

MARKET SNAPSHOT

Market Snapshot by Area & Property Type Comparison

Summit County, Colorado
Full Year 2009 vs. Year-To-Date: 2010

Area	Average Price Single Family 2009	Average Price Single Family 2010	% Change vs. Prior Year	Average Price Multi-Family 2009	Average Price Multi-Family 2010	% Change vs. Prior Year	Average Price Residential Land 2009	Average Price Residential Land 2010	% Change vs. Prior Year
Blue River	\$583,119	\$580,833	0%	\$238,750	\$186,000	-22%	\$156,130	\$97,143	-38%
Breckenridge	\$1,165,304	\$1,027,218	-12%	\$493,262	\$650,303	32%	\$397,833	\$1,179,800	197%
Breckenridge Golf Course	\$1,323,073	\$1,206,923	-9%	\$500,125	\$400,425	-20%	\$427,325	\$305,000	-29%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$2,650,000	\$1,150,000	-57%	\$485,617	\$421,875	-13%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$825,750	\$0	n/a	\$783,600	\$617,500	-21%	\$0	\$0	0%
Dillon Town & Lake	\$592,000	\$505,000	-15%	\$326,622	\$267,500	-18%	\$0	\$0	0%
Dillon Valley	\$342,971	\$383,000	12%	\$149,486	\$179,000	20%	\$0	\$0	0%
Farmers Corner	\$414,867	\$454,500	10%	\$0	\$0	0%	\$222,667	\$335,000	50%
Frisco	\$705,577	\$710,464	1%	\$382,975	\$369,548	-4%	\$385,000	\$0	n/a
Heeny	\$495,000	\$168,500	-66%	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$1,278,333	\$771,250	-40%	\$397,531	\$366,429	-8%	\$458,125	\$90,000	-80%
Montezuma	\$0	\$0	n/a	\$0	\$0	0%	\$0	\$140,000	0%
North Summit County (Rural)	\$1,176,329	\$310,000	-74%	\$0	\$0	0%	\$1,475,000	\$295,000	-80%
Peak 7	\$809,750	\$516,650	-36%	\$0	\$0	0%	\$291,250	\$0	n/a
Silverthorne	\$857,360	\$742,990	-13%	\$469,657	\$462,800	n/a	\$302,265	\$367,000	21%
Summit Cove	\$539,805	\$585,778	9%	\$252,933	\$203,000	-20%	\$192,000	\$154,000	-20%
Wilderness	\$465,414	\$587,389	26%	\$287,397	\$304,574	6%	\$347,000	\$150,000	-57%
Woodmoor	\$918,524	\$663,000	-28%	\$328,330	\$293,950	-10%	\$0	\$127,500	n/a
Gross Live Average:	\$905,030	\$757,840	-16%	\$398,051	\$447,584	12%	\$399,025	\$416,231	4%

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 2009	Median Price Single Family 2010	% Change vs. Prior Year	Median Price Multi-Family 2009	Median Price Multi-Family 2010	% Change vs. Prior Year	Median Price Residential Land 2009	Median Price Residential Land 2010	% Change vs. Prior Year
Blue River	\$547,450	\$610,000	11%	data not applicable	data not applicable	n/a	\$147,650	\$96,500	-35%
Breckenridge	\$800,000	\$848,950	6%	\$410,000	\$434,000	6%	\$415,000	\$844,500	103%
Breckenridge Golf Course	\$1,292,500	\$1,140,000	-12%	\$402,000	\$373,350	-7%	\$399,000	\$299,000	-25%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	data not applicable	data not applicable	n/a	\$405,000	\$430,000	6%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$874,500	\$0	n/a	data not applicable	data not applicable	n/a	\$0	\$0	0%
Dillon Town & Lake	data not applicable	data not applicable	n/a	\$314,900	\$275,000	-13%	\$0	\$0	0%
Dillon Valley	\$340,000	\$384,000	13%	\$137,000	\$163,500	19%	\$0	\$0	0%
Farmers Corner	\$395,000	data not applicable	n/a	\$0	\$0	0%	\$230,000	data not applicable	0%
Frisco	\$628,500	\$575,000	-9%	\$335,000	\$317,000	-5%	data not applicable	\$0	0%
Heeny	data not applicable	data not applicable	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$1,265,000	\$715,000	n/a	\$330,000	\$290,000	-12%	\$395,000	data not applicable	0%
Montezuma	\$0	\$0	n/a	\$0	\$0	0%	\$0	data not applicable	n/a
North Summit County (Rural)	\$654,800	data not applicable	n/a	\$0	\$0	0%	\$1,500,000	data not applicable	n/a
Peak 7	\$815,000	\$518,300	-36%	\$0	\$0	0%	data not applicable	\$0	0%
Silverthorne	\$735,000	\$525,000	-29%	\$430,000	\$479,000	n/a	\$312,500	data not applicable	n/a
Summit Cove	\$479,900	\$545,000	14%	\$248,750	\$189,000	n/a	data not applicable	data not applicable	n/a
Wilderness	\$447,500	\$520,000	16%	\$256,000	\$262,000	2%	data not applicable	\$0	0%
Woodmoor	\$800,000	\$735,000	-8%	\$299,000	data not applicable	n/a	\$0	data not applicable	0%
Gross Live Median:	\$695,750	\$615,000	-12%	\$330,000	\$328,000	-1%	\$340,000	\$185,000	-46%

