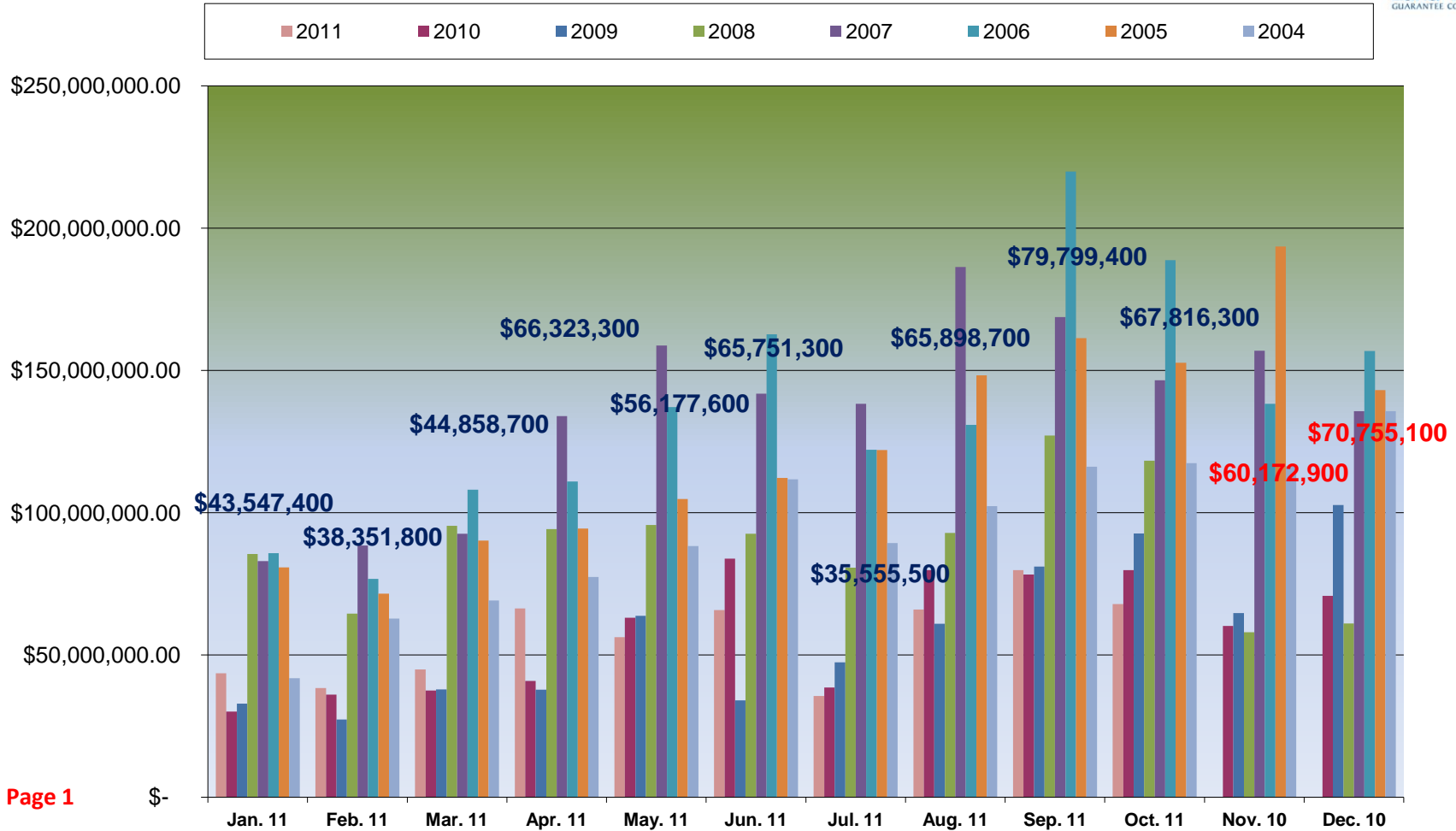


Summit County Gross Real Estate Volume: 2004 through 2011



October Edition: 2011



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October Market Analysis by Area

