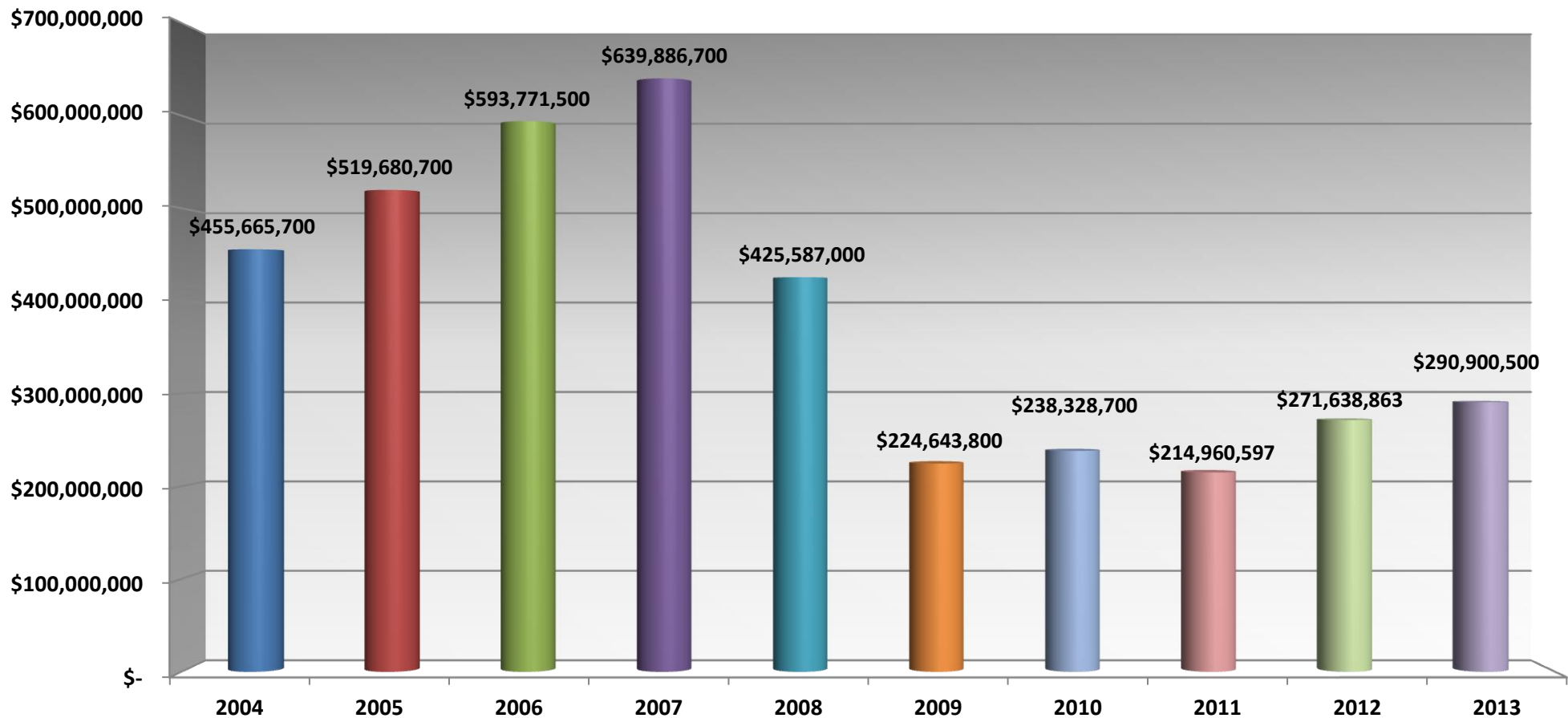




Land Title Market Analysis Historical Gross Sales Volume: Grand County 2005 - 2013



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Compliments of:
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Land Title Market Analysis by Area: Grand County