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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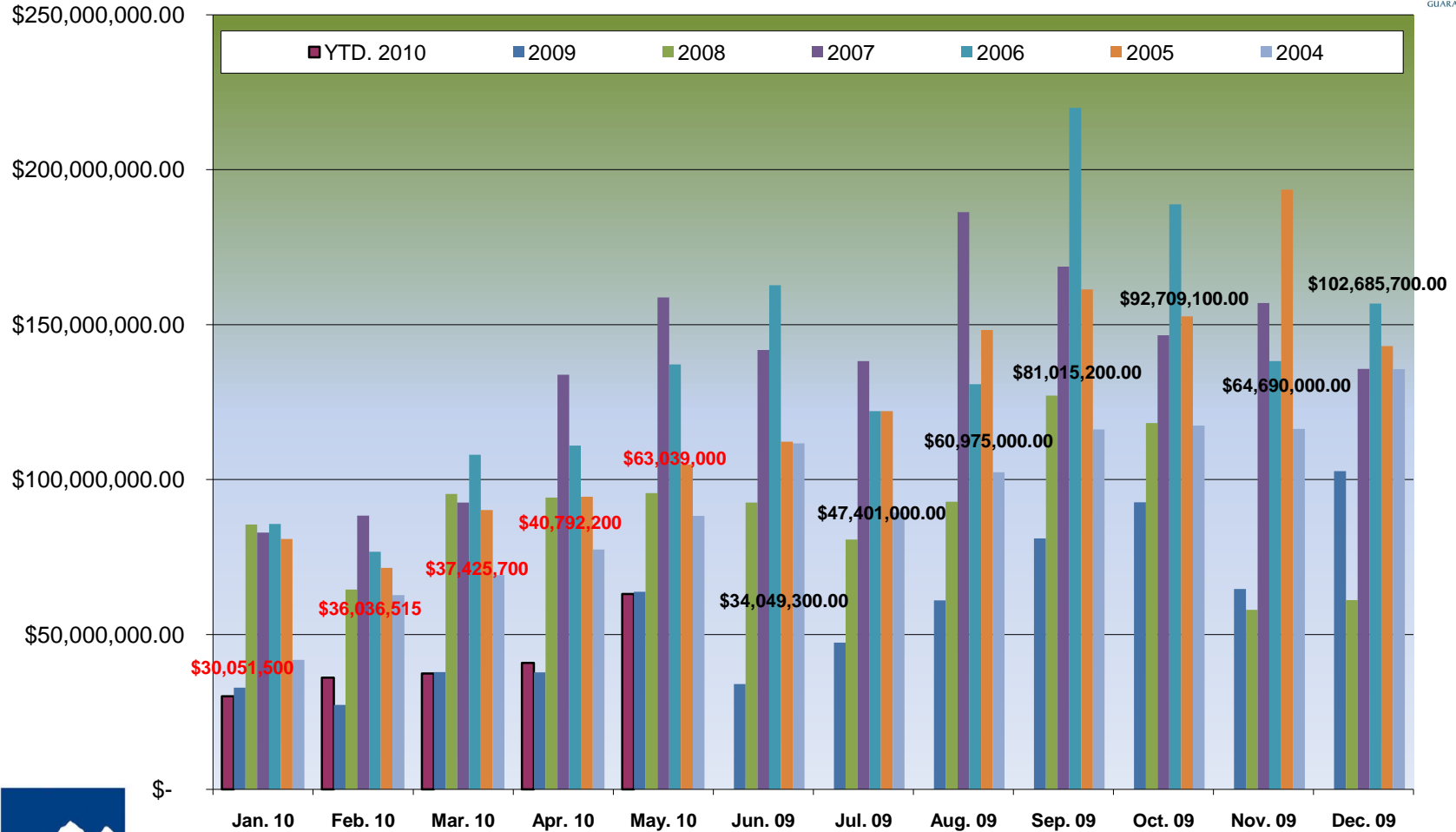


