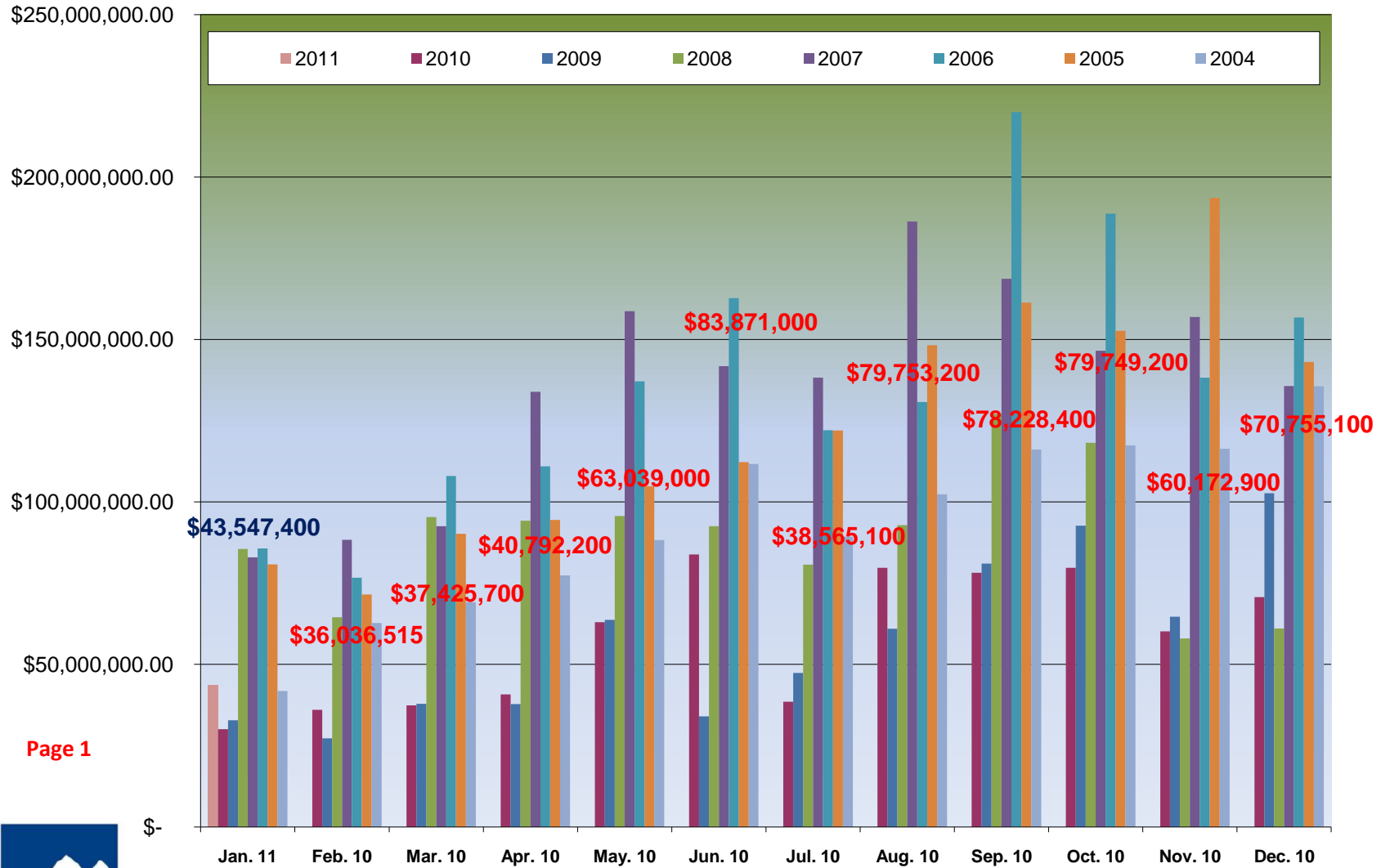


Summit County Gross Real Estate Volume: 2004 through 2011



January Edition: 2011



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January Market Analysis by Area

Summit County, Colorado

JANUARY 2011

There were 11 Bank Sales in January 2011, totalling \$4,418,300 in Gross Volume, or \$401,664 per Unit . This accounts for 10.15% of the Overall Gross Volume in Sales.