December 2013

All Transaction Summary

Residential Summary

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Residential Price	Median \$ Residential Price	Average \$ Residential PPSF
Winter Park - Base Area	\$1,605,500	6%	5	3%	\$321,100	\$260,000	\$321,100	\$260,000	\$349
Winter Park - Town	\$4,471,750	17%	10	6%	\$447,175	\$385,000	\$474,083	\$390,000	\$241
Rendezvous	\$726,500	3%	2	1%	\$363,250	n/a	\$363,250	n/a	\$191
Grand Park	\$1,185,242	4%	2	1%	\$592,621	n/a	\$592,621	n/a	\$294
Fraser	\$3,119,000	12%	17	10%	\$183,471	\$145,000	\$208,500	\$175,000	\$145
Tabernash	\$4,191,500	16%	9	5%	\$465,722	\$410,000	\$500,188	\$430,000	\$197
Granby Ranch/Solvista	\$1,888,070	7%	7	4%	\$269,724	\$291,500	\$293,814	\$291,500	\$208
Grand Elk	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Innsbruck-Val Moritz	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Granby	\$2,560,650	10%	15	9%	\$170,710	\$195,000	\$207,306	\$240,000	\$114
Grand Lake - Town	\$2,803,500	11%	90	53%	\$31,150	\$2,750	\$320,000	\$360,000	\$221
Grand Lake - Outlying	\$1,070,200	4%	2	1%	\$535,100	n/a	\$535,100	n/a	\$202
Columbine Lake	\$1,001,900	4%	4	2%	\$250,475	\$256,500	\$321,000	\$328,000	\$197
Hot Sulphur Springs	\$288,000	1%	3	2%	\$96,000	\$25,500	\$247,000	n/a	\$170
Kremmling	\$1,282,419	5%	3	2%	\$427,473	\$146,750	\$146,750	n/a	\$105
Outlying/Rural Areas	\$165,260	1%	2	1%	\$82,630	n/a	\$0	\$0	\$0
Quit Claim Deeds	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
TOTAL	\$26,359,491	100%	171	100%	\$154,149	\$17,500	\$336,273	\$291,500	\$197
(BANK SALES)	\$2,051,750	8%	89	52%	\$23,053	\$2,750	\$333,125	n/a	\$141

Please note: The above figures do not include time share interests. Calculations are an unofficial tabulation of Grand County records that are believed to be reasonably accurate but are not guaranteed.

Average & Median Residential Price & PPSF Includes: Statistically Viable Sales Only. Average PPSF is calculated for properties with available Square Footages.

Note: 82 of the 89 Bank Transactions are for single sites in Colorado Anglers Club (Grand Lake Area) by the Mutual Omaha Bank - 7 are typical Bank Transactions.

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Land Title Market Analysis by Area: Grand County