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Land Title Guarantee
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Summit County Gross Real Estate Volume: 2004 through Year-to-Date 2010



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 256 Dillon Ridge
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**Breckenridge
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 200 North Ridge
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RESIDENTIAL MARKET SALES BY PRICE POINT

Summit County sales of Improved Residential Units are included in Analysis

May 2010 Residential Improved Units - Price Point Summary			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	8	\$1,362,300	2%
200,001 to 300,000	15	\$3,971,900	6%
300,001 to 400,000	8	\$2,848,800	5%
400,001 to 500,000	11	\$4,960,000	8%
500,001 to 600,000	7	\$3,831,000	6%
600,001 to 700,000	6	\$3,880,000	6%
700,001 to 800,000	3	\$2,273,000	4%
800,001 to 900,000	10	\$8,554,500	14%
900,001 to 1,000,000	2	\$1,832,500	3%
1,000,001 to 1,500,000	7	\$9,340,000	15%
1,500,001 to 2,000,000	3	\$5,275,000	9%
2,000,001 to 2,500,000	4	\$8,454,000	14%
2,500,001 to 3,000,000	2	\$5,215,000	8%
over \$ 3 Million	0	\$0	0%
Total:	86	\$61,798,000	100%
New Construction	Number Trans.	Total Volume	Average Price
Single Family	1	\$2,525,000	\$2,525,000
Multi Family	16	\$20,955,900	\$1,309,744
Vacant Land	0	\$0	\$0
Resales	Number Trans.	Total Volume	Average Price
Single Family	30	\$23,254,800	\$775,160
Multi Family	39	\$15,062,300	\$386,213
Vacant Land	2	\$485,000	\$242,500
May 2010 Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	31	\$25,779,800	\$831,606
Multi Family	55	\$36,018,200	\$654,876
Vacant Land	2	\$485,000	\$242,500
Year - to - Date 2010: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	127	\$96,245,700	\$757,840
Multi Family	198	\$88,621,700	\$447,584
Vacant Land	26	\$10,822,000	\$416,231
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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HISTORICAL COST BREAKDOWN: SUMMIT COUNTY

Sales of Improved Residential Units are included in Analysis

Year-to-Date Price Point Summary for Residential Volume: Through May 31st, 2010			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	31	\$5,103,300	3%
200,001 to 300,000	69	\$17,600,800	10%
300,001 to 400,000	50	\$17,632,000	10%
400,001 to 500,000	48	\$22,138,900	12%
500,001 to 600,000	26	\$14,274,800	8%
600,001 to 700,000	16	\$10,294,000	6%
700,001 to 800,000	18	\$13,628,400	7%
800,001 to 900,000	22	\$19,024,400	10%
900,001 to 1,000,000	7	\$6,607,500	4%
1,000,001 to 1,500,000	25	\$31,939,300	17%
1,500,001 to 2,000,000	6	\$10,510,000	6%
2,000,001 to 2,500,000	5	\$10,899,000	6%
2,500,001 to 3,000,000	2	\$5,215,000	3%
over \$ 3 Million	0	\$0	0%
Total:	325	\$184,867,400	100%
Year-to-Date Price Point Summary for Residential Volume: Through May 31st, 2009			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	16	\$2,535,600	1%
200,001 to 300,000	39	\$10,091,200	6%
300,001 to 400,000	52	\$18,492,500	11%
400,001 to 500,000	26	\$11,741,900	7%
500,001 to 600,000	34	\$18,737,500	11%
600,001 to 700,000	24	\$15,768,900	9%
700,001 to 800,000	15	\$11,322,800	7%
800,001 to 900,000	6	\$5,254,500	3%
900,001 to 1,000,000	10	\$9,547,400	6%
1,000,001 to 1,500,000	25	\$31,522,100	18%
1,500,001 to 2,000,000	8	\$14,214,800	8%
2,000,001 to 2,500,000	3	\$6,700,000	4%
2,500,001 to 3,000,000	1	\$2,800,000	2%
over \$ 3 Million	4	\$12,783,000	7%
Total:	263	\$171,512,200	100%
Year-to-Date Price Point Summary for Residential Volume: Through May 31st, 2008			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	75	\$11,616,600	3%
200,001 to 300,000	95	\$24,378,800	7%
300,001 to 400,000	109	\$38,491,700	11%
400,001 to 500,000	90	\$40,442,800	12%
500,001 to 600,000	57	\$31,485,600	9%
600,001 to 700,000	39	\$25,829,600	7%
700,001 to 800,000	42	\$31,766,100	9%
800,001 to 900,000	27	\$22,991,500	7%
900,001 to 1,000,000	18	\$17,088,700	5%
1,000,001 to 1,500,000	38	\$45,162,300	13%
1,500,001 to 2,000,000	17	\$29,629,600	9%
2,000,001 to 2,500,000	8	\$18,049,300	5%
2,500,001 to 3,000,000	3	\$8,150,000	2%
over \$ 3 Million	1	\$3,150,000	1%
Total:	619	\$348,232,600	100%