Summit County, Colorado

OCTOBER 2011

There were 4 Bank Sales in October 2011, totalling \$963,900 in Gross Volume, or \$240,975 per Unit .
This accounts for 1.42% of the Overall Gross Volume. This accounts for 2.48% 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	\$5,581,000	8%	8	5%	\$697,625	\$517,500	\$784,429	\$580,000	\$ 255
Breckenridge	\$16,677,000	25%	39	24%	\$427,615	\$350,000	\$487,909	\$374,000	\$ 330
Breckenridge Golf Course	\$6,706,400	10%	17	11%	\$394,494	\$250,000	\$583,540	\$556,250	\$ 279
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain	\$4,316,500	6%	7	4%	\$616,643	\$525,000	\$673,583	\$552,500	\$ 403
Corinthian Hills & Summerwood	\$403,800	1%	2	1%	\$201,900	dna	\$269,800	dna	\$ 236
Dillon Town & Lake	\$1,663,000	2%	5	3%	\$332,600	\$240,000	\$262,000	\$240,000	\$ 283
Dillon Valley	\$1,337,000	2%	9	6%	\$148,556	\$115,000	\$148,556	\$115,000	\$ 158
Farmers Corner	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Frisco	\$6,615,700	10%	17	11%	\$389,159	\$345,000	\$389,159	\$345,000	\$ 251
Heeney	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Keystone	\$7,560,900	11%	20	12%	\$378,045	\$275,000	\$378,045	\$275,000	\$ 283
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
North Summit County (rural)	\$1,630,000	2%	2	1%	\$815,000	dna	\$0	\$0	\$ -
Peak 7	\$400,000	1%	1	1%	\$400,000	dna	\$400,000	dna	\$ 190
Silverthorne	\$9,205,000	14%	15	9%	\$613,667	\$549,000	\$682,308	\$559,000	\$ 242
Summit Cove	\$1,427,000	2%	4	2%	\$356,750	\$343,500	\$420,667	\$355,000	\$ 218
Wilderness	\$3,140,000	5%	11	7%	\$285,455	\$290,000	\$285,455	\$290,000	\$ 204
Woodmoor	\$1,073,000	2%	2	1%	\$536,500	dna	\$536,500	dna	\$ 195
Quit Claim Deeds	\$80,000	0%	2	1%	\$40,000	dna	\$0	\$0	\$ -
TOTAL	\$67,816,300	100%	161	100%	\$426,014	\$321,000	\$461,642	\$352,500	\$ 272

PPS are finance transactions. Average & Median price calculations do not include Quit Claim Deed transactions.

Land Title Guarantee

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are believed to be reasonably accurate but are not guaranteed.

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

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October Market Analysis by Area

Summit County, Colorado

October Issue: Ytd. 2011

There have been 93 Bank Sales YTD through October 2011, totalling \$37,700,100 in Gross Volume, or \$405,377 per Unit .
This accounts for 6.68% of the Overall Gross Volume. This accounts for 7.98% 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	\$31,564,900	6%	78	7%	\$404,678	\$333,400	\$546,295	\$477,500	\$ 219
Breckenridge	\$173,020,800	31%	300	26%	\$576,736	\$432,250	\$616,819	\$465,000	\$ 390
Breckenridge Golf Course	\$62,627,300	11%	107	9%	\$585,302	\$330,000	\$1,067,070	\$875,000	\$ 303
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain Less Ski Area Sale	\$21,653,300	4%	45	4%	\$481,184	\$300,000	\$581,743	\$343,000	\$ 359
Corinthian Hills & Summerwood	\$4,821,300	1%	11	1%	\$438,300	\$450,000	\$547,460	\$562,500	\$ 252
Dillon Town & Lake	\$11,283,800	2%	37	3%	\$304,968	\$260,000	\$305,992	\$270,000	\$ 252
Dillon Valley	\$11,112,600	2%	36	3%	\$308,683	\$120,450	\$161,358	\$119,900	\$ 161
Farmers Corner	\$1,535,000	0%	3	0%	\$511,667	\$225,000	\$1,195,000	dna	\$ 268
Frisco	\$70,052,200	12%	131	11%	\$534,750	\$388,000	\$469,214	\$390,000	\$ 277
Heeney	\$320,000	0%	2	0%	\$160,000	dna	\$160,000	dna	\$ 290
Keystone	\$53,238,700	9%	129	11%	\$412,703	\$285,000	\$428,346	\$292,500	\$ 302
Montezuma	\$284,500	0%	2	0%	\$142,250	dna	\$0	\$0	\$ -
North Summit County (rural)	\$4,851,600	1%	9	1%	\$539,067	\$723,600	\$760,400	\$756,500	\$ 208
Peak 7	\$6,692,400	1%	13	1%	\$514,800	\$510,000	\$589,711	\$536,250	\$ 223
Silverthorne	\$51,801,600	9%	97	8%	\$534,037	\$405,000	\$427,473	\$410,000	\$ 235
Summit Cove	\$19,922,200	4%	47	4%	\$423,877	\$370,000	\$441,467	\$384,000	\$ 215
Wilderness	\$21,776,200	4%	78	7%	\$279,182	\$245,000	\$292,807	\$269,000	\$ 220
Woodmoor	\$14,044,300	2%	18	2%	\$780,239	\$616,250	\$870,573	\$617,500	\$ 232
Quit Claim Deeds	\$3,477,300	1%	23	2%	\$151,187	\$70,000	\$0	\$0	\$ -
TOTAL	\$564,080,000	100%	1166	100%	\$490,466	\$350,000	\$518,235	\$388,000	\$ 295

