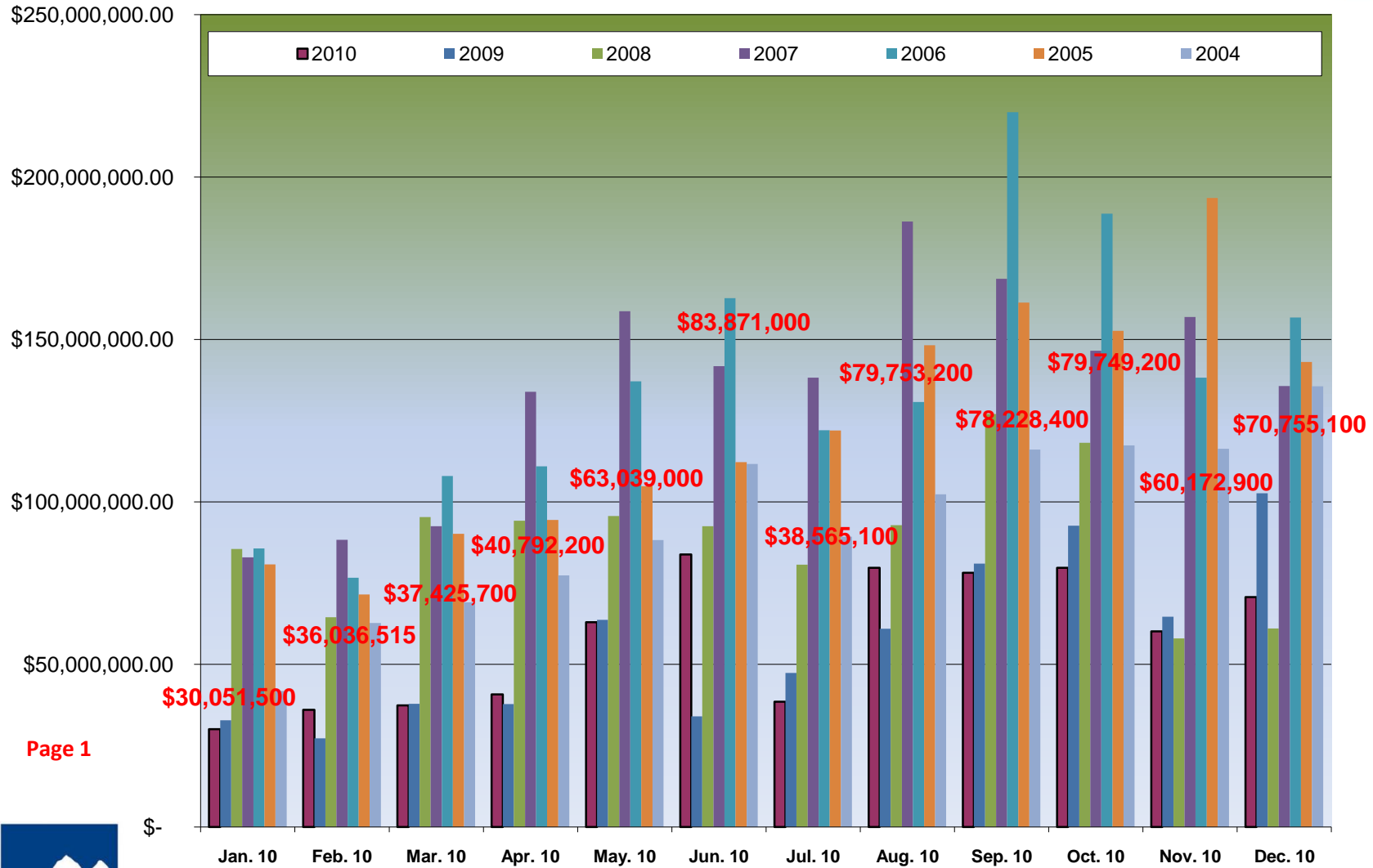


Summit County Gross Real Estate Volume: 2004 through 2010



December Edition: 2010



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December Market Analysis by Area