YTD: Dec. 2013

All Transaction Summary

Residential Summary

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Residential Price	Median \$ Residential Price	Average \$ Residential PPSF
Winter Park - Base Area	\$19,598,639	7%	64	5%	\$306,229	\$240,454	\$294,181	\$240,454	\$297
Winter Park - Town	\$42,283,880	15%	125	10%	\$338,271	\$223,000	\$333,270	\$245,000	\$207
Rendezvous	\$6,663,000	2%	12	1%	\$555,250	\$487,500	\$737,188	\$620,000	\$260
Grand Park	\$5,880,150	2%	12	1%	\$490,013	\$535,965	\$520,710	\$538,565	\$250
Fraser	\$37,337,182	13%	165	14%	\$226,286	\$192,000	\$217,363	\$202,000	\$169
Tabernash	\$24,831,550	9%	76	6%	\$326,731	\$272,500	\$468,110	\$405,000	\$177
Granby Ranch/Solvista	\$21,068,615	7%	73	6%	\$288,611	\$246,500	\$296,733	\$249,900	\$178
Grand Elk	\$4,656,096	2%	21	2%	\$221,719	\$31,000	\$393,905	\$296,000	\$153
Innsbruck-Val Moritz	\$4,821,200	2%	28	2%	\$172,186	\$121,875	\$304,045	\$300,000	\$127
Granby	\$33,674,295	12%	185	15%	\$182,023	\$128,000	\$193,968	\$154,614	\$116
Grand Lake - Town	\$24,045,760	8%	168	14%	\$143,130	\$2,750	\$342,943	\$272,500	\$202
Grand Lake - Outlying	\$7,301,150	3%	36	3%	\$202,810	\$144,500	\$322,408	\$255,000	\$185
Columbine Lake	\$7,041,100	2%	30	2%	\$234,703	\$228,500	\$262,104	\$257,500	\$167
Hot Sulphur Springs	\$7,461,350	3%	26	2%	\$286,975	\$101,500	\$615,755	\$212,900	\$223
Kremmling	\$21,218,668	7%	72	6%	\$294,704	\$100,000	\$388,487	\$153,130	\$139
Outlying/Rural Areas	\$19,783,300	7%	52	4%	\$380,448	\$115,500	\$417,918	\$222,500	\$217
Quit Claim Deeds	\$3,234,565	1%	69	6%	\$46,878	\$500	\$0	\$0	\$0
TOTAL	\$290,900,500	100%	1,214	100%	\$251,237	\$175,000	\$300,939	\$230,000	\$180
(BANK SALES)	\$22,993,048	8%	204	17%	\$112,711	\$55,000	\$208,042	\$163,900	\$121

Please note: The above figures do not include time share interests. Calculations are an unofficial tabulation of Grand County records that are believed to be reasonably accurate but are not guaranteed.

Average & Median Residential Price & PPSF Includes: Statistically Viable Sales Only. Average PPSF is calculated for properties with available Square Footages.

Note: 82 of the 204 Bank Transactions are for single sites in Colorado Anglers Club (Grand Lake Area) by the Mutual Omaha Bank - 122 are typical Bank Transactions.

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Land Title Market Snapshot by Area: Grand County

December: Full Year 2012 vs YTD. 2013

Area	Average Price Single Family 2012	Average Price Single Family 2013	% Change vs. Prior Year	Average Price Multi-Family 2012	Average Price Multi-Family 2013	% Change vs. Prior Year	Average Price Residential Land 2012	Average Price Residential Land 2013	% Change vs. Prior Year
Winter Park - Base	\$0	\$977,500	0%	\$243,411	\$269,776	11%	\$319,333	\$0	0%
Winter Park - Town	\$474,438	\$572,160	21%	\$249,233	\$268,118	8%	\$166,069	\$135,625	-18%
Rendezvous	\$562,037	\$737,188	31%	\$0	\$0	0%	\$209,000	\$255,000	22%
Grand Park	\$559,200	\$545,788	-2%	\$287,500	\$295,000	3%	\$0	\$336,528	0%
Fraser	\$375,121	\$329,386	-12%	\$179,856	\$184,357	3%	\$75,400	\$116,500	55%
Tabernash	\$613,668	\$477,236	-22%	\$276,553	\$387,800	40%	\$122,132	\$77,652	-36%
Granby Ranch/Solvista	\$404,454	\$476,878	18%	\$183,866	\$184,142	0%	\$39,855	\$80,000	101%
Grand Elk	\$244,563	\$393,905	61%	\$0	\$0	0%	\$22,000	\$13,463	-39%
Innsbruck-Val Moritz	\$330,493	\$304,045	-8%	\$0	\$0	0%	\$32,125	\$22,275	-31%
Granby	\$256,118	\$254,693	-1%	\$71,514	\$67,457	-6%	\$321,732	\$69,568	-78%
Grand Lake - Town	\$436,932	\$375,507	-14%	\$173,810	\$189,890	9%	\$108,991	\$98,723	-9%
Grand Lake - Outlying	\$298,015	\$322,408	8%	\$0	\$0	0%	\$56,700	\$90,521	60%
Columbine Lake	\$347,751	\$262,104	-25%	\$0	\$0	0%	\$54,000	\$51,120	-5%
Hot Sulphur Springs	\$150,096	\$615,755	310%	\$0	\$0	0%	\$154,000	\$27,610	-82%
Kremmling	\$182,097	\$433,453	138%	\$0	\$127,680	dna	\$368,606	\$159,120	-57%
Outlying/Rural Areas	\$613,306	\$424,469	-31%	\$0	\$300,000	dna	\$1,093,714	\$247,764	-77%
Gross Live Average:	\$375,575	\$385,972	3%	\$190,464	\$204,986	8%	\$265,107	\$116,931	-56%