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	\$2,287,000	5%	6	7%	\$381,167	\$351,000	\$550,500	\$657,500	\$ 198
Breckenridge	\$15,221,700	35%	30	34%	\$507,390	\$505,000	\$505,576	\$450,000	\$ 450
Breckenridge Golf Course	\$5,770,300	13%	8	9%	\$721,288	\$652,500	\$787,786	\$830,000	\$ 264
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain	\$925,000	2%	2	2%	\$462,500	dna	\$400,000	dna	\$ 303
Corinthian Hills & Summerwood	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Dillon Town & Lake	\$602,500	1%	2	2%	\$301,250	dna	\$301,250	dna	\$ 183
Dillon Valley	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Farmers Corner	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Frisco	\$3,397,000	8%	8	9%	\$424,625	\$401,500	\$398,333	\$401,500	\$ 178
Heeney	\$0	0%	0	0%	\$0	dna	\$0	dna	\$ -
Keystone	\$4,453,800	10%	10	11%	\$445,380	\$477,500	\$445,380	\$477,500	\$ 362
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	\$3,986,300	9%	8	9%	\$498,288	\$407,500	\$498,288	\$407,500	\$ 231
Summit Cove	\$731,000	2%	2	2%	\$365,500	dna	\$365,500	dna	\$ 194
Wilderness	\$1,597,000	4%	6	7%	\$266,167	\$284,000	\$266,167	\$284,000	\$ 235
Woodmoor	\$4,085,000	9%	2	2%	\$2,042,500	dna	\$3,700,000	dna	\$ 530
Quit Claim Deeds	\$490,800	1%	3	3%	\$163,600	\$164,300	\$0	\$0	\$ -
TOTAL	\$43,547,400	100%	87	100%	\$512,579	\$400,000	\$529,458	\$409,000	\$ 332

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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January Market Analysis by Area

Summit County, Colorado

January Issue: Ytd. 2011

There have been 11 Bank Sales YTD through January 2011, totalling \$4,418,300 in Gross Volume, or \$401,664 per Unit . This accounts for 10.15% 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	\$2,287,000	5%	6	7%	\$381,167	\$351,000	\$550,500	\$657,500	\$ 198
Breckenridge	\$15,221,700	35%	30	34%	\$507,390	\$505,000	\$505,576	\$450,000	\$ 450
Breckenridge Golf Course	\$5,770,300	13%	8	9%	\$721,288	\$652,500	\$787,786	\$830,000	\$ 264
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain Less Ski Area Sale	\$925,000	2%	2	2%	\$462,500	dna	\$400,000	dna	\$ 303
Corinthian Hills & Summerwood	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Dillon Town & Lake	\$602,500	1%	2	2%	\$301,250	dna	\$301,250	dna	\$ 183
Dillon Valley	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Farmers Corner	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Frisco	\$3,397,000	8%	8	9%	\$424,625	\$401,500	\$398,333	\$401,500	\$ 178
Heeney	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Keystone	\$4,453,800	10%	10	11%	\$445,380	\$477,500	\$445,380	\$477,500	\$ 362
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	\$3,986,300	9%	8	9%	\$498,288	\$407,500	\$498,288	\$407,500	\$ 231
Summit Cove	\$731,000	2%	2	2%	\$365,500	dna	\$365,500	dna	\$ 194
Wilderness	\$1,597,000	4%	6	7%	\$266,167	\$284,000	\$266,167	\$284,000	\$ 235
Woodmoor	\$4,085,000	9%	2	2%	\$2,042,500	dna	\$3,700,000	dna	\$ 530
Quit Claim Deeds	\$490,800	1%	3	3%	\$163,600	\$164,300	\$0	\$0	\$ -
TOTAL	\$43,547,400	100%	87	100%	\$512,579	\$400,000	\$529,458	\$409,000	\$ 332

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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JANUARY MARKET SNAPSHOT