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.

Calculations are an unofficial tabulation of Summit County records that are believed to be reasonably accurate but are not guaranteed.

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OCTOBER MARKET SNAPSHOT

Market Snapshot by Area & Property Type Comparison

Summit County, Colorado

October Issue: Full Year 2010 vs. Ytd. 2011

Area	Average Price Single Family 2010	Average Price Single Family 2011	% Change vs. Prior Year	Average Price Multi-Family 2010	Average Price Multi-Family 2011	% Change vs. Prior Year	Average Price Residential Land 2010	Average Price Residential Land 2011	% Change vs. Prior Year
Blue River	\$569,870	\$601,011	5%	\$137,167	\$127,975	-7%	\$117,439	\$137,700	17%
Breckenridge	\$925,045	\$871,524	-6%	\$591,193	\$479,140	-19%	\$727,038	\$432,423	-41%
Breckenridge Golf Course	\$1,321,675	\$1,250,014	-5%	\$416,900	\$431,272	3%	\$247,527	\$261,106	5%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$1,742,917	\$1,582,714	-9%	\$436,921	\$331,500	-24%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$637,375	\$609,167	-4%	\$617,500	\$454,900	-26%	\$251,467	\$134,000	-47%
Dillon Town & Lake	\$772,300	\$475,050	-38%	\$312,041	\$263,804	-15%	\$0	\$170,000	0%
Dillon Valley	\$364,227	\$314,933	-14%	\$147,600	\$117,431	-20%	\$0	\$0	0%
Farmers Corner	\$503,533	\$1,195,000	137%	\$0	\$225,000	0%	\$335,000	\$115,000	-66%
Frisco	\$688,010	\$606,831	-12%	\$387,691	\$391,647	1%	\$348,750	\$251,125	-28%
Heeny	\$248,417	\$160,000	-36%	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$703,200	\$1,045,153	49%	\$368,878	\$319,622	-13%	\$57,667	\$462,500	702%
Montezuma	\$266,667	\$0	n/a	\$0	\$0	0%	\$120,000	\$142,250	19%
North Summit County (Rural)	\$830,000	\$760,400	-8%	\$0	\$0	0%	\$938,750	\$446,250	-52%
Peak 7	\$536,900	\$557,283	4%	\$0	\$0	0%	\$0	\$0	n/a
Silverthorne	\$716,759	\$553,650	-23%	\$407,755	\$360,196	-12%	\$329,625	\$211,000	-36%
Summit Cove	\$543,622	\$542,467	0%	\$225,850	\$240,767	7%	\$139,500	\$151,800	9%
Wildernest	\$550,996	\$488,458	-11%	\$259,485	\$255,192	-2%	\$245,000	\$207,500	-15%
Woodmoor	\$726,357	\$907,271	25%	\$293,950	\$319,167	9%	\$127,500	\$385,000	202%
Gross Live Average:	\$770,797	\$750,429	-3%	\$425,080	\$362,619	-15%	\$336,625	\$252,903	-25%