Please note: The above figures are an unofficial tabulation of Grand 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	Average PPSF Single Family 2012	Average PPSF Single Family 2013	% Change vs. Prior Year	Average PPSF Multi-Family 2012	Average PPSF Multi-Family 2013	% Change vs. Prior Year	Average PPAC Residential Land 2012	Average PPAC Residential Land 2013	% Change vs. Prior Year
Winter Park - Base	\$0.00	\$328.11	0%	\$310.65	\$295.37	-5%	\$841,075	\$0	0%
Winter Park - Town	\$222.36	\$209.08	-6%	\$194.42	\$206.71	6%	\$418,169	\$195,864	-53%
Rendezvous	\$264.40	\$259.89	-2%	\$0.00	\$0.00	0%	\$237,664	\$323,871	36%
Grand Park	\$202.02	\$246.34	22%	\$266.32	\$282.84	6%	\$0	\$312,779	0%
Fraser	\$159.70	\$181.89	14%	\$160.74	\$165.53	3%	\$77,676	\$127,191	64%
Tabernash	\$176.54	\$177.34	0%	\$145.99	\$176.81	21%	\$39,902	\$45,520	14%
Granby Ranch/Solvista	\$163.08	\$186.08	14%	\$205.68	\$172.56	-16%	\$85,776	\$169,698	98%
Grand Elk	\$115.01	\$153.07	33%	\$0.00	\$0.00	0%	\$94,545	\$52,078	-45%
Innsbruck-Val Moritz	\$132.71	\$126.91	-4%	\$0.00	\$0.00	0%	\$43,665	\$68,469	57%
Granby	\$139.65	\$131.77	-6%	\$87.59	\$83.40	-5%	\$45,794	\$65,629	43%
Grand Lake - Town	\$213.83	\$205.28	-4%	\$159.80	\$188.15	18%	\$322,865	\$303,662	-6%
Grand Lake - Outlying	\$145.23	\$184.51	27%	\$0.00	\$0.00	0%	\$109,766	\$159,133	45%
Columbine Lake	\$171.37	\$166.87	-3%	\$0.00	\$0.00	0%	\$205,517	\$116,311	-43%
Hot Sulphur Springs	\$89.11	\$223.47	151%	\$0.00	\$0.00	0%	\$52,134	\$47,024	-10%
Kremmling	\$96.72	\$146.87	52%	\$0.00	\$94.27	dna	\$9,067	\$28,392	213%
Outlying/Rural Areas	\$192.69	\$216.37	12%	\$0.00	\$219.14	dna	\$7,683	\$7,382	-4%
Gross Live PPSF:	\$166.78	\$174.37	5%	\$176.56	\$185.56	5%	\$129,968	\$100,710	-23%

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Land Title Price Point Index: Grand County

December 2013

Residential Summary

	# Transactions	Gross Volume	Percentage Gross
<=100,000	3	\$202,500	1%
100,001 to 200,000	16	\$2,403,750	11%
200,001 to 300,000	16	\$4,070,750	19%
300,001 to 400,000	12	\$4,302,500	20%
400,001 to 500,000	7	\$3,170,770	15%
500,001 to 600,000	2	\$1,103,129	5%
600,001 to 700,000	6	\$3,799,613	17%
700,001 to 800,000	0	\$0	0%
800,001 to 900,000	2	\$1,729,750	8%
900,001 to 1,000,000	0	\$0	0%
1,000,001 to 1,500,000	1	\$1,075,000	5%
1,500,001 to 2,000,000	0	\$0	0%
over \$2 Million	0	\$0	0%
Total:	65	\$21,857,762	100%