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Market Analysis % Change % Change: 2004 through Year-to-Date 2010

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
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
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
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
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
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
June	\$111,700,400	0%	\$112,232,799	45%	\$162,725,600	-13%	\$141,802,500	-35%	\$92,536,900	-63%	\$34,049,300		
July	\$89,310,400	37%	\$122,040,800	0%	\$122,097,500	13%	\$138,251,700	-42%	\$80,686,100	-41%	\$47,401,000		
August	\$102,320,900	45%	\$148,269,200	-12%	\$130,811,400	42%	\$186,302,600	-50%	\$92,825,200	-34%	\$60,975,000		
September	\$116,154,100	39%	\$161,353,500	36%	\$219,939,000	-23%	\$168,704,900	-25%	\$127,090,100	-36%	\$81,015,200		
October	\$117,417,900	30%	\$152,693,400	24%	\$188,770,200	-22%	\$146,546,900	-19%	\$118,230,800	-22%	\$92,709,100		
November	\$116,352,500	66%	\$193,562,600	-29%	\$138,233,900	14%	\$156,934,000	-63%	\$58,002,400	12%	\$64,690,000		
December	\$135,624,700	6%	\$143,084,300	10%	\$156,795,100	-13%	\$135,691,900	-55%	\$61,054,700	68%	\$102,685,700		
Year-to-Date 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		\$207,344,915
Month to Date	\$339,295,000	30%	\$442,390,900	17%	\$518,502,100	7%	\$556,504,300	-22%	\$435,302,900	-54%	\$199,483,800	4%	\$207,344,915

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
January	118	82%	215	-11%	192	-4%	185	-11%	165	-67%	54	0%	54
February	221	-23%	171	6%	181	-8%	166	-23%	128	-57%	55	20%	66
March	212	24%	262	2%	266	-23%	206	-21%	162	-56%	71	21%	86
April	240	3%	247	12%	276	-5%	261	-38%	163	-58%	68	34%	91
May	247	6%	263	18%	310	5%	324	-50%	162	-46%	88	7%	94
June	278	10%	305	11%	340	-17%	283	-45%	155	-48%	80		
July	229	41%	323	-3%	312	-4%	301	-55%	136	-30%	95		
August	293	37%	400	-27%	291	24%	361	-49%	183	-38%	114		
September	368	21%	445	0%	444	-32%	301	-33%	201	-27%	147		
October	371	5%	389	3%	400	-22%	311	-43%	176	-9%	160		
November	343	11%	381	-14%	326	-14%	281	-63%	105	29%	135		
December	326	-9%	298	-9%	271	-19%	220	-55%	98	82%	178		
Year-to-Date TOTAL	3,246	14%	3,699	-2%	3,609	-11%	3,200	-43%	1834	-32%	1245		391
Month to Date	791	13%	895	2%	915	-11%	818	-24%	618	-60%	248	20%	297

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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Market Analysis by Area

Summit County, Colorado

MAY 2010

There was 1 Bank Sale in May 2010, totalling \$261,900 in Gross Volume, or \$261,900 per Unit. This accounts for 0.42% of the Overall Gross Volume in Sales.

