Price*	\$184,000	_	_	\$172,000	\$227,250	+ 32.1%
Percent of List Price Received*	96.9%		_	97.0%	97.9%	+ 0.9%
Inventory of Homes for Sale	0	0	_	_	_	_
Months Supply of Inventory			_			_

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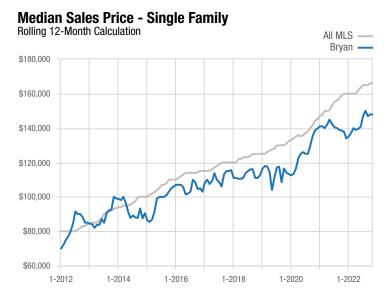
Bryan

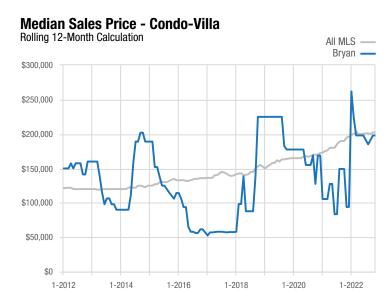
MLS Area 87: 43506

Single Family		November			Year to Date	
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	24	13	- 45.8%	226	185	- 18.1%
Pending Sales	23	14	- 39.1%	206	175	- 15.0%
Closed Sales	18	8	- 55.6%	204	173	- 15.2%
Days on Market Until Sale	89	75	- 15.7%	67	66	- 1.5%
Median Sales Price*	\$148,250	\$151,450	+ 2.2%	\$136,750	\$155,000	+ 13.3%
Average Sales Price*	\$199,961	\$155,200	- 22.4%	\$152,499	\$177,838	+ 16.6%
Percent of List Price Received*	97.0%	95.4%	- 1.6%	98.9%	99.1%	+ 0.2%
Inventory of Homes for Sale	45	32	- 28.9%			_
Months Supply of Inventory	2.5	2.0	- 20.0%			_

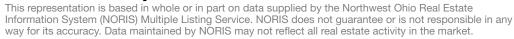
Condo-Villa		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change		
New Listings	0	0	_	4	6	+ 50.0%		
Pending Sales	1	0	- 100.0%	6	5	- 16.7%		
Closed Sales	2	0	- 100.0%	7	5	- 28.6%		
Days on Market Until Sale	104		_	89	52	- 41.6%		
Median Sales Price*	\$194,500		_	\$94,000	\$198,000	+ 110.6%		
Average Sales Price*	\$194,500		_	\$162,371	\$183,500	+ 13.0%		
Percent of List Price Received*	97.6%		_	99.4%	105.2%	+ 5.8%		
Inventory of Homes for Sale	0	1	_		_	_		
Months Supply of Inventory		0.8	_			_		

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Wauseon

MLS Area 96: 43567

Single Family		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change		
New Listings	11	9	- 18.2%	125	146	+ 16.8%		
Pending Sales	5	8	+ 60.0%	105	105	0.0%		
Closed Sales	8	9	+ 12.5%	105	104	- 1.0%		
Days on Market Until Sale	68	80	+ 17.6%	63	59	- 6.3%		
Median Sales Price*	\$171,000	\$176,200	+ 3.0%	\$165,500	\$193,000	+ 16.6%		
Average Sales Price*	\$306,800	\$187,403	- 38.9%	\$193,073	\$209,157	+ 8.3%		
Percent of List Price Received*	96.1%	97.4%	+ 1.4%	99.2%	99.2%	0.0%		
Inventory of Homes for Sale	29	33	+ 13.8%			_		
Months Supply of Inventory	3.1	3.2	+ 3.2%					