Residential Price Index

December 2013	Number Trans.	Total Volume	Average Price
Single Family	39	\$15,618,762	\$400,481
Multi Family	26	\$6,239,000	\$239,962
Vacant Land	15	\$1,154,560	\$76,971
YTD. 2013	Number Trans.	Total Volume	Average Price
Single Family	413	\$159,406,573	\$385,972
Multi Family	366	\$75,024,718	\$204,986
Vacant Land	184	\$21,515,300	\$116,931
Full Year 2012	Number Trans.	Total Volume	Average Price
Single Family	408	\$153,234,704	\$375,575
Multi Family	347	\$66,091,107	\$190,464
Vacant Land	136	\$36,054,580	\$265,107
Full Year 2011	Number Trans.	Total Volume	Average Price
Single Family	324	\$123,082,210	\$379,883
Multi Family	330	\$59,922,394	\$181,583
Vacant Land	125	\$15,678,939	\$125,432

Commercial Index

December 2013 Commercial Summary	Number Trans.	Total Volume	Average Price
Commercial Improved	4	\$2,412,169	\$603,042
Commercial Vacant	1	\$25,500	\$25,500
Development Vacant	0	\$0	\$0
YTD. 2013 Commercial Summary	Number Trans.	Total Volume	Average Price
Commercial Improved	31	\$17,092,540	\$551,372
Commercial Vacant	3	\$1,445,500	\$481,833
Development Vacant	6	\$4,187,098	\$697,850
December 2012 Commercial Summary	Number Trans.	Total Volume	Average Price
Commercial Improved	0	\$0	\$0
Commercial Vacant	1	\$30,000	\$30,000
Development Vacant	0	\$0	\$0
YTD. 2012 Commercial Summary	Number Trans.	Total Volume	Average Price
Commercial Improved	10	\$4,377,000	\$437,700
Commercial Vacant	9	\$714,220	\$79,358
Development Vacant	3	\$3,143,400	\$1,047,800