Market Snapshot by Area & Property Type Comparison

Summit County, Colorado
January 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	\$550,500	-3%	\$137,167	\$0	n/a	\$117,439	\$25,000	-79%
Breckenridge	\$925,045	\$692,500	-25%	\$591,193	\$491,730	-17%	\$727,038	\$0	n/a
Breckenridge Golf Course	\$1,321,675	\$964,900	-27%	\$416,900	\$345,000	-17%	\$247,527	\$255,800	3%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$1,742,917	\$0	n/a	\$436,921	\$400,000	-8%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$637,375	\$0	n/a	\$617,500	\$0	n/a	\$251,467	\$0	0%
Dillon Town & Lake	\$772,300	\$440,000	-43%	\$312,041	\$162,500	-48%	\$0	\$0	0%
Dillon Valley	\$364,227	\$0	n/a	\$147,600	\$0	n/a	\$0	\$0	0%
Farmers Corner	\$503,533	\$0	n/a	\$0	\$0	0%	\$335,000	\$0	n/a
Frisco	\$688,010	\$507,500	-26%	\$387,691	\$343,750	-11%	\$348,750	\$222,000	-36%
Heeny	\$248,417	\$0	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$703,200	\$695,800	-1%	\$368,878	\$417,556	13%	\$57,667	\$0	n/a
Montezuma	\$266,667	\$0	n/a	\$0	\$0	0%	\$120,000	\$0	n/a
North Summit County (Rural)	\$830,000	\$0	n/a	\$0	\$0	0%	\$938,750	\$0	n/a
Peak 7	\$536,900	\$0	n/a	\$0	\$0	0%	\$0	\$0	n/a
Silverthorne	\$716,759	\$543,060	-24%	\$407,755	\$423,667	4%	\$329,625	\$0	n/a
Summit Cove	\$543,622	\$351,000	-35%	\$225,850	\$380,000	68%	\$139,500	\$0	n/a
Wilderness	\$550,996	\$323,000	-41%	\$259,485	\$254,800	-2%	\$245,000	\$0	n/a
Woodmoor	\$726,357	\$3,700,000	409%	\$293,950	\$0	-100%	\$127,500	\$385,000	202%
Gross Live Average:	\$770,797	\$767,461	0%	\$425,080	\$426,174	0%	\$336,625	\$221,950	-34%

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	\$657,500	11%	\$157,500	\$0	n/a	\$147,650	dna	n/a
Breckenridge	\$735,000	dna	n/a	\$425,000	\$425,000	0%	\$415,000	\$0	n/a
Breckenridge Golf Course	\$1,175,000	\$957,000	-19%	\$385,850	dna	n/a	\$399,000	dna	n/a
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$1,425,000	\$0	n/a	\$372,500	dna	n/a	\$0	\$0	0%
Corinthian Hills/Summerwood	\$660,000	\$0	n/a	dna	\$0	n/a	\$0	\$0	0%
Dillon Town & Lake	\$462,500	dna	n/a	\$273,000	dna	n/a	\$0	\$0	0%
Dillon Valley	\$365,000	\$0	n/a	\$127,000	\$0	n/a	\$0	\$0	0%
Farmers Corner	\$454,500	\$0	n/a	\$0	\$0	0%	\$230,000	\$0	n/a
Frisco	\$522,500	dna	n/a	\$350,000	\$346,000	-1%	dna	dna	n/a
Heeny	\$270,000	\$0	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$530,000	dna	n/a	\$315,500	\$415,000	32%	\$395,000	\$0	0%
Montezuma	\$200,000	\$0	n/a	\$0	\$0	0%	\$0	\$0	n/a
North Summit County (Rural)	\$700,000	\$0	n/a	\$0	\$0	0%	\$1,500,000	\$0	n/a
Peak 7	\$554,000	dna	n/a	\$0	\$0	0%	dna	\$0	0%
Silverthorne	\$654,500	\$338,000	-48%	\$417,000	\$420,000	1%	\$312,500	\$0	n/a
Summit Cove	\$540,000	dna	n/a	\$221,900	dna	n/a	dna	\$0	n/a
Wilderness	\$475,000	dna	n/a	\$232,000	\$245,000	6%	dna	\$0	n/a
Woodmoor	\$747,500	dna	n/a	dna	\$0	n/a	\$0	dna	n/a
Gross Live Median:	\$605,000	\$670,000	11%	\$327,500	\$380,000	16%	\$340,000	\$238,900	-30%

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January 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	-100%	
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	-100%	
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	-100%	
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	-100%	
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	-100%	
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	-100%	
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	-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	-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	-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	-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 TOTAL	\$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
Month to Date	\$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	-94%	\$43,547,400

