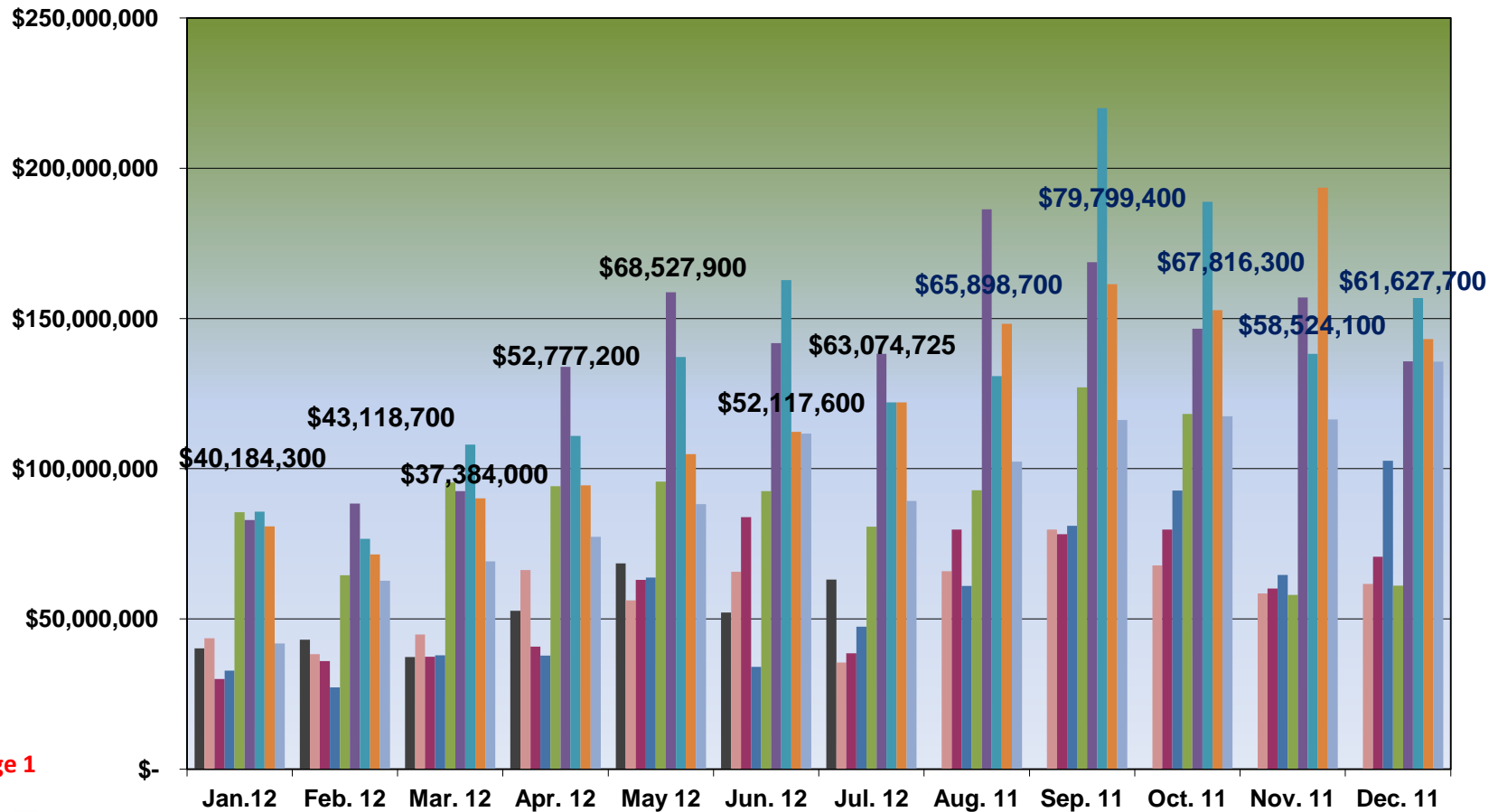


Summit County Gross Real Estate Volume: 2004 through 2012

July Edition: Year-to-Date 2012



■ 2012 ■ 2011 ■ 2010 ■ 2009 ■ 2008 ■ 2007 ■ 2006 ■ 2005 ■ 2004

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July Market Analysis by Area

Summit County, Colorado

JULY 2012

There were 3 Bank Sales in July 2012, totalling \$424,000 in Gross Volume, or \$141,467 per Unit .
This accounts for 0.67% of the Overall Gross Volume. This accounts for 2.38% of the Overall Transactions.

Red Text indicates a drop compared to the prior month's value; Green Text indicates a rise, Black Text indicates no change, or no comparison value. Colored Text is not used for % Calculations.

Average PPSF is calculated for properties with available Square Footages

Average & Median Residential Price & PPSF Includes: Statistically Viable Sales Only.