Condo-Villa		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change		
New Listings	0	0	_	6	3	- 50.0%		
Pending Sales	1	1	0.0%	7	3	- 57.1%		
Closed Sales	1	1	0.0%	7	3	- 57.1%		
Days on Market Until Sale	83	62	- 25.3%	35	33	- 5.7%		
Median Sales Price*	\$75,000	\$185,000	+ 146.7%	\$79,900	\$164,000	+ 105.3%		
Average Sales Price*	\$75,000	\$185,000	+ 146.7%	\$110,829	\$150,667	+ 35.9%		
Percent of List Price Received*	95.1%	93.0%	- 2.2%	100.0%	97.7%	- 2.3%		
Inventory of Homes for Sale	0	0	_		_	_		
Months Supply of Inventory	_		_			_		

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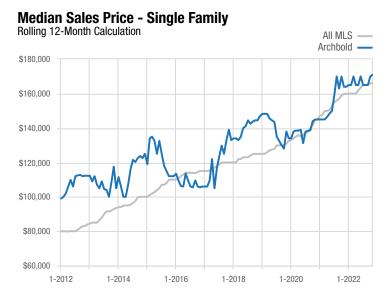
Archbold

MLS Area 98: 43502

Single Family		November			Year to Date	
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	2	6	+ 200.0%	55	61	+ 10.9%
Pending Sales	5	4	- 20.0%	52	48	- 7.7%
Closed Sales	4	4	0.0%	51	48	- 5.9%
Days on Market Until Sale	54	74	+ 37.0%	62	63	+ 1.6%
Median Sales Price*	\$151,450	\$177,250	+ 17.0%	\$165,000	\$171,500	+ 3.9%
Average Sales Price*	\$164,450	\$190,125	+ 15.6%	\$202,232	\$205,839	+ 1.8%
Percent of List Price Received*	97.4%	97.7%	+ 0.3%	98.3%	98.5%	+ 0.2%
Inventory of Homes for Sale	9	14	+ 55.6%			
Months Supply of Inventory	2.0	3.2	+ 60.0%			_

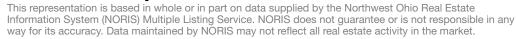
Condo-Villa		November			Year to Date		
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change	
New Listings	0	0	_	4	3	- 25.0%	
Pending Sales	1	1	0.0%	1	2	+ 100.0%	
Closed Sales	1	1	0.0%	1	2	+ 100.0%	
Days on Market Until Sale	36	16	- 55.6%	36	27	- 25.0%	
Median Sales Price*	\$197,000	\$170,000	- 13.7%	\$197,000	\$160,000	- 18.8%	
Average Sales Price*	\$197,000	\$170,000	- 13.7%	\$197,000	\$160,000	- 18.8%	
Percent of List Price Received*	109.5%	100.0%	- 8.7%	109.5%	101.8%	- 7.0%	
Inventory of Homes for Sale	0	1	_		_	_	
Months Supply of Inventory		1.0	_			_	

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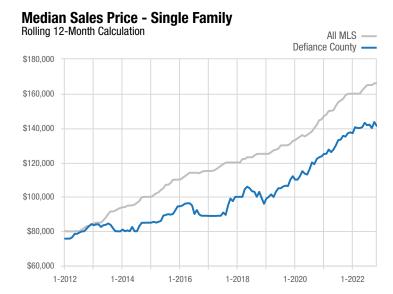


Defiance County

Single Family		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change		
New Listings	45	34	- 24.4%	471	412	- 12.5%		
Pending Sales	34	22	- 35.3%	393	362	- 7.9%		
Closed Sales	39	29	- 25.6%	395	361	- 8.6%		
Days on Market Until Sale	58	66	+ 13.8%	65	70	+ 7.7%		
Median Sales Price*	\$152,750	\$121,000	- 20.8%	\$138,000	\$142,250	+ 3.1%		
Average Sales Price*	\$162,846	\$127,848	- 21.5%	\$162,365	\$156,906	- 3.4%		
Percent of List Price Received*	100.0%	97.9%	- 2.1%	99.4%	98.8%	- 0.6%		
Inventory of Homes for Sale	97	74	- 23.7%		_	_		
Months Supply of Inventory	2.7	2.2	- 18.5%			_		