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 2010	Median Price Single Family 2011	% Change vs. Prior Year	Median Price Multi-Family 2010	Median Price Multi-Family 2011	% Change vs. Prior Year	Median Price Residential Land 2010	Median Price Residential Land 2011	% Change vs. Prior Year
Blue River	\$590,000	\$511,250	-13%	\$157,500	\$103,000	-35%	\$147,650	\$122,500	-17%
Breckenridge	\$735,000	\$644,500	-12%	\$425,000	\$417,500	-2%	\$415,000	\$208,000	-50%
Breckenridge Golf Course	\$1,175,000	\$1,235,000	5%	\$385,850	\$376,500	-2%	\$399,000	\$245,000	-39%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$1,425,000	\$1,100,000	-23%	\$372,500	\$310,500	-17%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$660,000	\$562,500	-15%	dna	dna	n/a	\$0	dna	0%
Dillon Town & Lake	\$462,500	\$495,500	7%	\$273,000	\$250,000	-8%	\$0	dna	0%
Dillon Valley	\$365,000	\$318,400	-13%	\$127,000	\$111,500	-12%	\$0	\$0	0%
Farmers Corner	\$454,500	dna	n/a	\$0	dna	0%	\$230,000	dna	n/a
Frisco	\$522,500	\$532,500	2%	\$350,000	\$351,000	0%	dna	\$253,750	n/a
Heeny	\$270,000	dna	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$530,000	\$950,000	79%	\$315,500	\$275,000	-13%	\$395,000	dna	n/a
Montezuma	\$200,000	\$0	n/a	\$0	\$0	0%	\$0	dna	n/a
North Summit County (Rural)	\$700,000	\$756,500	8%	\$0	\$0	0%	\$1,500,000	\$152,500	-90%
Peak 7	\$554,000	\$536,250	-3%	\$0	\$0	0%	dna	\$0	0%
Silverthorne	\$654,500	\$431,500	-34%	\$417,000	\$375,000	-10%	\$312,500	\$193,000	-38%
Summit Cove	\$540,000	\$544,500	1%	\$221,900	\$242,500	9%	dna	\$160,000	n/a
Wildernest	\$475,000	\$456,250	-4%	\$232,000	\$232,000	0%	dna	dna	n/a
Woodmoor	\$747,500	\$735,000	-2%	dna	\$220,000	n/a	\$0	dna	n/a
Gross Live Median:	\$605,000	\$595,000	-2%	\$327,500	\$302,500	-8%	\$340,000	\$179,000	-47%

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October Market Analysis % Change

% Change: 2004 through 2011

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
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
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
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
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
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
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
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
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
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
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
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	-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	-100%	
Year-to-Date through Oct. 31st	\$876,198,700	30%	\$1,138,980,599	18%	\$1,342,845,800	0%	\$1,338,112,900	-29%	\$946,672,000	-46%	\$515,633,400	10%	\$567,511,815	-1%	\$564,080,000
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	-19%	\$564,080,000

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
January	118	82%	215	-11%	192	-4%	185	-11%	165	-67%	54	0%	54	61%	87
February	221	-23%	171	6%	181	-8%	166	-23%	128	-57%	55	20%	66	35%	89
March	212	24%	262	2%	266	-23%	206	-21%	162	-56%	71	21%	86	19%	102
April	240	3%	247	12%	276	-5%	261	-38%	163	-58%	68	34%	91	16%	106
May	247	6%	263	18%	310	5%	324	-50%	162	-46%	88	7%	94	14%	107
June	278	10%	305	11%	340	-17%	283	-45%	155	-48%	80	73%	138	-25%	104
July	229	41%	323	-3%	312	-4%	301	-55%	136	-30%	95	-21%	75	31%	98
August	293	37%	400	-27%	291	24%	361	-49%	183	-38%	114	3%	117	28%	150
September	368	21%	445	0%	444	-32%	301	-33%	201	-27%	147	1%	149	9%	162
October	371	5%	389	3%	400	-22%	311	-43%	176	-9%	160	-4%	154	5%	161
November	343	11%	381	-14%	326	-14%	281	-63%	105	29%	135	4%	141	-100%	
December	326	-9%	298	-9%	271	-19%	220	-55%	98	82%	178	-13%	154	-100%	
Year-to-Date through Oct. 31st	2,577	17%	3,020	0%	3,012	-10%	2,699	-40%	1631	-43%	932	10%	1024	14%	1166
Annual Total	3,246	14%	3,699	-2%	3,609	-11%	3,200	-43%	1834	-32%	1245	6%	1319	-12%	1166