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	\$3,375,000	5%	5	5%	\$675,000	\$700,000	\$675,000	\$700,000	\$ 215
Breckenridge	\$31,463,800	50%	32	34%	\$983,244	\$804,500	\$983,244	\$804,500	\$ 233
Breckenridge Golf Course	\$3,199,000	5%	4	4%	\$799,750	\$630,000	\$1,525,000	data not applicable	\$ 310
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain	\$542,000	1%	2	2%	\$271,000	data not applicable	\$450,000	data not applicable	\$ 370
Corinthian Hills & Summerwood	\$285,000	0%	1	1%	\$285,000	data not applicable	\$285,000	data not applicable	\$ 213
Dillon Town & Lake	\$110,000	0%	1	1%	\$110,000	data not applicable	\$0	data not applicable	\$ -
Dillon Valley	\$335,000	1%	2	2%	\$167,500	data not applicable	\$167,500	data not applicable	\$ 193
Farmers Corner	\$764,000	1%	2	2%	\$382,000	data not applicable	\$429,000	data not applicable	\$ 250
Frisco	\$4,367,000	7%	9	10%	\$485,222	\$333,000	\$514,625	\$424,500	\$ 293
Heeney	\$230,000	0%	1	1%	\$230,000	data not applicable	\$230,000	data not applicable	\$ 177
Keystone	\$6,165,000	10%	11	12%	\$560,455	\$530,000	\$560,455	\$530,000	\$ 336
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
North Summit County (rural)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Peak 7	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Silverthorne	\$8,207,300	13%	13	14%	\$631,331	\$525,000	\$671,025	\$587,500	\$ 280
Summit Cove	\$1,375,000	2%	3	3%	\$458,333	\$390,000	\$458,333	\$390,000	\$ 238
Wilderness	\$2,119,000	3%	6	6%	\$353,167	\$347,500	\$393,800	\$450,000	\$ 324
Woodmoor	\$501,900	1%	2	2%	\$250,950	data not applicable	\$250,950	data not applicable	\$ 179
Quit Claim Deeds	\$0	0%	0	0%	\$0	data not applicable	\$0	\$0	\$ -
TOTAL	\$63,039,000	100%	94	100%	\$670,628	\$466,500	\$718,581	\$518,000	\$ 263

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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Market Analysis by Area

Summit County, Colorado

YEAR-TO-DATE 2010: THROUGH MAY 31st, 2010

There have been 8 Bank Sales YTD through May 2010, totalling \$3,590,500 in Gross Volume, or \$448,813 per Unit . This accounts for 1.73% of the Overall Gross Volume in Sales.

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	\$9,948,500	5%	25	6%	\$397,940	\$385,000	\$556,156	\$600,000	\$ 243
Breckenridge	\$75,052,000	36%	101	26%	\$743,089	\$497,000	\$744,532	\$498,500	\$ 342
Breckenridge Golf Course	\$19,427,200	9%	28	7%	\$693,829	\$535,000	\$1,017,159	\$950,000	\$ 301
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain Less Ski Area Sale	\$4,742,000	2%	11	3%	\$431,091	\$425,000	\$502,778	\$435,000	\$ 416
Corinthian Hills & Summerwood	\$1,235,000	1%	2	1%	\$617,500	data not applicable	\$617,500	data not applicable	\$ 255
Dillon Town & Lake	\$1,685,000	1%	6	2%	\$280,833	\$275,000	\$315,000	\$290,000	\$ 278
Dillon Valley	\$2,797,200	1%	13	3%	\$215,169	\$185,000	\$230,000	\$217,500	\$ 213
Farmers Corner	\$1,244,000	1%	3	1%	\$414,667	\$429,000	\$454,500	data not applicable	\$ 246
Frisco	\$21,834,400	11%	46	12%	\$474,661	\$378,750	\$480,544	\$385,000	\$ 290
Heaney	\$886,000	0%	6	2%	\$147,667	\$72,500	\$168,500	data not applicable	\$ 181
Keystone	\$18,773,615	9%	50	13%	\$375,472	\$286,500	\$401,630	\$294,000	\$ 342
Montezuma	\$140,000	0%	1	0%	\$140,000	data not applicable	\$0	data not applicable	\$ -
North Summit County (rural)	\$915,000	0%	3	1%	\$305,000	\$295,000	\$310,000	data not applicable	\$ 122
Peak 7	\$2,066,600	1%	4	1%	\$516,650	\$518,300	\$516,650	\$518,300	\$ 266
Silverthorne	\$23,870,800	12%	33	8%	\$723,358	\$480,000	\$689,108	\$506,500	\$ 266
Summit Cove	\$6,072,000	3%	14	4%	\$433,714	\$441,000	\$490,083	\$516,000	\$ 235
Wilderness	\$12,441,700	6%	33	8%	\$377,021	\$325,000	\$384,116	\$337,500	\$ 272
Woodmoor	\$4,157,900	2%	9	2%	\$461,989	\$326,000	\$557,557	\$560,000	\$ 233
Quit Claim Deeds	\$56,000	0%	3	1%	\$18,667	\$25,000	\$0	\$0	\$ -
TOTAL	\$207,344,915	100%	391	100%	\$534,250	\$390,000	\$568,823	\$441,500	\$ 301