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Residential Price	Median \$ Residential Price	Average \$ Residential PPSF
Blue River & South to County Line	\$4,166,300	7%	10	8%	\$416,630	\$367,450	\$477,975	\$427,000	\$ 228
Breckenridge	\$15,446,600	24%	26	21%	\$594,100	\$402,500	\$570,755	\$410,000	\$ 379
Breckenridge Golf Course	\$8,459,000	13%	18	14%	\$469,944	\$255,000	\$1,045,250	\$1,198,750	\$ 306
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain	\$1,601,000	3%	4	3%	\$400,250	\$450,000	\$489,333	\$540,000	\$ 343
Corinthian Hills & Summerwood	\$932,500	1%	1	1%	\$932,500	dna	\$932,500	dna	\$ 195
Dillon Town & Lake	\$5,529,900	9%	3	2%	\$1,843,300	\$141,500	\$139,950	dna	\$ 176
Dillon Valley	\$513,000	1%	3	2%	\$171,000	\$136,000	\$171,000	\$136,000	\$ 139
Farmers Corner	\$413,000	1%	1	1%	\$413,000	dna	\$413,000	dna	\$ 237
Frisco	\$5,355,200	8%	14	11%	\$382,514	\$287,000	\$412,727	\$289,000	\$ 269
Heeney	\$227,000	0%	1	1%	\$227,000	dna	\$227,000	dna	\$ 145
Keystone	\$5,915,900	9%	14	11%	\$422,564	\$302,500	\$453,146	\$335,000	\$ 322
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
North Summit County (rural)	\$360,000	1%	1	1%	\$360,000	dna	\$0	\$0	\$ -
Peak 7	\$615,000	1%	1	1%	\$615,000	dna	\$615,000	dna	\$ 257
Silverthorne	\$7,597,825	12%	12	10%	\$633,152	\$534,363	\$633,152	\$534,363	\$ 196
Summit Cove	\$3,418,300	5%	8	6%	\$427,288	\$427,500	\$464,714	\$430,000	\$ 213
Wildernest	\$2,406,200	4%	7	6%	\$343,743	\$228,200	\$343,743	\$228,200	\$ 217
Woodmoor	\$0	0%	0	0%	\$0	dna	\$0	dna	\$ -
Quit Claim Deeds	\$118,000	0%	2	2%	\$59,000	dna	\$0	\$0	\$ -
TOTAL	\$63,074,725	100%	126	100%	\$507,716	\$360,000	\$518,247	\$413,000	\$ 277

Please note: The above figures do not include time share interests or refinance transactions. Average & Median price calculations do not include Quit Claim Deed transactions.

ity records that are believed to be reasonably accurate but are not guaranteed.

Land Title Guarantee
Breckenridge.Frisco.Dillon
Brooke Roberts - broberts@ltgc.com
970.453.2255

**Dillon
Land Title**

256 Dillon Ridge
Dillon, CO 80435

970.262.1883

**Frisco
Land Title**

60 Main Street
Frisco, CO 80443

970.668.2205

**Breckenridge
Land Title**

200 North Ridge Street
Breckenridge, CO 80424

970.453.2255



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BUY LOCAL



July Market Analysis by Area

Summit County, Colorado

Year-to-Date: July 2012

There have been 40 Bank Sales Year-to-Date 2012, totalling \$12,054,000 in Gross Volume, or \$301,350 per Unit .

This accounts for 3.37% of the Overall Gross Volume. This accounts for 5.42% of the Transactions.

Average PPSF is calculated for properties with available Square Footages

Average & Median Residential Price & PPSF Includes: Statistically Viable Sales Only.

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Residential Price	Median \$ Residential Price	Average \$ Residential PPSF
Blue River & South to County Line	\$21,402,300	6%	50	7%	\$428,046	\$354,950	\$519,149	\$434,000	\$ 220
Breckenridge	\$95,976,400	27%	164	22%	\$585,222	\$459,500	\$621,207	\$490,000	\$ 380
Breckenridge Golf Course	\$37,372,600	10%	64	9%	\$583,947	\$322,500	\$913,131	\$770,000	\$ 308
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain	\$7,809,000	2%	23	3%	\$339,522	\$350,000	\$408,882	\$360,000	\$ 337
Corinthian Hills & Summerwood	\$7,914,500	2%	10	1%	\$791,450	\$773,750	\$791,450	\$773,750	\$ 271
Dillon Town & Lake	\$10,592,400	3%	20	3%	\$529,620	\$302,500	\$283,900	\$302,500	\$ 248
Dillon Valley	\$4,484,200	1%	25	3%	\$179,368	\$128,800	\$184,504	\$128,800	\$ 159
Farmers Corner	\$3,135,400	1%	7	1%	\$447,914	\$417,500	\$490,067	\$433,750	\$ 229
Frisco	\$35,713,800	10%	80	11%	\$446,423	\$410,000	\$460,171	\$425,000	\$ 281
Heeney	\$541,000	0%	3	0%	\$180,333	\$227,000	\$263,000	dna	\$ 156
Keystone	\$41,523,900	12%	95	13%	\$437,094	\$375,000	\$458,978	\$390,000	\$ 299
Montezuma	\$186,000	0%	1	0%	\$186,000	dna	\$186,000	dna	\$ 209
North Summit County (rural)	\$3,950,000	1%	7	1%	\$564,286	\$405,000	\$802,500	\$555,000	\$ 195
Peak 7	\$4,458,000	1%	9	1%	\$495,333	\$515,000	\$495,333	\$515,000	\$ 233
Silverthorne	\$51,077,725	14%	83	11%	\$615,394	\$475,000	\$587,611	\$520,613	\$ 231
Summit Cove	\$11,288,200	3%	29	4%	\$389,248	\$399,000	\$430,880	\$418,600	\$ 215
Wilderness	\$13,761,000	4%	51	7%	\$269,824	\$363,500	\$281,260	\$229,050	\$ 216
Woodmoor	\$2,496,500	1%	6	1%	\$416,083	\$340,000	\$600,000	\$660,000	\$ 320
Quit Claim Deeds	\$3,501,500	1%	11	1%	\$318,318	\$87,000	\$0	\$0	\$ -
TOTAL	\$357,184,425	100%	738	100%	\$486,496	\$375,000	\$517,248	\$413,000	\$ 284

Please note: The above figures do not include time share interests or refinance transactions. Average & Median price calculations do not include Quit Claim Deed transactions.