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	-100%	
March	212	24%	262	2%	266	-23%	206	-21%	162	-56%	71	21%	86	-100%	
April	240	3%	247	12%	276	-5%	261	-38%	163	-58%	68	34%	91	-100%	
May	247	6%	263	18%	310	5%	324	-50%	162	-46%	88	7%	94	-100%	
June	278	10%	305	11%	340	-17%	283	-45%	155	-48%	80	73%	138	-100%	
July	229	41%	323	-3%	312	-4%	301	-55%	136	-30%	95	-21%	75	-100%	
August	293	37%	400	-27%	291	24%	361	-49%	183	-38%	114	3%	117	-100%	
September	368	21%	445	0%	444	-32%	301	-33%	201	-27%	147	1%	149	-100%	
October	371	5%	389	3%	400	-22%	311	-43%	176	-9%	160	-4%	154	-100%	
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 TOTAL	118	82%	215	-11%	192	-4%	185	-11%	165	-67%	54	0%	54	61%	87
Month to Date	3,246	14%	3,699	-2%	3,609	-11%	3,200	-43%	1834	-32%	1245	6%	1319	-93%	87

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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JANUARY RESIDENTIAL MARKET SALES BY PRICE POINT

Summit County sales of Improved Residential Units are included in Analysis

January 2011 Residential Improved Units - Price Point Summary			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	8	\$1,294,000	3%
200,001 to 300,000	15	\$3,858,700	10%
300,001 to 400,000	14	\$5,022,000	12%
400,001 to 500,000	9	\$3,984,000	10%
500,001 to 600,000	5	\$2,825,000	7%
600,001 to 700,000	10	\$6,498,600	16%
700,001 to 800,000	5	\$3,720,000	9%
800,001 to 900,000	2	\$1,727,000	4%
900,001 to 1,000,000	3	\$2,802,000	7%
1,000,001 to 1,500,000	4	\$4,807,500	12%
1,500,001 to 2,000,000	0	\$0	0%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	0	\$0	0%
over \$ 3 Million	1	\$3,700,000	9%
Total:	76	\$40,238,800	100%
New Construction	Number Trans.	Total Volume	Average Price
Single Family	4	\$6,202,800	\$1,550,700
Multi Family	10	\$7,492,000	\$749,200
Vacant Land	0	\$0	\$0
Resales	Number Trans.	Total Volume	Average Price
Single Family	19	\$11,448,800	\$602,568
Multi Family	43	\$15,095,200	\$351,051
Vacant Land	4	\$887,800	\$221,950
January 2011 Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	23	\$17,651,600	\$767,461
Multi Family	53	\$22,587,200	\$426,174
Vacant Land	4	\$887,800	\$221,950
Ytd. 2011: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	23	\$17,651,600	\$767,461
Multi Family	53	\$22,587,200	\$426,174
Vacant Land	4	\$887,800	\$221,950
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