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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**Frisco
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**Breckenridge
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Breckenridge, CO 80424

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BUY LOCAL



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SUMMIT COUNTY BANK SALES: May 2010

The property located at 93 Monarch Drive, aka Monarch Townhome Unit 2 sold on May 5th, 2010 for \$261,900

This unit is 3 Bedroom - 4 Bath and has 1,458 SF Living Area. Landsize is .0210 AC. PPSF: \$179.63

The Seller was: US Bank, NA. The Purchaser was: Joseph W. Murrell

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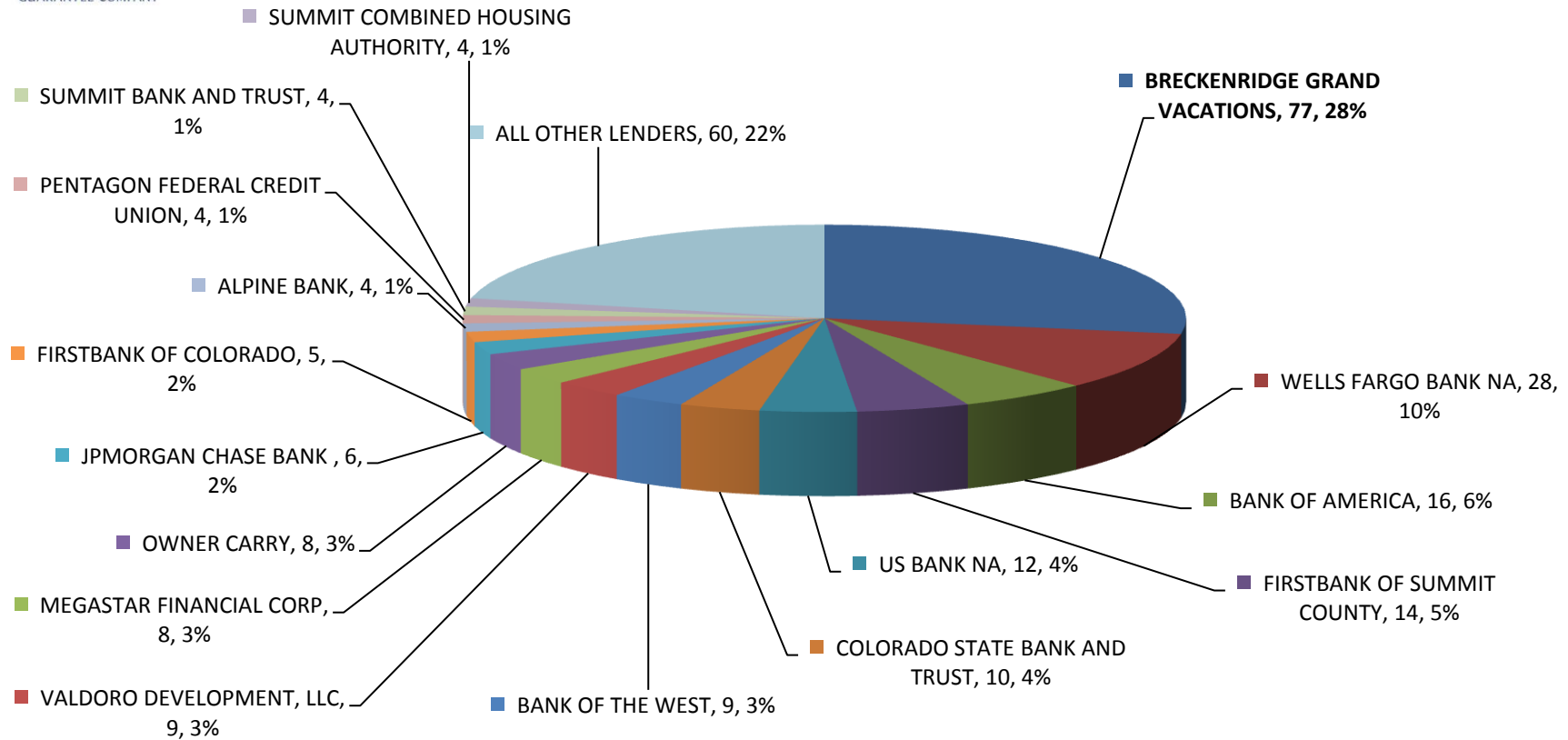
Top 78% Lenders for May 2010: Summit County