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

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Page 6

OCTOBER RESIDENTIAL MARKET SALES BY PRICE POINT

Summit County sales of Improved Residential Units are included in Analysis

October 2011 Residential Improved Units - Price Point Summary			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	23	\$3,225,400	5%
200,001 to 300,000	28	\$7,234,700	12%
300,001 to 400,000	28	\$9,614,900	15%
400,001 to 500,000	10	\$4,423,500	7%
500,001 to 600,000	22	\$12,040,800	19%
600,001 to 700,000	2	\$1,309,000	2%
700,001 to 800,000	8	\$6,027,000	10%
800,001 to 900,000	5	\$4,293,000	7%
900,001 to 1,000,000	3	\$2,930,000	5%
1,000,001 to 1,500,000	3	\$3,905,000	6%
1,500,001 to 2,000,000	3	\$5,130,000	8%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	1	\$2,650,000	4%
over \$ 3 Million	0		0%
Total:	136	\$62,783,300	100%
New Construction	Number Trans.	Total Volume	Average Price
Single Family	5	\$3,638,900	\$727,780
Multi Family	2	\$1,108,000	\$554,000
Vacant Land	0	\$0	\$0
Resales	Number Trans.	Total Volume	Average Price
Single Family	46	\$33,336,500	\$724,707
Multi Family	83	\$24,699,900	\$297,589
Vacant Land	11	\$3,286,500	\$298,773
October 2011 Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	51	\$36,975,400	\$725,008
Multi Family	85	\$25,807,900	\$303,622
Vacant Land	11	\$3,286,500	\$298,773
Ytd. 2011: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	380	\$285,163,200	\$750,429
Multi Family	567	\$205,605,200	\$362,619
Vacant Land	78	\$19,726,400	\$252,903
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

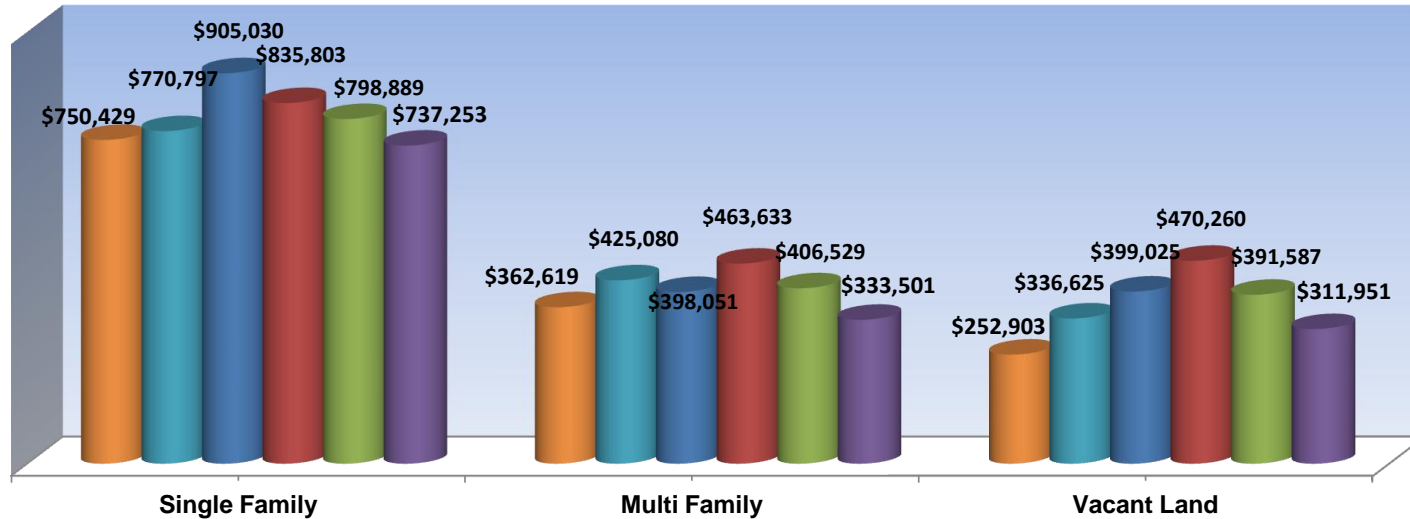
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October 2011 Average Price History for Real Estate Transactions in Summit County, Colorado: 2006 through 2011

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

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**Breckenridge
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 200 North Ridge
 Street
 Breckenridge, CO
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 970.453.2255

**Dillon
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 256 Dillon Ridge
 Dillon, CO 80435
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OCTOBER 2011 HISTORICAL COST BREAKDOWN: SUMMIT COUNTY