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Land Title Guarantee

Breckenridge.Frisco.Dillon
Brooke Roberts - broberts@ltgc.com
970.453.2255



Dillon Land Title

256 Dillon Ridge
Dillon, CO 80435

970.262.1883

Frisco Land Title

60 Main Street
Frisco, CO 80443

970.668.2205

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200 North Ridge Street
Breckenridge, CO 80424

970.453.2255

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JULY MARKET SNAPSHOT

Market Snapshot by Area & Property Type Comparison

Summit County, Colorado
Full Year 2011 vs. Year-to-Date 2012

Area	Average Price Single Family 2011	Average Price Single Family 2012	% Change vs. Prior Year	Average Price Multi-Family 2011	Average Price Multi-Family 2012	% Change vs. Prior Year	Average Price Residential Land 2011	Average Price Residential Land 2012	% Change vs. Prior Year
Blue River	\$558,787	\$552,578	-1%	\$145,567	\$118,000	-19%	\$119,292	\$92,167	-23%
Breckenridge	\$843,487	\$1,011,591	20%	\$474,778	\$440,706	-7%	\$460,464	\$547,269	19%
Breckenridge Golf Course	\$1,207,772	\$1,250,275	4%	\$420,496	\$463,607	10%	\$267,512	\$261,667	-2%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$1,582,714	\$0	n/a	\$350,729	\$408,882	17%	\$0	\$650,000	n/a
Corinthian Hills/Summerwood	\$609,167	\$991,071	63%	\$372,275	\$325,667	-13%	\$134,000	\$0	0%
Dillon Town & Lake	\$475,050	\$384,167	-19%	\$260,265	\$260,762	0%	\$170,000	\$0	0%
Dillon Valley	\$313,040	\$321,438	3%	\$118,721	\$111,473	-6%	\$0	\$120,300	n/a
Farmers Corner	\$775,500	\$490,067	-37%	\$225,000	\$0	n/a	\$252,500	\$195,000	-23%
Frisco	\$621,116	\$655,579	6%	\$388,155	\$375,791	-3%	\$251,125	\$290,000	15%
Heeny	\$287,500	\$263,000	-9%	\$0	\$0	0%	\$0	\$15,000	n/a
Keystone	\$1,045,153	\$781,720	-25%	\$337,011	\$391,740	16%	\$361,667	\$250,000	-31%
Montezuma	\$0	\$186,000	n/a	\$0	\$0	0%	\$142,250	\$0	0%
North Summit County (Rural)	\$1,040,267	\$802,500	-23%	\$0	\$0	0%	\$446,250	\$246,667	-45%
Peak 7	\$588,327	\$495,333	-16%	\$0	\$0	0%	\$0	\$0	n/a
Silverthorne	\$561,448	\$664,391	18%	\$364,100	\$375,337	3%	\$201,420	\$295,533	47%
Summit Cove	\$535,911	\$522,194	-3%	\$230,400	\$196,071	-15%	\$151,800	\$129,050	-15%
Wildernest	\$453,182	\$440,273	-3%	\$257,137	\$233,986	-9%	\$207,500	\$0	0%
Woodmoor	\$894,488	\$600,000	-33%	\$252,486	\$0	n/a	\$385,000	\$203,250	-47%
Gross Live Average:	\$734,262	\$720,254	-2%	\$367,280	\$364,389	-1%	\$246,478	\$291,947	18%

Please note: The above figures are an unofficial tabulation of Summit County records that are believed to be reasonably accurate. Sales believed to be inaccurate indicators of the market have been eliminated.

Full Interest, Fee Simple, Arms-Length transactions only, are shown in the Market Snapshot Report.

Area	Median Price Single Family 2011	Median Price Single Family 2012	% Change vs. Prior Year	Median Price Multi-Family 2011	Median Price Multi-Family 2012	% Change vs. Prior Year	Median Price Residential Land 2011	Median Price Residential Land 2012	% Change vs. Prior Year
Blue River	\$475,000	\$471,500	-1%	\$136,500	\$73,000	-47%	\$113,000	\$70,000	-38%
Breckenridge	\$675,000	\$707,250	5%	\$410,750	\$405,000	-1%	\$244,000	\$575,000	136%
Breckenridge Golf Course	\$1,173,750	\$1,175,000	0%	\$360,000	\$350,000	-3%	\$250,000	\$282,500	13%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$1,100,000	\$0	0%	\$310,500	\$360,000	16%	\$0	dna	0%
Corinthian Hills/Summerwood	\$562,500	\$995,000	77%	\$289,650	\$325,000	12%	dna	\$0	n/a
Dillon Town & Lake	\$440,000	\$352,500	-20%	\$245,000	\$300,000	22%	dna	\$0	n/a
Dillon Valley	\$316,700	\$312,500	-1%	\$111,500	\$112,000	0%	\$0	dna	n/a
Farmers Corner	dna	\$433,750	n/a	dna	\$0	0%	dna	dna	n/a
Frisco	\$537,300	\$580,000	8%	\$345,500	\$380,500	10%	\$253,750	\$235,000	-7%
Heeny	dna	dna	n/a	\$0	\$0	0%	\$0	dna	n/a
Keystone	\$950,000	\$795,000	-16%	\$277,000	\$327,500	18%	\$335,000	dna	n/a
Montezuma	\$0	dna	0%	\$0	\$0	0%	dna	\$0	n/a
North Summit County (Rural)	\$782,500	\$555,000	-29%	\$0	\$0	0%	\$152,500	\$200,000	31%
Peak 7	\$562,500	\$515,000	-8%	\$0	\$0	0%	\$0	\$0	0%
Silverthorne	\$425,000	\$570,000	34%	\$382,200	\$362,500	-5%	\$182,000	\$247,200	36%
Summit Cove	\$539,000	\$463,500	-14%	\$225,000	\$223,000	-1%	\$160,000	\$127,450	-20%
Wildernest	\$425,000	\$390,000	-8%	\$179,500	\$209,500	17%	dna	\$0	n/a
Woodmoor	\$735,000	\$660,000	-8%	\$220,000	\$0	n/a	dna	dna	n/a
Gross Live Median:	\$583,750	\$592,500	1%	\$305,000	\$325,000	7%	\$175,000	\$225,000	29%