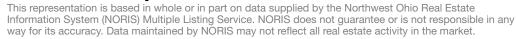
Condo-Villa		November			Year to Date		
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change	
New Listings	1	1	0.0%	22	14	- 36.4%	
Pending Sales	3	1	- 66.7%	21	14	- 33.3%	
Closed Sales	3	0	- 100.0%	20	14	- 30.0%	
Days on Market Until Sale	58		_	38	56	+ 47.4%	
Median Sales Price*	\$180,000		_	\$135,000	\$178,950	+ 32.6%	
Average Sales Price*	\$153,300		_	\$153,315	\$165,700	+ 8.1%	
Percent of List Price Received*	102.0%		_	100.3%	99.5%	- 0.8%	
Inventory of Homes for Sale	0	1	_		_	_	
Months Supply of Inventory		0.6	_			_	

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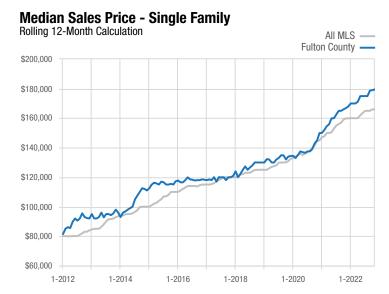


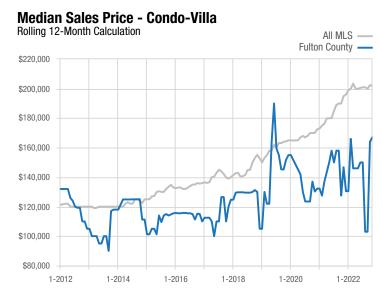
Fulton County

Single Family		November			Year to Date	
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	30	27	- 10.0%	437	438	+ 0.2%
Pending Sales	34	23	- 32.4%	386	352	- 8.8%
Closed Sales	38	25	- 34.2%	385	353	- 8.3%
Days on Market Until Sale	55	77	+ 40.0%	64	58	- 9.4%
Median Sales Price*	\$168,000	\$166,250	- 1.0%	\$169,950	\$179,950	+ 5.9%
Average Sales Price*	\$213,621	\$206,522	- 3.3%	\$194,096	\$204,796	+ 5.5%
Percent of List Price Received*	101.3%	97.7%	- 3.6%	100.0%	99.5%	- 0.5%
Inventory of Homes for Sale	78	77	- 1.3%	_	_	
Months Supply of Inventory	2.2	2.3	+ 4.5%			

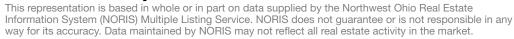
Condo-Villa		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change		
New Listings	1	0	- 100.0%	15	7	- 53.3%		
Pending Sales	3	2	- 33.3%	12	6	- 50.0%		
Closed Sales	3	2	- 33.3%	12	6	- 50.0%		
Days on Market Until Sale	40	39	- 2.5%	35	52	+ 48.6%		
Median Sales Price*	\$197,000	\$177,500	- 9.9%	\$130,500	\$167,000	+ 28.0%		
Average Sales Price*	\$184,000	\$177,500	- 3.5%	\$154,817	\$168,250	+ 8.7%		
Percent of List Price Received*	101.5%	96.5%	- 4.9%	100.7%	98.8%	- 1.9%		
Inventory of Homes for Sale	0	1	_		_	_		
Months Supply of Inventory		0.7	_			_		

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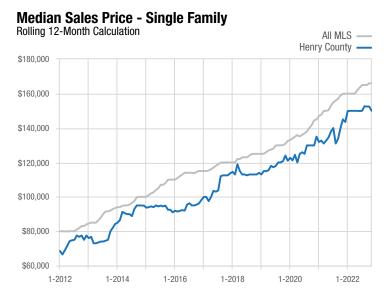