Year-to-Date Price Point Summary for Residential Volume: Through October 31st, 2011			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	130	\$19,281,100	4%
200,001 to 300,000	180	\$44,915,300	9%
300,001 to 400,000	184	\$64,469,200	13%
400,001 to 500,000	102	\$45,833,000	9%
500,001 to 600,000	100	\$55,360,200	11%
600,001 to 700,000	60	\$39,015,900	8%
700,001 to 800,000	51	\$38,399,100	8%
800,001 to 900,000	36	\$30,704,700	6%
900,001 to 1,000,000	20	\$19,269,800	4%
1,000,001 to 1,500,000	42	\$49,575,500	10%
1,500,001 to 2,000,000	27	\$46,370,600	9%
2,000,001 to 2,500,000	10	\$22,415,000	5%
2,500,001 to 3,000,000	3	\$8,184,000	2%
over \$ 3 Million	2	\$6,975,000	1%
Total:	947	\$490,768,400	100%
Year-to-Date Price Point Summary for Residential Volume: Through October 31st, 2010			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	90	\$14,218,000	3%
200,001 to 300,000	159	\$40,544,800	8%
300,001 to 400,000	146	\$51,721,800	10%
400,001 to 500,000	110	\$49,964,300	10%
500,001 to 600,000	85	\$46,771,700	9%
600,001 to 700,000	51	\$32,885,000	7%
700,001 to 800,000	46	\$35,022,200	7%
800,001 to 900,000	49	\$42,226,400	9%
900,001 to 1,000,000	19	\$18,072,000	4%
1,000,001 to 1,500,000	56	\$71,451,700	14%
1,500,001 to 2,000,000	29	\$48,678,000	10%
2,000,001 to 2,500,000	12	\$26,157,500	5%
2,500,001 to 3,000,000	5	\$13,096,000	3%
over \$ 3 Million	1	\$3,950,000	1%
Total:	858	\$494,759,400	100%
Year-to-Date Price Point Summary for Residential Volume: Through October 31st, 2009			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	71	\$11,399,100	2%
200,001 to 300,000	134	\$34,535,200	7%
300,001 to 400,000	148	\$51,916,800	11%
400,001 to 500,000	90	\$40,603,900	9%
500,001 to 600,000	75	\$41,445,600	9%
600,001 to 700,000	61	\$40,134,700	9%
700,001 to 800,000	36	\$27,202,000	6%
800,001 to 900,000	21	\$17,826,500	4%
900,001 to 1,000,000	26	\$25,223,600	5%
1,000,001 to 1,500,000	66	\$82,321,200	18%
1,500,001 to 2,000,000	25	\$43,359,700	9%
2,000,001 to 2,500,000	8	\$17,719,000	4%
2,500,001 to 3,000,000	4	\$10,985,000	2%
over \$ 3 Million	6	\$19,208,000	4%
Total:	771	\$463,880,300	100%