Total Loans Recorded in May 2010: 278 Loans

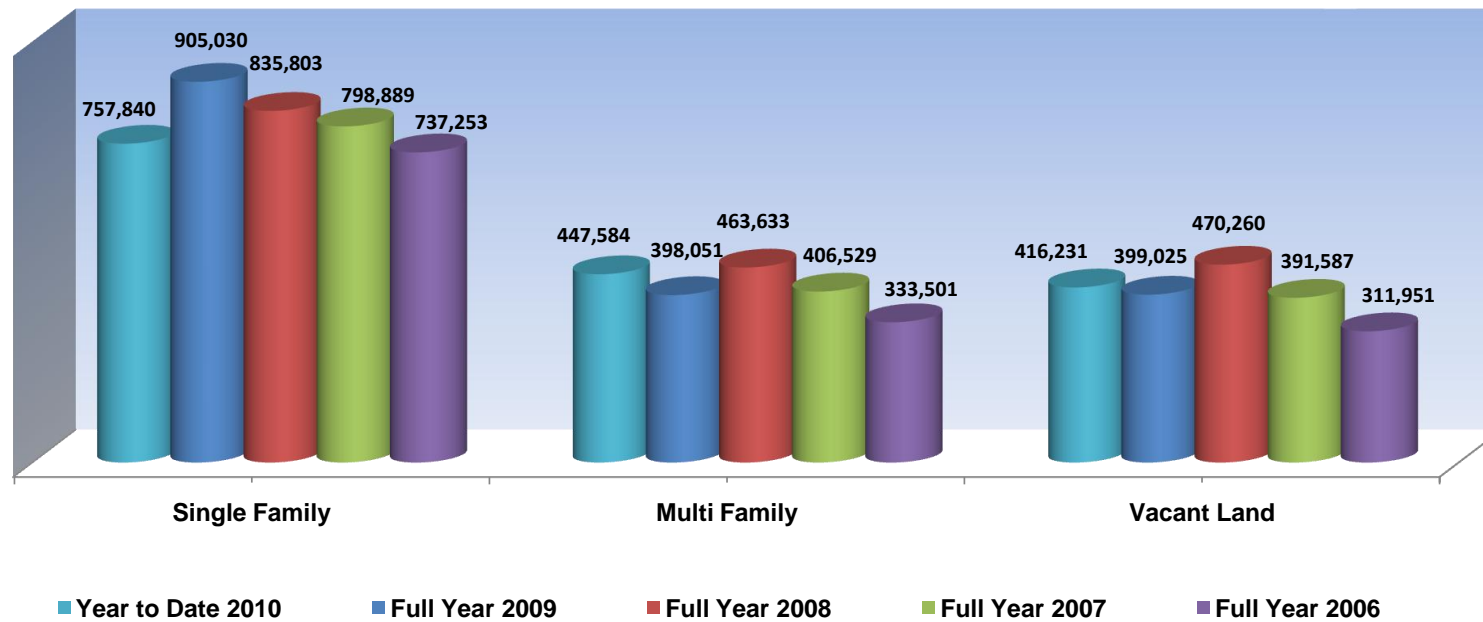
LOAN BREAKDOWN: 51 Loans related to Sales: 54% of the 94 Sales Transactions.

There were 142 Refinance/Equity Loans, and 85 Loans related to Timeshare Sales.