Land Title Guarantee
Breckenridge, Frisco, Dillon
Brooke Roberts
970.453.2255

Frisco
Land Title
60 Main Street
Frisco, CO 80443
970.668.2205

Dillon
Land Title
256 Dillon Ridge
Dillon, CO 80435
970.262.1883

Breckenridge
Land Title
200 North Ridge Street
Breckenridge, CO 80424
970.453.2255



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July 2012 Market Analysis % Change

% Change: 2004 through 2012

Month to Month Comparison # of Transactions and \$ Volume

Month	2004	% Change 04 to 05	2005	% Change 05 to 06	2006	% Change 06 to 07	2007	% Change 07 to 08	2008	% Change 08 to 09	2009	% Change 09 to 10	2010	% Change 10 to 11	2011	% Change 11 to 12	2012
January	\$41,825,900	93%	\$80,788,900	6%	\$85,701,700	-3%	\$82,933,400	3%	\$85,497,600	-62%	\$32,813,600	-8%	\$30,051,500	45%	\$43,547,400	-8%	\$40,184,300
February	\$62,725,300	15%	\$72,151,200	6%	\$76,698,900	15%	\$88,392,000	-27%	\$64,539,900	-58%	\$27,246,500	32%	\$36,036,515	6%	\$38,351,800	12%	\$43,118,700
March	\$69,129,000	30%	\$90,177,800	20%	\$108,018,500	-14%	\$92,555,500	3%	\$95,396,600	-60%	\$37,878,500	-1%	\$37,425,700	20%	\$44,858,700	-17%	\$37,384,000
April	\$77,378,000	22%	\$94,438,600	17%	\$110,949,200	21%	\$133,878,100	-30%	\$94,201,300	-60%	\$37,792,900	8%	\$40,792,200	63%	\$66,323,300	-20%	\$52,777,200
May	\$88,236,800	19%	\$104,834,400	31%	\$137,133,800	16%	\$158,745,300	-40%	\$95,667,500	-33%	\$63,752,300	-1%	\$63,039,000	-11%	\$56,177,600	22%	\$68,527,900
June	\$111,700,400	0%	\$112,232,799	45%	\$162,725,600	-13%	\$141,802,500	-35%	\$92,536,900	-63%	\$34,049,300	146%	\$83,871,000	-22%	\$65,751,300	-21%	\$52,117,600
July	\$89,310,400	37%	\$122,040,800	0%	\$122,097,500	13%	\$138,251,700	-42%	\$80,686,100	-41%	\$47,401,000	-19%	\$38,565,100	-8%	\$35,555,500	77%	\$63,074,725
August	\$102,320,900	45%	\$148,269,200	-12%	\$130,811,400	42%	\$186,302,600	-50%	\$92,825,200	-34%	\$60,975,000	31%	\$79,753,200	-17%	\$65,898,700	-100%	
September	\$116,154,100	39%	\$161,353,500	36%	\$219,939,000	-23%	\$168,704,900	-25%	\$127,090,100	-36%	\$81,015,200	-3%	\$78,228,400	2%	\$79,799,400	-100%	
October	\$117,417,900	30%	\$152,693,400	24%	\$188,770,200	-22%	\$146,546,900	-19%	\$118,230,800	-22%	\$92,709,100	-14%	\$79,749,200	-15%	\$67,816,300	-100%	
November	\$116,352,500	66%	\$193,562,600	-29%	\$138,233,900	14%	\$156,934,000	-63%	\$58,002,400	12%	\$64,690,000	-7%	\$60,172,900	-3%	\$58,524,100	-100%	
December	\$135,624,700	6%	\$143,084,300	10%	\$156,795,100	-13%	\$135,691,900	-55%	\$61,054,700	68%	\$102,685,700	-31%	\$70,755,100	-13%	\$61,627,700	-100%	
Year-to-Date through July 31st	\$540,305,800	25%	\$676,664,499	19%	\$803,325,200	4%	\$836,558,500	-27%	\$608,525,900	-54%	\$280,934,100	17%	\$329,781,015	6%	\$350,565,600	2%	\$357,184,425
Annual Total	\$1,128,175,900	31%	\$1,475,627,499	11%	\$1,637,874,800	0%	\$1,630,738,800	-35%	\$1,065,729,100	-36%	\$683,009,100	2%	\$698,439,815	-2%	\$684,231,800	-48%	\$357,184,425

Month to Month Comparison by Number of Transactions

Month	2004	% Change 04 to 05	2005	% Change 05 to 06	2006	% Change 06 to 07	2007	% Change 07 to 08	2008	% Change 08 to 09	2009	% Change 09 to 10	2010	% Change 10 to 11	2011	% Change 11 to 12	2012
January	118	82%	215	-11%	192	-4%	185	-11%	165	-67%	54	0%	54	61%	87	10%	96
February	221	-23%	171	6%	181	-8%	166	-23%	128	-57%	55	20%	66	35%	89	-11%	79
March	212	24%	262	2%	266	-23%	206	-21%	162	-56%	71	21%	86	19%	102	-21%	81
April	240	3%	247	12%	276	-5%	261	-38%	163	-58%	68	34%	91	16%	106	7%	113
May	247	6%	263	18%	310	5%	324	-50%	162	-46%	88	7%	94	14%	107	25%	134
June	278	10%	305	11%	340	-17%	283	-45%	155	-48%	80	73%	138	-25%	104	5%	109
July	229	41%	323	-3%	312	-4%	301	-55%	136	-30%	95	-21%	75	31%	98	29%	126
August	293	37%	400	-27%	291	24%	361	-49%	183	-38%	114	3%	117	28%	150	-100%	
September	368	21%	445	0%	444	-32%	301	-33%	201	-27%	147	1%	149	9%	162	-100%	
October	371	5%	389	3%	400	-22%	311	-43%	176	-9%	160	-4%	154	5%	161	-100%	
November	343	11%	381	-14%	326	-14%	281	-63%	105	29%	135	4%	141	1%	142	-100%	
December	326	-9%	298	-9%	271	-19%	220	-55%	98	82%	178	-13%	154	-9%	140	-100%	
Year-to-Date through July 31st	1,545	16%	1,786	5%	1,877	-8%	1,726	-38%	1,071	-52%	511	18%	604	15%	693	6%	738
Annual Total	3,246	14%	3,699	-2%	3,609	-11%	3,200	-43%	1,834	-32%	1,245	6%	1,319	10%	1,448	-49%	738

Please note: The above figures do not include time share interests or Refi's and are an unofficial tabulation of Summit County records that are believed to be reasonably accurate.