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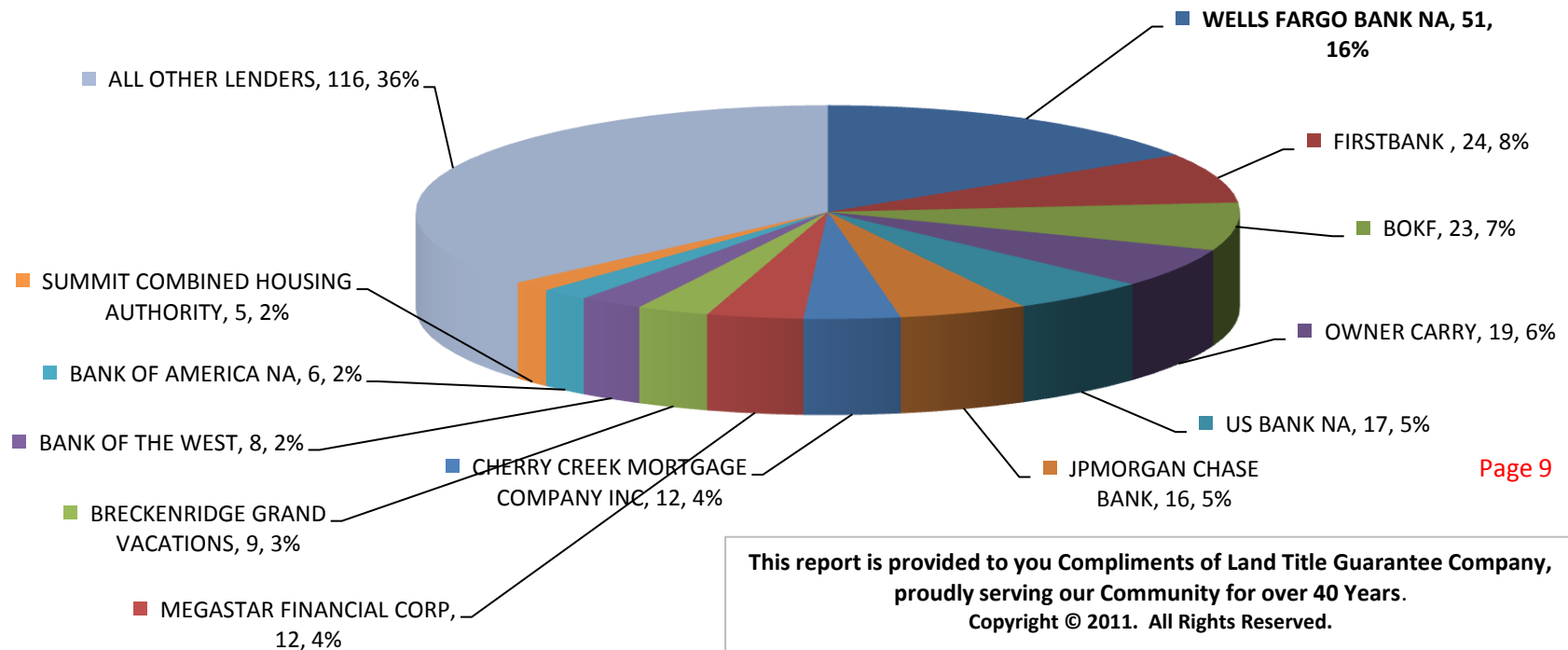
Top 64% Lenders for October 2011: Summit County

Total Loans Recorded in October 2011: 318 Loans

LOAN BREAKDOWN: 96 Loans related to Sales: 60% of the 161 Sales Transactions.

There were 210 Refinance/Equity Loans, and 12 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: October 2011

Page 10

The property located at 176 Copper Circle aka Mill Club Condo Unit 204, sold on 10/3/2011 for \$525,000
This Condo is 3 Bedroom 3 Bath, was built in 1999 and has 1,383 SF Living Area. PPSF is \$379.61
The Seller was: US Bank, NA. The Purchaser was: Copper MC204, LLC.

The property located at 3401 Ryan Gulch Road aka Summit Point Condo Unit 3413, Building A, sold on 10/21/2011 for \$164,000
This Condo is 2 Bedroom 2 Bath, was built in 1979 and has 1,030 SF Living Area. PPSF is \$159.22
The Seller was: FHLMC. The Purchaser was: Elizabeth Ann Studer.

The property located at 1323 Straight Creek Drive aka Dillon Valley East Condo Unit 206, Building A, sold on 10/21/2011 for \$85,000
This Condo is 1 Bedroom 1 Bath, was built in 1972 and has 584 SF Living Area. PPSF is \$145.55
The Seller was: FNMA. The Purchaser was: Hage Trust

The property located at 0183 Pelican Circle aka Villas at Swans Nest Condo Unit 1302, sold on 10/3/2011 for \$189,900
This Condo is 1 Bedroom 1 Bath, was built in 1999 and has 903 SF Living Area. PPSF is \$210.30
The Seller was: Deutsche Bank Trust Company. The Purchaser was: Stephen C. Sebern

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October 2011 Foreclosure Process Document Breakdown: Summit County

OCTOBER 2011:		Total	Timeshare	Fee Simple	Unknown: No legal shown
#1	Notice of Election & Demand for Sale: (NED)	30	1	29	0
#2	Certificate of Purchase: (CTP)	0	0	0	0
#3	Public Trustee's Deeds: (PTD)	16	9	7	0
Total Foreclosure Documents Filed:		46	10	36	0

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.