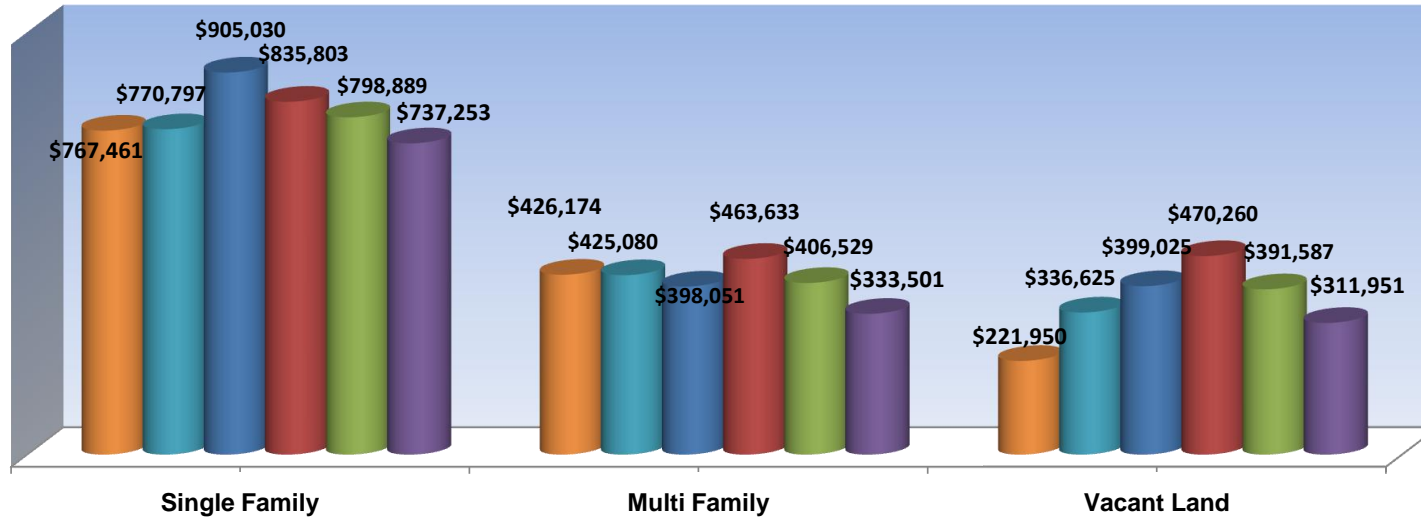
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January 2011 Average Price History for Real Estate Transactions in Summit County, Colorado: 2006 through 2011

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



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**Breckenridge
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JANUARY 2011 HISTORICAL COST BREAKDOWN: SUMMIT COUNTY

Sales of Improved Residential Units are included in Analysis

Year-to-Date Price Point Summary for Residential Volume: Through January 31st, 2011			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	8	\$1,294,000	3%
200,001 to 300,000	15	\$3,858,700	10%
300,001 to 400,000	14	\$5,022,000	12%
400,001 to 500,000	9	\$3,984,000	10%
500,001 to 600,000	5	\$2,825,000	7%
600,001 to 700,000	10	\$6,498,600	16%
700,001 to 800,000	5	\$3,720,000	9%
800,001 to 900,000	2	\$1,727,000	4%
900,001 to 1,000,000	3	\$2,802,000	7%
1,000,001 to 1,500,000	4	\$4,807,500	12%
1,500,001 to 2,000,000	0	\$0	0%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	0	\$0	0%
over \$ 3 Million	1	\$3,700,000	9%
Total:	76	\$40,238,800	100%
Year-to-Date Price Point Summary for Residential Volume: Through January 31st, 2010			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	1	\$149,900	1%
200,001 to 300,000	6	\$1,449,300	13%
300,001 to 400,000	3	\$1,041,000	10%
400,001 to 500,000	2	\$854,000	8%
500,001 to 600,000	0	\$0	0%
600,001 to 700,000	0	\$0	0%
700,001 to 800,000	2	\$1,546,400	14%
800,001 to 900,000	3	\$2,582,000	24%
900,001 to 1,000,000	0	\$0	0%
1,000,001 to 1,500,000	1	\$1,183,000	11%
1,500,001 to 2,000,000	1	\$1,950,000	18%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	0	\$0	0%
over \$ 3 Million	0	\$0	0%
Total:	19	\$10,755,600	100%
Year-to-Date Price Point Summary for Residential Volume: Through January 31st, 2009			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	7	\$1,140,600	4%
200,001 to 300,000	5	\$1,269,500	5%
300,001 to 400,000	12	\$4,360,200	16%
400,001 to 500,000	4	\$1,932,500	7%
500,001 to 600,000	5	\$2,779,900	10%
600,001 to 700,000	6	\$3,907,400	14%
700,001 to 800,000	1	\$800,000	3%
800,001 to 900,000	1	\$900,000	3%
900,001 to 1,000,000	0	\$0	0%
1,000,001 to 1,500,000	6	\$7,382,500	27%
1,500,001 to 2,000,000	0	\$0	0%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	0	\$0	0%
over \$ 3 Million	1	\$3,108,000	11%
Total:	48	\$27,580,600	100%