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 Breckenridge, Frisco, Dillon
 Brooke Roberts - broberts@ltgc.com
 970.453.2255

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256 Dillon Ridge
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JULY 2012 RESIDENTIAL MARKET SALES BY PRICE POINT

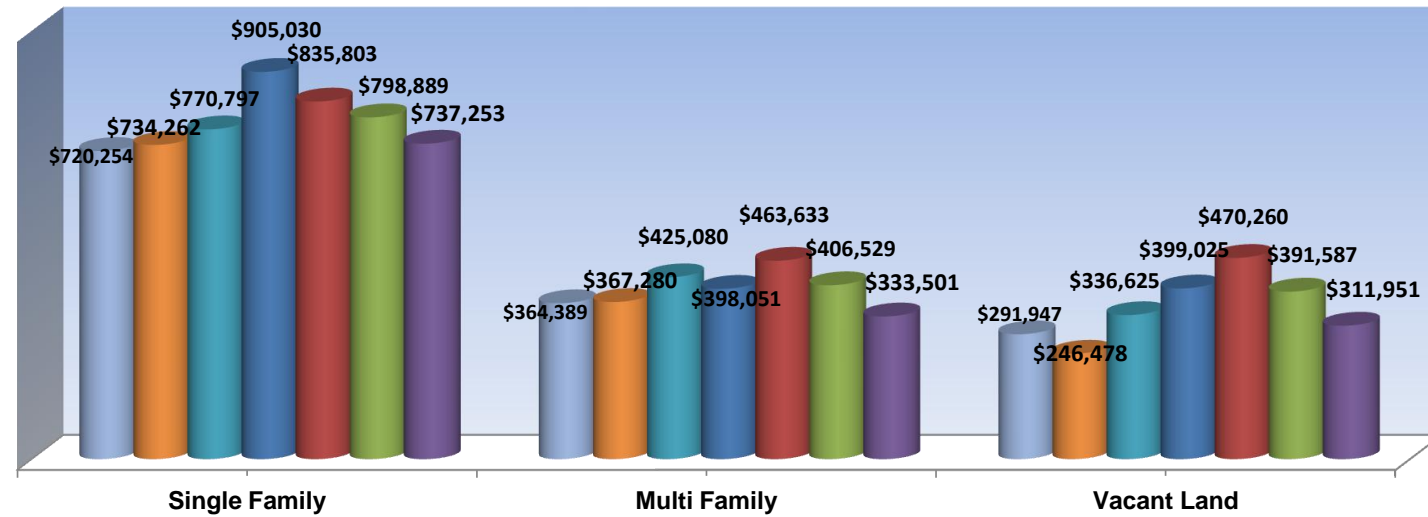
July 2012 Residential Improved Units - Price Point Summary			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	12	\$1,899,900	4%
200,001 to 300,000	21	\$5,365,300	10%
300,001 to 400,000	15	\$5,351,600	10%
400,001 to 500,000	12	\$5,347,800	10%
500,001 to 600,000	12	\$6,593,525	13%
600,001 to 700,000	8	\$5,290,000	10%
700,001 to 800,000	2	\$1,590,000	3%
800,001 to 900,000	5	\$4,262,100	8%
900,001 to 1,000,000	4	\$3,737,500	7%
1,000,001 to 1,500,000	5	\$6,360,500	12%
1,500,001 to 2,000,000	2	\$3,315,000	6%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	1	\$2,585,000	5%
over \$ 3 Million	0	\$0	0%
Total:	99	\$51,698,225	100%
New Construction	Number Trans.	Total Volume	Average Price
Single Family	4	\$4,754,500	\$1,188,625
Multi Family	2	\$611,000	\$305,500
Vacant Land	0	\$0	\$0
Resales	Number Trans.	Total Volume	Average Price
Single Family	39	\$27,223,800	\$698,046
Multi Family	54	\$19,108,925	\$353,869
Vacant Land	8	\$2,742,800	\$342,850
July 2012 Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	43	\$31,978,300	\$743,681
Multi Family	56	\$19,719,925	\$352,142
Vacant Land	8	\$2,742,800	\$342,850
Year-to-Date 2012: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	253	\$182,224,300	\$720,254
Multi Family	336	\$122,434,625	\$364,389
Vacant Land	55	\$16,057,100	\$291,947
Full Year 2011: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	454	\$333,355,100	\$734,262
Multi Family	722	\$265,175,800	\$367,280
Vacant Land	91	\$22,429,500	\$246,478
Full Year 2010: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	415	\$319,880,900	\$770,797
Multi Family	691	\$293,730,300	\$425,080
Vacant Land	77	\$25,920,100	\$336,625
Full Year 2009: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	392	\$354,771,700	\$905,030
Multi Family	655	\$260,723,700	\$398,051
Vacant Land	69	\$27,532,700	\$399,025
Full Year 2008: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	470	\$392,827,200	\$835,803
Multi Family	1001	\$464,096,800	\$463,633
Vacant Land	151	\$71,009,300	\$470,260
Full Year 2007: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	801	\$639,910,300	\$798,889
Multi Family	1779	\$723,215,400	\$406,529
Vacant Land	334	\$130,790,200	\$391,587
Full Year 2006: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	874	\$644,359,000	\$737,253
Multi Family	1978	\$659,665,700	\$333,501
Vacant Land	447	\$139,442,300	\$311,951