The Remainder of Sales: 46% of Real Estate closings were Cash Transactions at the time of closing.



Average Price History for Real Estate Transactions in Summit County, Colorado: 2006 through Year-to-Date 2010



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May 2010 Foreclosure Process Document Breakdown: Summit County

MAY 2010:		Total	Timeshare	Fee Simple	Unknown: No legal shown
#1	Notice of Election & Demand for Sale: (NED)	39	3	34	2
#2	Certificate of Purchase: (CTP)	0	0	0	0
#3	Public Trustee's Deeds: (PTD)	5	1	3	1
Total Foreclosure Documents Filed:		44	4	37	3

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 deferment, cure, withdrawal 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/liens & 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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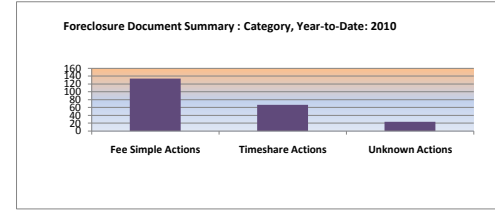
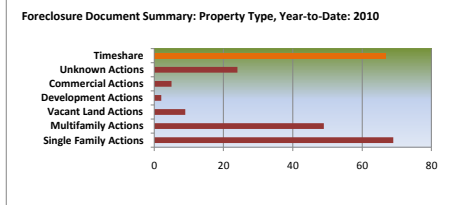
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YEAR-TO-DATE SUMMARY OF FORECLOSURE ACTIONS:

Property Foreclosure Summary:	
Fee Simple Actions	134
Timeshare Actions	67
Unknown Actions	24
Property Type Breakdown:	
Single Family Actions	69
Multifamily Actions	49
Vacant Land Actions	9
Development Actions	2
Commercial Actions	5
Unknown Actions	24
Timeshare	67

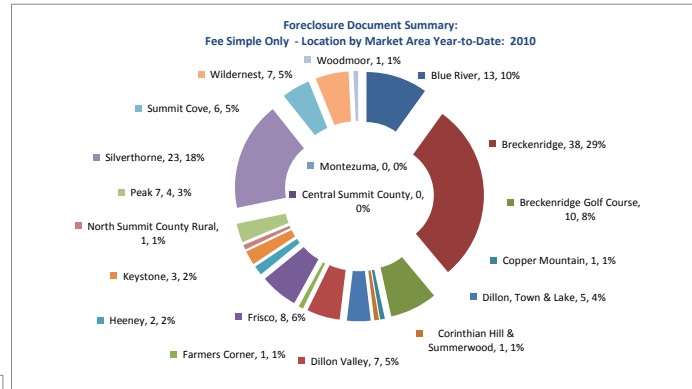
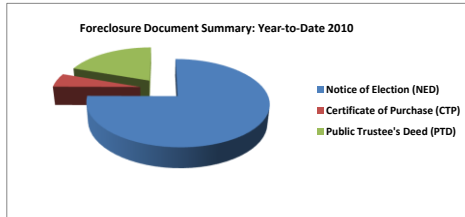


Location Summary: ALL TYPES	
Blue River	13
Breckenridge	105
Breckenridge Golf Course	11
Central Summit County	0
Copper Mountain	1
Corinthian Hill & Summerwood	1
Dillon, Town & Lake	5
Dillon Valley	7
Farmers Corner	1
Frisco	9
Heeney	2
Keystone	3
Montezuma	0
North Summit County Rural	2
Peak 7	4
Silverthorne	23
Summit Cove	6
Wilderness	7
Woodmoor	1

Location Summary: Fee Simple Only	
Blue River	13
Breckenridge	38
Breckenridge Golf Course	10
Central Summit County	0
Copper Mountain	1
Corinthian Hill & Summerwood	1
Dillon, Town & Lake	5
Dillon Valley	7
Farmers Corner	1
Frisco	8
Heeney	2
Keystone	3
Montezuma	0
North Summit County Rural	1
Peak 7	4
Silverthorne	23
Summit Cove	6
Wilderness	7
Woodmoor	1

* Location Summaries do not include recordings with Unknown Legal Descriptions

Document Summary:	
Notice of Election (NED)	169
Certificate of Purchase (CTP)	12
Public Trustee's Deed (PTD)	44



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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: (PTD)	86

*data is obtained from the Summit County Treasure's Office
it is deemed reliable but not guaranteed.

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