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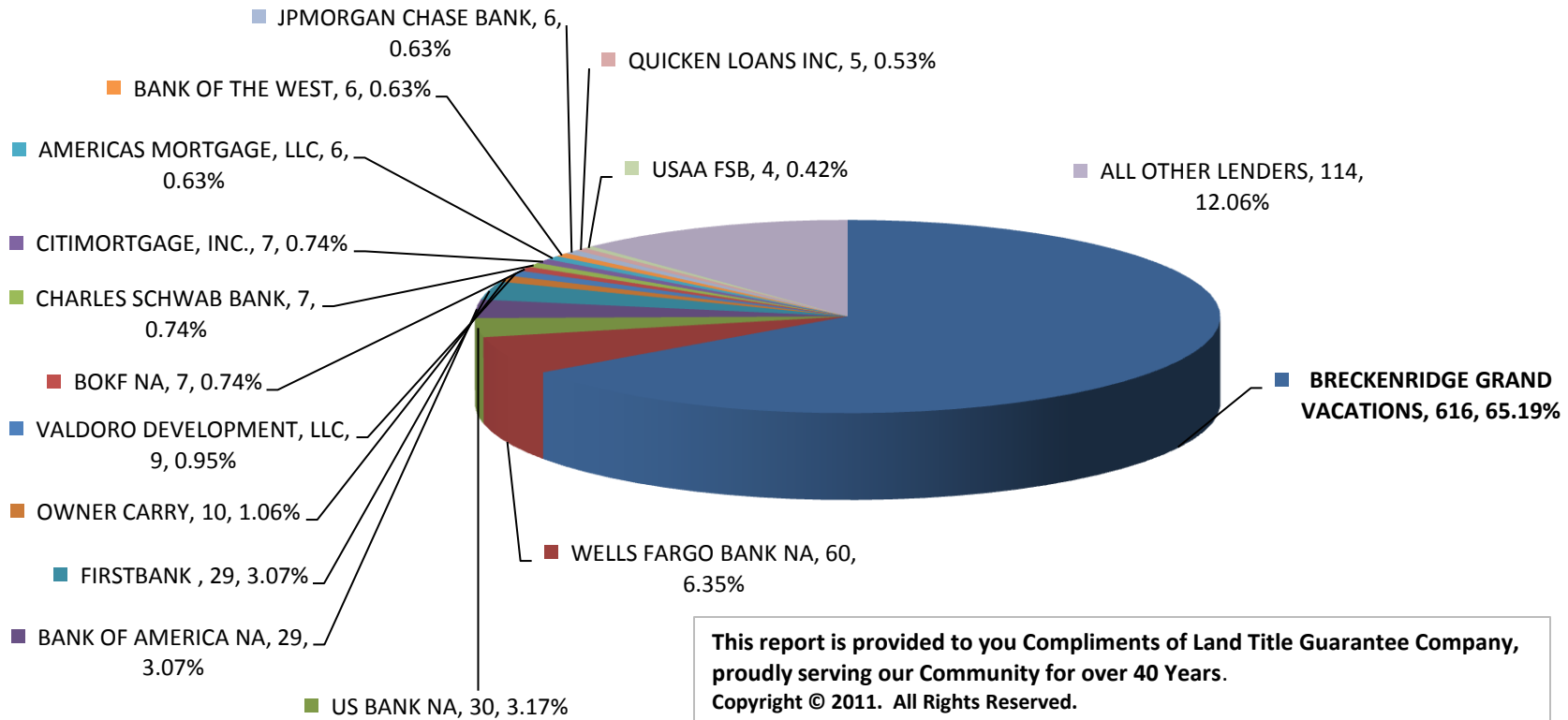
Top 88% Lenders for January 2011: Summit County

Total Loans Recorded in January 2011: 945 Loans

LOAN BREAKDOWN: 40 Loans related to Sales: 46% of the 87 Sales Transactions.

There were 280 Refinance/Equity Loans, and 625 Loans related to Timeshare Sales.

The Remainder of Sales: 54% of Real Estate closings were Cash Transactions at the time of closing.