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Year-to-Date 2012 Average Price History for Real Estate Transactions in Summit County, Colorado: 2006 through 2012

Land Title Guarantee
 Breckenridge.Frisco.Dillon
 Brooke Roberts
 970.453.2255
 broberts@ltgc.com



- 2012
- 2011
- 2010
- 2009
- 2008
- 2007
- 2006



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Land Title Guarantee
 Breckenridge, Frisco, Dillon
 Brooke Roberts - broberts@ltgc.com
 970.453.2255

**Frisco
 Land Title**
 60 Main Street
 Frisco, CO 80443
 970.668.2205

**Breckenridge
 Land Title**
 200 North Ridge
 Street
 Breckenridge, CO
 80424
 970.453.2255

**Dillon
 Land Title**
 256 Dillon Ridge
 Dillon, CO 80435
 970.262.1883



YEAR-TO-DATE 2012 SUMMIT COUNTY COMPARATIVE HISTORICAL COST BREAKDOWN

Sales of Improved Residential Units are included in Analysis

Year-to-Date: 2012 Price Point Summary for Residential Volume			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	72	\$10,769,500	4%
200,001 to 300,000	106	\$26,541,500	9%
300,001 to 400,000	102	\$35,998,000	12%
400,001 to 500,000	84	\$37,689,700	12%
500,001 to 600,000	61	\$33,181,125	11%
600,001 to 700,000	49	\$31,595,800	10%
700,001 to 800,000	27	\$20,410,300	7%
800,001 to 900,000	27	\$22,965,000	8%
900,001 to 1,000,000	16	\$15,237,700	5%
1,000,001 to 1,500,000	30	\$37,347,800	12%
1,500,001 to 2,000,000	8	\$13,870,000	5%
2,000,001 to 2,500,000	2	\$4,400,000	1%
2,500,001 to 3,000,000	3	\$7,685,000	3%
over \$ 3 Million	2	\$6,967,500	2%
Total:	589	\$304,658,925	100%
Year-to-Date: 2011 Price Point Summary for Residential Volume			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	73	\$10,852,300	4%
200,001 to 300,000	109	\$27,232,300	9%
300,001 to 400,000	93	\$32,751,600	11%
400,001 to 500,000	72	\$32,308,000	11%
500,001 to 600,000	55	\$30,521,400	10%
600,001 to 700,000	37	\$24,008,000	8%
700,001 to 800,000	28	\$21,115,600	7%
800,001 to 900,000	19	\$16,243,500	6%
900,001 to 1,000,000	11	\$10,582,300	4%
1,000,001 to 1,500,000	26	\$30,964,200	11%
1,500,001 to 2,000,000	20	\$34,445,600	12%
2,000,001 to 2,500,000	7	\$15,290,000	5%
2,500,001 to 3,000,000	1	\$2,685,000	1%
over \$ 3 Million	1	\$3,700,000	1%
Total:	552	\$292,699,800	100%
Year-to-Date: 2010 Price Point Summary for Residential Volume			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	56	\$9,034,800	3%
200,001 to 300,000	93	\$23,778,100	8%
300,001 to 400,000	72	\$25,441,000	9%
400,001 to 500,000	68	\$31,139,400	10%
500,001 to 600,000	37	\$20,320,200	7%
600,001 to 700,000	32	\$20,703,000	7%
700,001 to 800,000	32	\$24,398,400	8%
800,001 to 900,000	27	\$23,474,400	8%
900,001 to 1,000,000	12	\$11,342,500	4%
1,000,001 to 1,500,000	38	\$48,210,800	16%
1,500,001 to 2,000,000	23	\$38,565,000	13%
2,000,001 to 2,500,000	6	\$13,327,500	4%
2,500,001 to 3,000,000	3	\$7,805,000	3%
over \$ 3 Million	0	\$0	0%
Total:	499	\$297,540,100	100%