Henry County

Single Family		November			Year to Date	
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	23	12	- 47.8%	233	270	+ 15.9%
Pending Sales	23	15	- 34.8%	195	239	+ 22.6%
Closed Sales	18	19	+ 5.6%	190	240	+ 26.3%
Days on Market Until Sale	50	64	+ 28.0%	69	66	- 4.3%
Median Sales Price*	\$177,500	\$171,700	- 3.3%	\$141,900	\$150,000	+ 5.7%
Average Sales Price*	\$167,297	\$203,054	+ 21.4%	\$156,800	\$176,025	+ 12.3%
Percent of List Price Received*	100.4%	100.4%	0.0%	99.1%	98.0%	- 1.1%
Inventory of Homes for Sale	55	40	- 27.3%			_
Months Supply of Inventory	3.2	1.8	- 43.8%			_

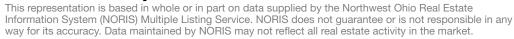
Condo-Villa		November			Year to Date		
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change	
New Listings	1	0	- 100.0%	2	4	+ 100.0%	
Pending Sales	1	1	0.0%	3	4	+ 33.3%	
Closed Sales	1	0	- 100.0%	2	3	+ 50.0%	
Days on Market Until Sale	14	_	_	148	47	- 68.2%	
Median Sales Price*	\$184,000		_	\$172,000	\$215,000	+ 25.0%	
Average Sales Price*	\$184,000	_	_	\$172,000	\$198,833	+ 15.6%	
Percent of List Price Received*	96.9%		_	97.0%	97.5%	+ 0.5%	
Inventory of Homes for Sale	0	0	_		_	_	
Months Supply of Inventory	_		_			_	

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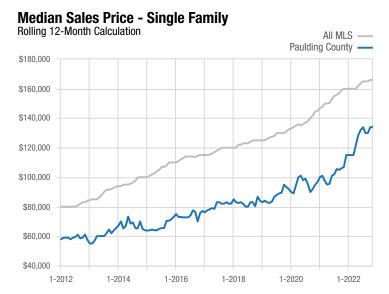


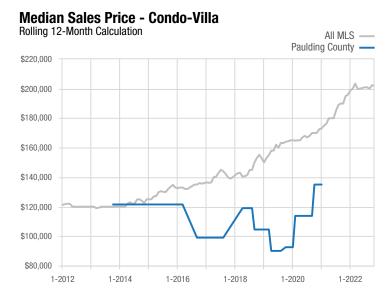
Paulding County

Single Family		November			Year to Date	
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	13	8	- 38.5%	155	171	+ 10.3%
Pending Sales	10	6	- 40.0%	122	145	+ 18.9%
Closed Sales	10	7	- 30.0%	120	146	+ 21.7%
Days on Market Until Sale	49	91	+ 85.7%	68	73	+ 7.4%
Median Sales Price*	\$125,400	\$128,500	+ 2.5%	\$109,000	\$135,000	+ 23.9%
Average Sales Price*	\$157,565	\$143,500	- 8.9%	\$120,099	\$153,745	+ 28.0%
Percent of List Price Received*	101.6%	95.1%	- 6.4%	98.8%	96.9%	- 1.9%
Inventory of Homes for Sale	35	33	- 5.7%		_	
Months Supply of Inventory	3.3	2.4	- 27.3%			

Condo-Villa		November			Year to Date		
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% 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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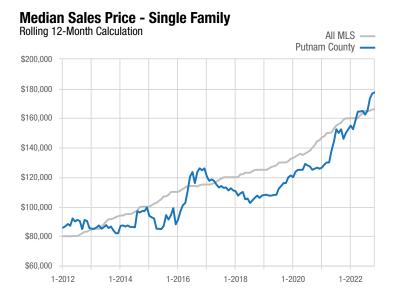