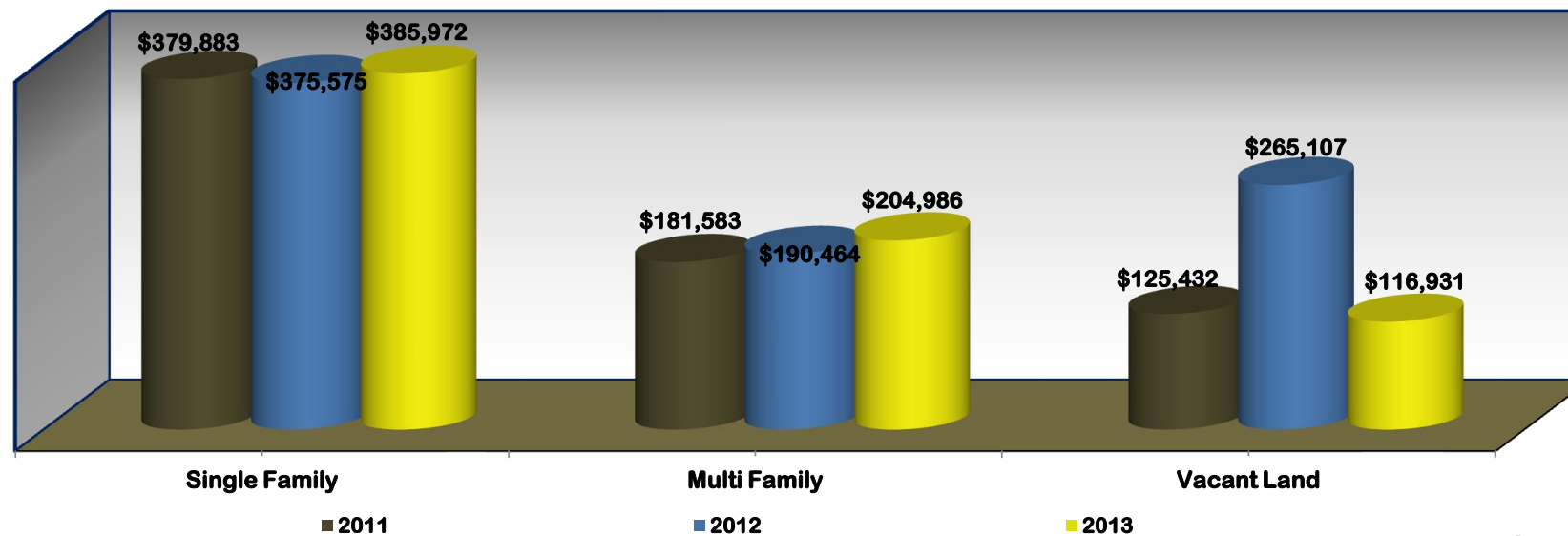


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Land Title Market Analysis Historical Average Price Index: Grand County 2011 - 2013



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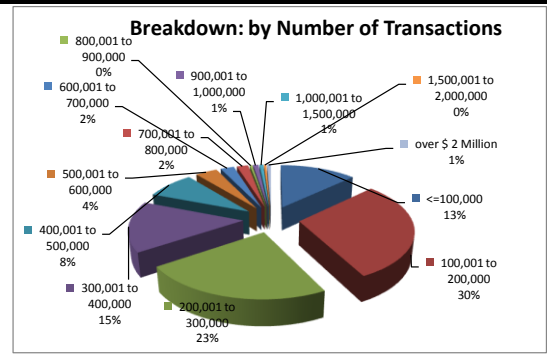
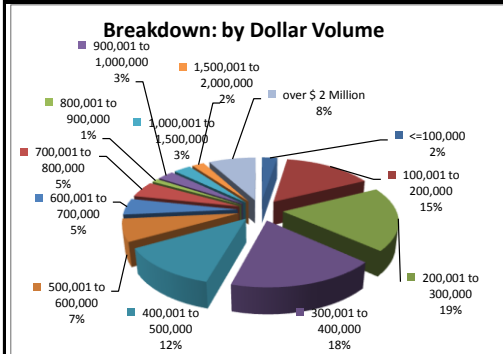


Land Title Price Point Index: Grand County

YTD: Dec. 2013

Residential Summary

	# Transactions	Gross Volume	Percentage Gross
<=100,000	101	\$6,116,225	3%
100,001 to 200,000	230	\$35,131,220	15%
200,001 to 300,000	180	\$44,637,292	19%
300,001 to 400,000	119	\$41,446,116	18%
400,001 to 500,000	64	\$29,167,222	12%
500,001 to 600,000	29	\$15,735,657	7%
600,001 to 700,000	18	\$11,431,089	5%
700,001 to 800,000	15	\$11,243,020	5%
800,001 to 900,000	3	\$2,594,750	1%
900,001 to 1,000,000	7	\$6,638,700	3%
1,000,001 to 1,500,000	5	\$6,845,000	3%
1,500,001 to 2,000,000	3	\$4,845,000	2%
over \$ 2 Million	5	\$18,600,000	8%
Total:	779	\$234,431,291	100%



2012:

Residential Summary

	# Transactions	Gross Volume	Percentage Gross
<=100,000	119	\$6,682,206	3%
100,001 to 200,000	207	\$31,491,653	14%
200,001 to 300,000	176	\$43,530,131	20%
300,001 to 400,000	101	\$35,526,428	16%
400,001 to 500,000	63	\$27,994,667	13%
500,001 to 600,000	34	\$18,590,984	8%
600,001 to 700,000	14	\$9,175,181	4%
700,001 to 800,000	10	\$7,598,069	3%
800,001 to 900,000	5	\$4,195,000	2%
900,001 to 1,000,000	5	\$4,685,200	2%
1,000,001 to 1,500,000	15	\$18,135,054	8%
1,500,001 to 2,000,000	3	\$5,151,238	2%
over \$ 2 Million	3	\$6,570,000	3%
Total:	755	\$219,325,811	100%

2011:

Residential Summary

	# Transactions	Gross Volume	Percentage Gross
<=100,000	130	\$5,351,758	3%
100,001 to 200,000	181	\$28,262,397	15%
200,001 to 300,000	132	\$32,967,119	18%
300,001 to 400,000	72	\$25,140,045	14%
400,001 to 500,000	68	\$30,957,693	17%
500,001 to 600,000	25	\$13,656,503	7%
600,001 to 700,000	10	\$6,610,150	4%
700,001 to 800,000	9	\$6,937,500	4%
800,001 to 900,000	5	\$4,303,000	2%
900,001 to 1,000,000	8	\$7,562,500	4%
1,000,001 to 1,500,000	10	\$12,130,939	7%
1,500,001 to 2,000,000	1	\$1,775,000	1%
over \$ 2 Million	3	\$7,350,000	4%
Total:	654	\$183,004,604	100%



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Land Title Market Analysis December 2013 % Change: Grand County

Month to Month Comparison # of Transactions and \$ Volume

Month	2012	2013	% Change 2013 vs. 2012	Year	Annual Gross Volume	% Change from Prior Year Total	Month	2012	2013	% Change 2013 vs. 2012
January	\$13,289,197	\$21,707,192	63.34%				January	70	76	8.57%
February	\$13,723,528	\$22,042,998	60.62%				February	67	82	22.39%
March	\$21,487,149	\$26,379,366	22.77%	2004	\$455,665,700	n/a	March	84	105	25.00%
April	\$32,467,599	\$17,778,487	-45.24%	2005	\$519,680,700	14.05%	April	78	80	2.56%
May	\$20,837,430	\$25,566,147	22.69%	2006	\$593,771,500	14.26%	May	80	102	27.50%
June	\$20,474,376	\$24,563,903	19.97%	2007	\$639,886,700	7.77%	June	93	98	5.38%
July	\$17,295,820	\$24,308,505	40.55%	2008	\$425,587,000	-33.49%	July	86	98	13.95%
August	\$20,211,701	\$22,183,977	9.76%	2009	\$224,643,800	-47.22%	August	104	108	3.85%
September	\$28,552,801	\$26,732,066	-6.38%	2010	\$238,328,700	6.09%	September	106	107	0.94%
October	\$27,400,800	\$30,049,328	9.67%	2011	\$214,960,597	-9.80%	October	121	105	-13.22%
November	\$18,658,486	\$23,229,040	24.50%	2012	\$271,638,863	26.37%	November	81	82	1.23%
December	\$37,239,976	\$26,359,491	-29.22%	2013	\$290,900,500	7.09%	December	128	171	33.59%
Thru Dec. 31st Comparison	\$271,638,863	\$290,900,500	7.09%	<p>This report is provided to you Compliments of Land Title Guarantee Company, proudly serving our Community for 9 Years.</p>			Thru Dec. 31st Comparison	1098	1214	10.56%
Full Year 2012 vs. Full Year 2013	\$271,638,863	\$290,900,500	7.09%				Full Year 2012 vs. Full Year 2013	1098	1214	10.56%

Please note: The above figures are an unofficial tabulation of Grand County records that are believed to be reasonably accurate.

Note: In December: 82 of the Transactions are for single sites in Colorado Anglers Club (Grand Lake Area) by the Mutual Omaha Bank.