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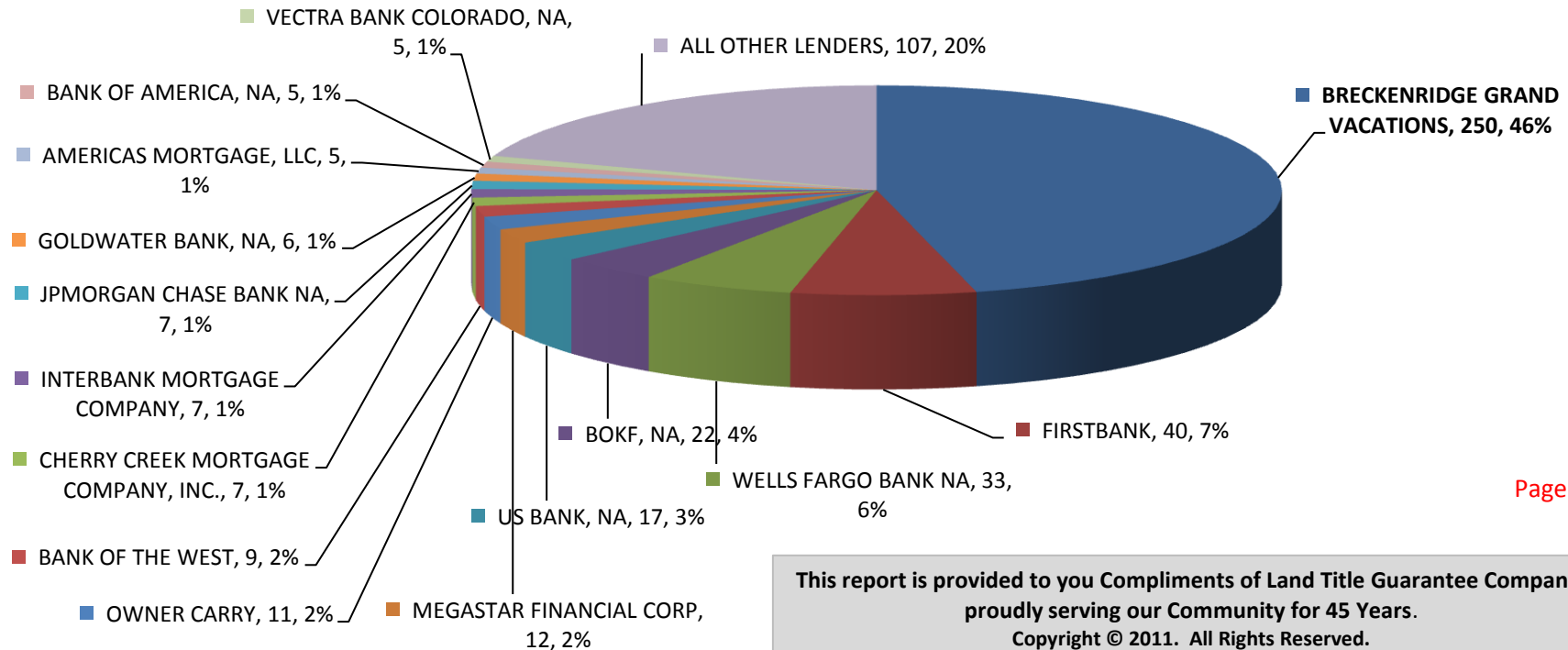
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Land Title Guarantee
 Breckenridge.Frisco.Dillon
Brooke Roberts
 970.453.2255
 broberts@ltgc.com

Top 80% Lenders for July 2012: Summit County

Total Loans Recorded in July 2012: 543 Loans

LOAN BREAKDOWN: 75 Loans related to Sales: 60% of the 126 Sales Transactions.
 There were 212 Refinance/Equity Loans, and 256 Loans related to Timeshare Sales.
 The Remainder of Sales: 40% of Real Estate closings were Cash Transactions at the time of closing.



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SUMMIT COUNTY BANK SALES: July 2012

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Bedrooms	Baths	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
2	2.00	1975	864	\$ 150,000	Anaconda & Daisy Subd Lot 9	Purchaser: Charles Richard Robinson	\$ 173.61	7/26/2012	0071 Quandary Road	Bank: Homesales, Inc.
3	3.00	1972	1105	\$ 138,400	Orofino Condo Unit 101, Building 1A	Purchaser: Eric E. Ojala	\$ 125.25	7/27/2012	0290 Straight Creek Drive	Bank: FNMA
3	2.00	1976	1007	\$ 136,000	Dillon Valley East Condo Unit 206, Building T	Purchaser: Jeffrey A. Bowers	\$ 135.05	7/9/2012	0923 Straight Creek Drive	Bank: FNMA

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Breckenridge.Frisco.Dillon
 Brooke Roberts - broberts@ltgc.com
 970.453.2255



JULY 2012:	Total	Timeshare	Fee Simple	Unknown: No legal shown
#1 Notice of Election & Demand for Sale: (NED)	11	0	11	0
#2 Certificate of Purchase: (CTP)	0	0	0	0
#3 Public Trustee's Deeds: (PTD)	21	16	4	1
Total Foreclosure Documents Filed:	32	16	15	1

STEP #1: Notice of Election & Demand for Sale:

This is the first step in the process of foreclosure when an owner is in default. This starts the foreclosure timeline. Possible outcomes are deferrment, cure, withdraw certificate of purchase, and finally Public Trustee's Deed. This is not a sale of the property it is a Notice of Action. There is no Doc Fee.

STEP #2: Certificate of Purchase:

The Public Trustee must offer the sale of the qualifying debt at a Public Auction. The sale of the debt must ALWAYS be higher than the debt itself to protect the Lien holder, including fees and outstanding interest unless the lien holder has agreed in advance in writing that there will be unpaid debt to be settled in another fashion, and that they guarantee that amount will be paid. This is for the NED debt only, there could be other debts/liens/fees/judgements against any given property, it is up to the bidder to research this aspect of their investment. *The Certificate of Purchase is the purchase of a lien only.* It is not the sale of the property, it is sale of the debt. There is no Doc Fee.

STEP #3: Public Trustee's Deed:

After the redemption period where all debts are settled and the property is cleared, the entity that has possession of the Certificate of Purchase can THEN request a Public Trustee's Deed to transfer the title of the property to them by paying the applicable fees and providing the paperwork. This can only happen if the property has not been redeemed, cured, deferred or withdrawn from the process and all debts including judgements/lients & other fees have been settled. It is not a market sale of the property, but it does transfer property rights to the Certificate of Purchase holder. There is no Doc Fee.

AFTER THE LAST STEP:

Once the Bank receives the Public Trustee's Deed, they are the legal owners and now free to Re-Sell the property via Warranty Deed. All of these Re-Sales are shown in our Monthly Market Analysis, as they are market transactions and they do have a Doc Fee.