Putnam County

Single Family		November			Year to Date	
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	8	6	- 25.0%	123	105	- 14.6%
Pending Sales	12	9	- 25.0%	107	95	- 11.2%
Closed Sales	7	9	+ 28.6%	102	96	- 5.9%
Days on Market Until Sale	64	86	+ 34.4%	79	74	- 6.3%
Median Sales Price*	\$178,000	\$195,000	+ 9.6%	\$148,000	\$177,500	+ 19.9%
Average Sales Price*	\$184,671	\$211,833	+ 14.7%	\$167,281	\$198,658	+ 18.8%
Percent of List Price Received*	100.6%	94.7%	- 5.9%	99.0%	96.6%	- 2.4%
Inventory of Homes for Sale	23	17	- 26.1%			_
Months Supply of Inventory	2.5	1.9	- 24.0%			_

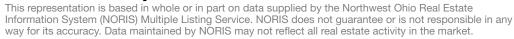
Condo-Villa		November		Year to Date		
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change
New Listings	0	0	_	0	1	_
Pending Sales	0	0	_	0	1	_
Closed Sales	0	0	_	0	1	_
Days on Market Until Sale	_	_	_		57	_
Median Sales Price*			_		\$193,000	_
Average Sales Price*		_	_		\$193,000	_
Percent of List Price Received*			_		99.0%	_
Inventory of Homes for Sale	0	0	_		_	_
Months Supply of Inventory	_		_		_	_

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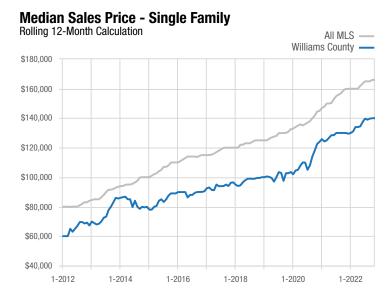


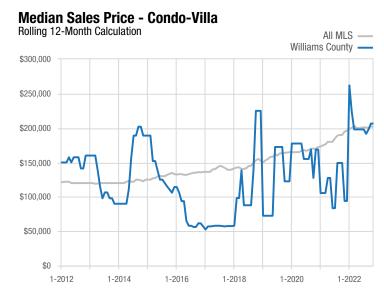
Williams County

Single Family		November			Year to Date			
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change		
New Listings	47	30	- 36.2%	520	427	- 17.9%		
Pending Sales	51	29	- 43.1%	448	380	- 15.2%		
Closed Sales	49	22	- 55.1%	442	379	- 14.3%		
Days on Market Until Sale	80	82	+ 2.5%	68	70	+ 2.9%		
Median Sales Price*	\$156,500	\$160,000	+ 2.2%	\$130,000	\$144,900	+ 11.5%		
Average Sales Price*	\$172,951	\$196,071	+ 13.4%	\$144,402	\$160,470	+ 11.1%		
Percent of List Price Received*	93.9%	96.1%	+ 2.3%	98.0%	97.9%	- 0.1%		
Inventory of Homes for Sale	110	89	- 19.1%					
Months Supply of Inventory	2.8	2.5	- 10.7%			_		

Condo-Villa		November			Year to Date		
Key Metrics	2021	2022	% Change	Thru 11-2021	Thru 11-2022	% Change	
New Listings	0	0	_	4	6	+ 50.0%	
Pending Sales	1	0	- 100.0%	6	6	0.0%	
Closed Sales	2	0	- 100.0%	7	6	- 14.3%	
Days on Market Until Sale	104		_	89	79	- 11.2%	
Median Sales Price*	\$194,500		_	\$94,000	\$206,500	+ 119.7%	
Average Sales Price*	\$194,500		_	\$162,371	\$206,483	+ 27.2%	
Percent of List Price Received*	97.6%		_	99.4%	104.4%	+ 5.0%	
Inventory of Homes for Sale	0	2	_	_	_	_	
Months Supply of Inventory		1.7	_			_	

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