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Land Title Market Highlights: Grand County

Highest Priced Residential Sale: December 2013

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
4	4.25	2004	5182	\$ 1,075,000.00	Fairways @ Pole Creek Subd PH I Lot 1 32	P:Matthew Allen Nixon	\$ 207.45	12/6/2013	0796 Columbine Lane	

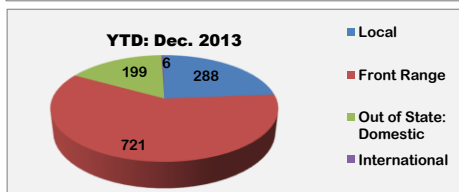
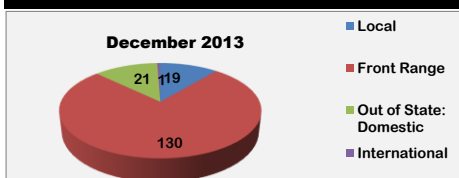
Highest Price PSF Residential Sale: December 2013

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
2	2.50	2007	955	\$ 375,000.00	Fraser Crossing-Founders Pointe Condo Unit 3611	P:Edward Batchelor	\$ 392.67	12/17/2013	0670 Winterpark Drive, #3611	

Bank Sales Detail: December 2013

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
25	22.00	1920	11699	\$ 575,000.00	Grand Lake Subd Lot 9&10, Block 3 aka Sagebrush Inn & BBQ Grill	P:1103 Grand, LLC	\$ 49.15	12/26/2013	1103 Grand Lake	Bank: Northstar Bank of Colorado
3	2.50	1986	3753	\$ 276,250.00	Ecker Subd Exp Tract 1	P:Chad Bailey	\$ 73.61	12/31/2013	66730 US Highway #40	Bank: JPMorgan Chase Bank, NA
			0.4200	\$ 15,500.00	Hot Sulphur Springs 1st Addn Lot 7-12, Block 11	P:Christopher C. Clark	\$ -	12/6/2013	N/A	Bank: Grand Mountain Bank, FSB
			0.1720	\$ 25,500.00	Hot Sulphur Springs Lot 1, Block 17	P:Robert B. Peek	\$ -	12/23/2013	N/A	Bank: Grand Mountain Bank, FSB
			0.6600	\$ 205,000.00	Dreamcatcher @ Lakota Subd Lot 3	P:Tabb Warsinske Living Trust	\$ -	12/5/2013	0570 Dreamcatcher North	Bank: Centennial Bank
3	2.00	2006	1870	\$ 390,000.00	Granby Ranch Subd #1 Lot 39	P:Todd Dickinson Seufer	\$ 208.56	12/31/2013	0105 Saddlehorn Court	Bank: Denver Mortgage Company
		2006	4600	\$ 339,000.00	Silvercreek West 1st Addn Lot 1, Block 6	P:W L Investments, LLC	\$ 73.70	12/9/2013	0019 Ten Mile Drive	Bank: Grand Mountain Bank, FSB
82 Sales of Individual Sites Each:			0.2600	\$ 2,750.00	Colorado Anglers Club Subd: 82 Individual Sites	P:RME Holdings, LLC	\$ -	12/23/2013	Daredevil Road	Bank: Mutual Omaha Bank

Purchaser Abstract:



All Sales: December 2013

Origin of Buyer	# of Trans.	% Overall
Local	19	11%
Front Range	130	76%
Out of State: Domestic	21	12%
International	1	1%
Total Sales	171	100%

82 of the Sales are Bank Sales in Colorado Anglers Club with a Front Range Purchaser.

All Sales: YTD: Dec. 2013

Origin of Buyer	# of Trans.	% Overall
Local	288	24%
Front Range	721	59%
Out of State: Domestic	199	16%
International	6	0%
Total Sales	1214	100%

82 of the December Sales are Bank Sales in Colorado Anglers Club with a Front Range Purchaser.

Winter Park
Land Title Office

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970.722.0454



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