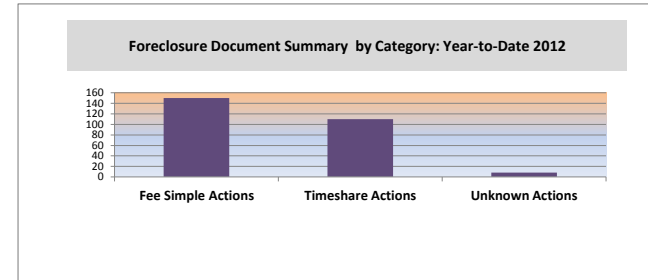
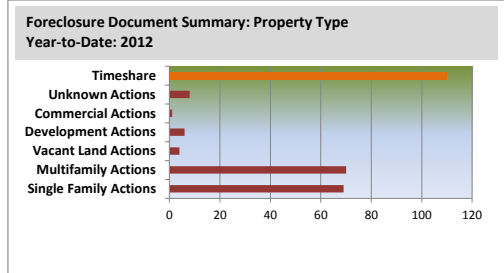
Land Title Guarantee
 Breckenridge.Frisco.Dillon
 Brooke Roberts
 970.453.2255
 broberts@ltgc.com

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July Issue: 2012 SUMMARY OF FORECLOSURE ACTIONS

Property Foreclosure Summary:	
Fee Simple Actions	150
Timeshare Actions	110
Unknown Actions	8
Property Type Breakdown:	
Single Family Actions	69
Multifamily Actions	70
Vacant Land Actions	4
Development Actions	6
Commercial Actions	1
Unknown Actions	8
Timeshare	110

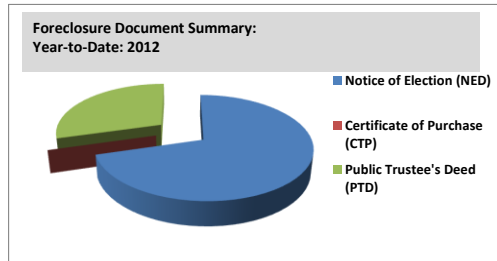
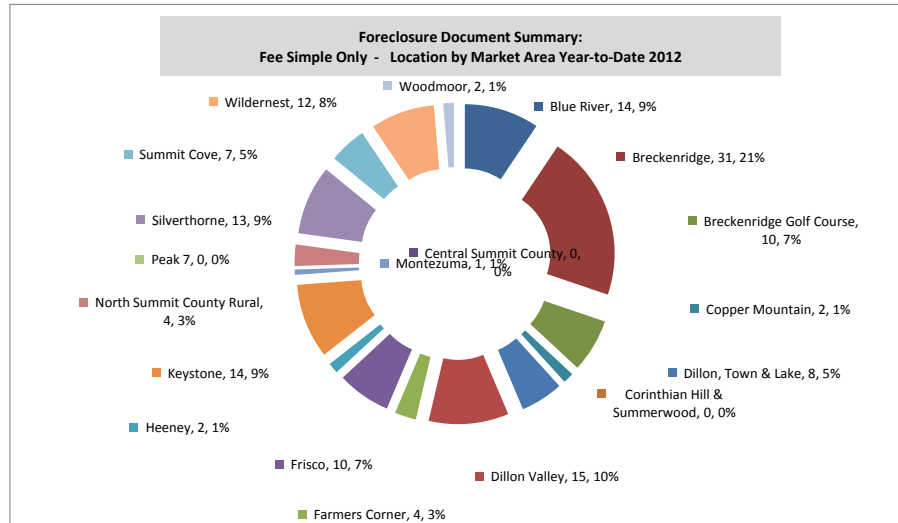


Location Summary: ALL TYPES	
Blue River	14
Breckenridge	141
Breckenridge Golf Course	10
Central Summit County	0
Copper Mountain	2
Corinthian Hill & Summerwood	0
Dillon, Town & Lake	8
Dillon Valley	15
Farmers Corner	4
Frisco	10
Heeney	2
Keystone	14
Montezuma	1
North Summit County Rural	4
Peak 7	0
Silverthorne	13
Summit Cove	7
Wilderness	12
Woodmoor	2

Location Summary: Fee Simple Only	
Blue River	14
Breckenridge	31
Breckenridge Golf Course	10
Central Summit County	0
Copper Mountain	2
Corinthian Hill & Summerwood	0
Dillon, Town & Lake	8
Dillon Valley	15
Farmers Corner	4
Frisco	10
Heeney	2
Keystone	14
Montezuma	1
North Summit County Rural	4
Peak 7	0
Silverthorne	13
Summit Cove	7
Wilderness	12
Woodmoor	2

* Location Summaries do not include recordings with Unknown Legal Descriptions

Document Summary:	
Notice of Election (NED)	189
Certificate of Purchase (CTP)	0
Public Trustee's Deed (PTD)	79



Frisco Land Title
 60 Main Street
 Frisco, CO 80443
 970.668.2205

Dillon Land Title
 256 Dillon Ridge
 Dillon, CO 80435
 970.262.1883

Breckenridge Land Title
 200 North Ridge Street
 Breckenridge, CO 80424
 970.453.2255

Land Title Guarantee
 Breckenridge.Frisco.Dillon
 Brooke Roberts
 970.453.2255
 broberts@ltgc.com



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2009 Summit County Foreclosure Summary:

Notice of Election & Demand for Sale: (NED)	300
Withdrawn NED'S	117
Active NED's for 2009:	183
Public Trustee's Deeds Issued: (PTD)	86

2010 Summit County Foreclosure Summary:

Notice of Election & Demand for Sale: (NED)	367
Withdrawn NED'S	162
Active NED's for 2010:	205
Public Trustee's Deeds Issued: (PTD)	148

*data is obtained from the Summit County Treasure's Office

Land Title Guarantee
 Breckenridge.Frisco.Dillon
 Brooke Roberts
 970.453.2255
 broberts@ltgc.com



2011 Summit County Foreclosure Summary:

Notice of Election & Demand for Sale: (NED)	326
Withdrawn NED'S	148
Active NED's for 2011:	178
Public Trustee's Deeds Issued: (PTD)	227

Running Total of NED & PTD: YTD 2012

Notice of Election & Demand for Sale: (NED)	189
Withdrawn NED'S	n/a
Active NED's for 2011:	n/a
Note: Withdrawn NED's are pulled in January 2013	
Public Trustee's Deeds Issued: (PTD)	79

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