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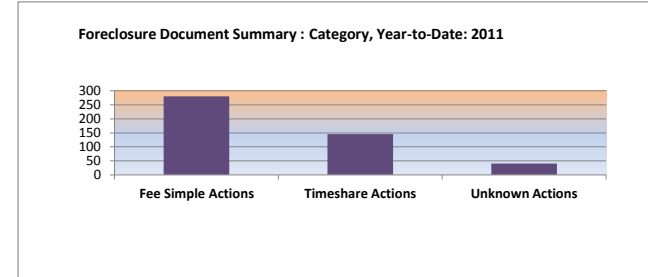
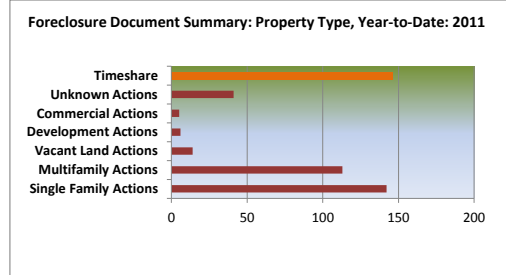
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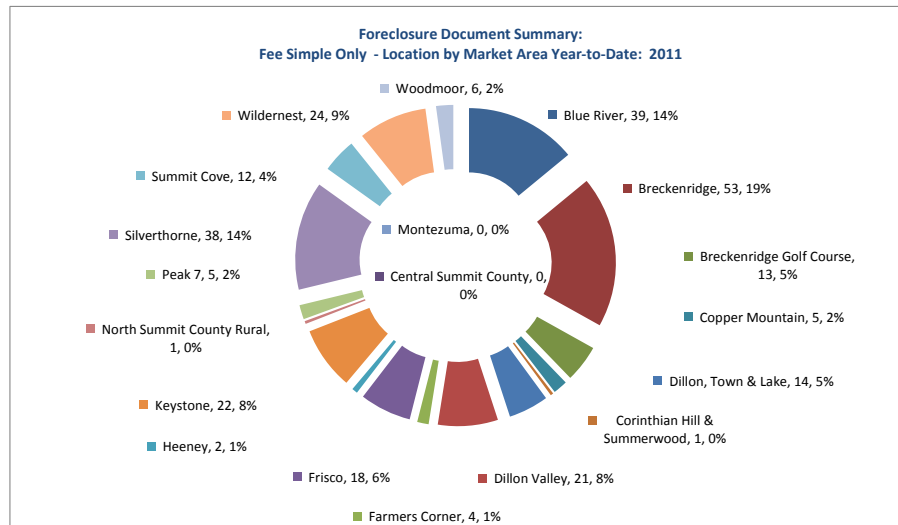
YEAR-TO-DATE SUMMARY OF FORECLOSURE ACTIONS: October 2011 Edition

Property Foreclosure Summary:	
Fee Simple Actions	280
Timeshare Actions	146
Unknown Actions	41
Property Type Breakdown:	
Single Family Actions	142
Multifamily Actions	113
Vacant Land Actions	14
Development Actions	6
Commercial Actions	5
Unknown Actions	41
Timeshare	146



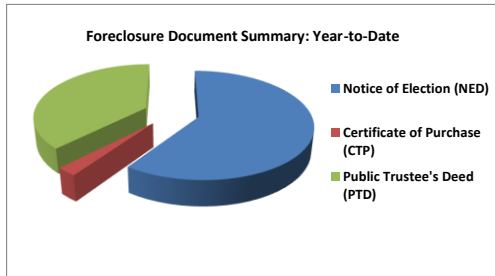
Location Summary: ALL TYPES	
Blue River	39
Breckenridge	199
Breckenridge Golf Course	13
Central Summit County	0
Copper Mountain	5
Corinthian Hill & Summerwood	1
Dillon, Town & Lake	14
Dillon Valley	21
Farmers Corner	4
Frisco	18
Heeneey	2
Keystone	22
Montezuma	0
North Summit County Rural	1
Peak 7	5
Silverthorne	38
Summit Cove	12
Wilderness	24
Woodmoor	6

Location Summary: Fee Simple Only	
Blue River	39
Breckenridge	53
Breckenridge Golf Course	13
Central Summit County	0
Copper Mountain	5
Corinthian Hill & Summerwood	1
Dillon, Town & Lake	14
Dillon Valley	21
Farmers Corner	4
Frisco	18
Heeneey	2
Keystone	22
Montezuma	0
North Summit County Rural	1
Peak 7	5
Silverthorne	38
Summit Cove	12
Wilderness	24
Woodmoor	6



* Location Summaries do not include recordings with Unknown Legal Descriptions

Document Summary:	
Notice of Election (NED)	279
Certificate of Purchase (CTP)	12
Public Trustee's Deed (PTD)	176



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Dillon Land Title

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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 Treasurer's Office

Land Title Guarantee

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