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SUMMIT COUNTY BANK SALES: January 2011

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The property located at 0303 North Chipmunk Circle aka Willowbrook Meadows Subd #3 Lot 17, Block H, sold on 1/7/2011 for \$299,000
This home is 3 Bedroom 2 Bath, was built in 1995 and has 1,632 SF Living Area on .11 AC Land. PPSF is \$183.21
The Seller was: Deutsche Bank. The Purchaser was: Craig H. Holtet

The property located at 0030 Agate Road aka Ruby Ranch Subd Lot 34A/34C, sold on 1/11/2011 for \$680,300
This home is 4 Bedroom 4 Bath, was built in 1994 and has 3,724 SF Living Area on .93 AC Land. PPSF is \$182.68
The Seller was: Bank of America. The Purchaser was: David Craig Wingate

The property located at 0107 North Harris Street aka Longbranch Condo Unit 101, sold on 1/17/2011 for \$300,000
This Condo is 2 Bedroom 2 Bath, was built in 1974 and has 1,070 SF Living Area. PPSF is \$280.37
The Seller was: Deutsche Bank. The Purchaser was: David Savard

The property located at 0206 Sunlight Drive aka Summit Cove Subd #1 Lot 18, Block 4, sold on 1/24/2011 for \$351,000
This home is 3 Bedroom 2 Bath, was built in 1979 and has 2,084 SF Living Area on .33 AC Land. PPSF is \$168.43
The Seller was: FHLMC. The Purchaser was: Gregory Alan Nelson

The property located at 0206 East Fox Court aka Willowbrook Meadows Subd #2 Lot 9, sold on 1/27/2011 for \$338,000
This home is 4 Bedroom 3 Bath, was built in 1981 and has 2,384 SF Living Area on .14 AC Land. PPSF is \$141.78
The Seller was: FNMA. The Purchaser was: Jana Ash Miller

The property located at 0105 North Main Street aka Bartlett & Shock Subd Lot 79, sold on 1/27/2011 for \$560,000
This Retail Structure was originally built in 1880, and has 2,586 total SF of Commercial Space on .07 AC Land. PPSF is \$216.55
The Seller was: Bank of the West. The Purchaser was: Jeffrey A. Palomo

The property located at 0163 Pelican Circle aka Villas at Swans Nest Condo Unit 1207, Building 12, sold on 1/3/2011 for \$365,000
This Condo is 2 Bedroom 3 Bath, was built in 1999 and has 1,251 SF Living Area. PPSF is \$291.77
The Seller was: FNMA. The Purchaser was: Kenneth James Buechler

The property located at 1883 Highlands Drive aka Highlands @ Breckenridge Subd #8 Lot 167, sold on 1/25/2011 for \$957,000
This home is 4 Bedroom 5 Bath, was built in 2002 and has 4,805 SF Living Area on 1.18 AC Land. PPSF is \$199.17
The Seller was: Bank of New York. The Purchaser was: Matthew L. Schroeder

The property located at 0304 Illinois Gulch Road aka Wildflower II Condo Unit 106, Building B, sold on 1/21/2011 for \$113,000
This Condo is 1 Bedroom 1 Bath, was built in 1995 and has 440 SF Living area. PPSF is \$256.82
The Seller was: FNMA. The Purchaser was: Theresa E. Gogolen

The property located at 0384 Camron Lane aka Quandary Village Subd #2 Lot 16, Block 4, sold on 1/7/2011 for \$132,000
This home is 3 Bedroom 4 Bath, was built in 2007 and has 5,351 SF Living Area on .61 AC Land. PPSF is \$24.67
The Seller was: Indymac Venture, LLC. The Purchaser was: William Halamiczek

The property located at 0505 C South Main Street aka Main Street Station Condo Unit 2405, Breckenridge House East, sold on 1/4/2011 for \$323,000
This Condo is 1 Bedroom 1 Bath, was built in 2000 and has 754 SF Living Area. PPSF is \$428.38.
The Seller was: Citibank, NA. The Purchaser was: William Ryan Robinson

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January 2011 Foreclosure Process Document Breakdown: Summit County

JANUARY 2011:		Total	Timeshare	Fee Simple	Unknown: No legal shown
#1	Notice of Election & Demand for Sale: (NED)	21	4	15	2
#2	Certificate of Purchase: (CTP)	0	0	0	0
#3	Public Trustee's Deeds: (PTD)	9	3	4	2
Total Foreclosure Documents Filed:		30	7	19	4

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, 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/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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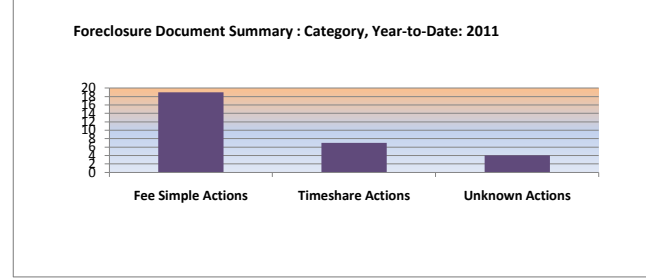
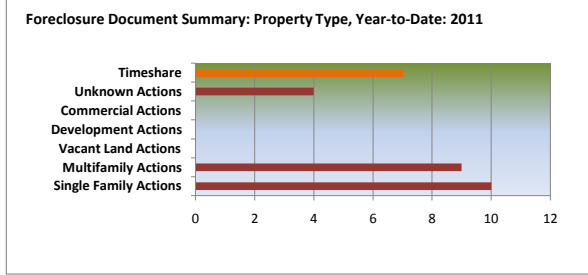
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YEAR-TO-DATE SUMMARY OF FORECLOSURE ACTIONS: January 2011 Edition

Property Foreclosure Summary:	
Fee Simple Actions	19
Timeshare Actions	7
Unknown Actions	4
Property Type Breakdown:	
Single Family Actions	10
Multifamily Actions	9
Vacant Land Actions	0
Development Actions	0
Commercial Actions	0
Unknown Actions	4
Timeshare	7

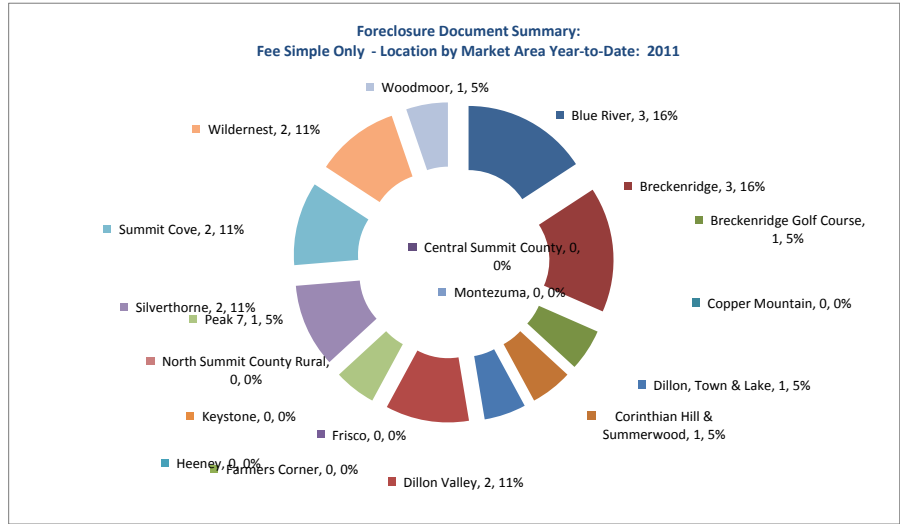
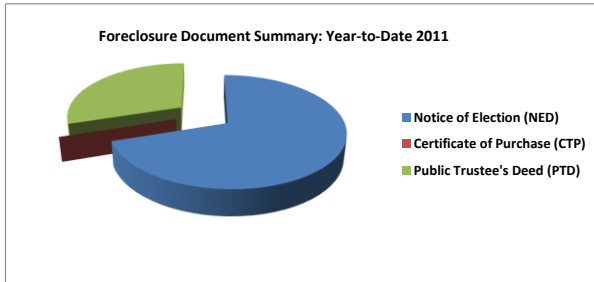


Location Summary: ALL TYPES	
Blue River	3
Breckenridge	10
Breckenridge Golf Course	1
Central Summit County	0
Copper Mountain	0
Corinthian Hill & Summerwo	1
Dillon, Town & Lake	1
Dillon Valley	2
Farmers Corner	0
Frisco	0
Heeney	0
Keystone	0
Montezuma	0
North Summit County Rural	0
Peak 7	1
Silverthorne	2
Summit Cove	2
Wilderness	2
Woodmoor	1

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

* Location Summaries do not include recordings with Unknown Legal Descriptions

Document Summary:	
Notice of Election (NED)	21
Certificate of Purchase (CTP)	0
Public Trustee's Deed (PTD)	9



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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

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