Summit County, Colorado

DECEMBER 2010

There were 8 Bank Sales in December 2010, totalling \$2,466,900 in Gross Volume, or \$308,363 per Unit . This accounts for 3.49% 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	\$795,000	1%	4	3%	\$198,750	\$100,000	\$332,500	dna	\$ 153
Breckenridge	\$25,681,600	36%	55	36%	\$466,938	\$439,000	\$510,226	\$470,000	\$ 374
Breckenridge Golf Course	\$6,840,300	10%	7	5%	\$977,186	\$986,300	\$1,130,883	\$1,130,650	\$ 337
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain	\$7,173,000	10%	8	5%	\$896,625	\$361,000	\$1,120,167	\$822,500	\$ 412
Corinthian Hills & Summerwood	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Dillon Town & Lake	\$517,600	1%	2	1%	\$258,800	dna	\$258,800	dna	\$ 325
Dillon Valley	\$270,000	0%	2	1%	\$135,000	dna	\$135,000	dna	\$ 180
Farmers Corner	\$1,038,800	1%	1	1%	\$1,038,800	dna	\$1,038,800	dna	\$ 363
Frisco	\$4,167,200	6%	13	8%	\$320,554	\$290,000	\$323,100	\$294,500	\$ 206
Heeney	\$310,000	0%	1	1%	\$310,000	dna	\$310,000	dna	\$ 189
Keystone	\$5,198,500	7%	16	10%	\$324,906	\$302,500	\$344,233	\$315,000	\$ 308
Montezuma	\$200,000	0%	1	1%	\$200,000	dna	\$200,000	dna	\$ 439
North Summit County (rural)	\$4,700,000	7%	2	1%	\$2,350,000	dna	\$2,270,000	dna	\$ 487
Peak 7	\$790,000	1%	2	1%	\$395,000	dna	\$395,000	dna	\$ 191
Silverthorne	\$5,702,800	8%	14	9%	\$407,343	\$334,000	\$421,654	\$335,000	\$ 228
Summit Cove	\$2,653,400	4%	7	5%	\$379,057	\$247,500	\$379,057	\$247,500	\$ 238
Wildernest	\$2,185,200	3%	10	6%	\$218,520	\$194,450	\$218,520	\$194,450	\$ 237
Woodmoor	\$755,000	1%	2	1%	\$377,500	dna	\$625,000	dna	\$ 244
Quit Claim Deeds	\$1,776,700	3%	7	5%	\$253,814	\$60,000	\$0	\$0	\$ -
TOTAL	\$70,755,100	100%	154	100%	\$469,241	\$317,450	\$492,512	\$350,000	\$ 307

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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December Market Analysis by Area

Summit County, Colorado

FULL YEAR 2010

There have been 50 Bank Sales YTD through December 2010, totalling \$19,622,100 in Gross Volume, or \$392,442 per Unit . This accounts for 2.81% 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	\$24,492,100	4%	64	5%	\$382,689	\$365,000	\$509,493	\$525,000	\$ 228
Breckenridge	\$246,301,600	35%	340	26%	\$724,416	\$465,150	\$674,931	\$475,000	\$ 437
Breckenridge Golf Course	\$74,619,700	11%	104	8%	\$717,497	\$507,500	\$1,058,998	\$983,150	\$ 323
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain Less Ski Area Sale	\$25,981,800	4%	44	3%	\$590,495	\$385,000	\$632,820	\$393,000	\$ 419
Corinthian Hills & Summerwood	\$4,538,900	1%	9	1%	\$504,322	\$437,000	\$630,750	\$660,000	\$ 233
Dillon Town & Lake	\$12,940,400	2%	29	2%	\$446,221	\$295,000	\$471,362	\$302,150	\$ 294
Dillon Valley	\$8,176,500	1%	40	3%	\$204,413	\$155,000	\$208,700	\$160,000	\$ 194
Farmers Corner	\$3,356,200	0%	7	1%	\$479,457	\$429,000	\$503,533	\$454,500	\$ 244
Frisco	\$68,854,800	10%	150	11%	\$459,032	\$385,000	\$472,564	\$400,000	\$ 291
Heeney	\$2,063,000	0%	11	1%	\$187,545	\$107,000	\$248,417	\$270,000	\$ 228
Keystone	\$65,933,415	9%	178	13%	\$370,412	\$302,500	\$400,221	\$330,000	\$ 338
Montezuma	\$1,040,000	0%	5	0%	\$208,000	\$140,000	\$266,667	\$200,000	\$ 366
North Summit County (rural)	\$10,395,000	1%	12	1%	\$866,250	\$700,000	\$830,000	\$700,000	\$ 234
Peak 7	\$6,979,700	1%	13	1%	\$536,900	\$554,000	\$536,900	\$554,000	\$ 218
Silverthorne	\$75,753,500	11%	125	9%	\$606,028	\$479,000	\$627,148	\$531,500	\$ 252
Summit Cove	\$17,792,100	3%	45	3%	\$395,380	\$340,500	\$445,846	\$390,000	\$ 229
Wilderness	\$34,044,700	5%	101	8%	\$337,076	\$294,000	\$336,824	\$292,000	\$ 249
Woodmoor	\$11,141,900	2%	19	1%	\$586,416	\$595,000	\$672,306	\$680,000	\$ 242
Quit Claim Deeds	\$4,034,500	1%	23	2%	\$175,413	\$108,200	\$0	\$0	\$ -
TOTAL	\$698,439,815	100%	1319	100%	\$535,807	\$379,000	\$554,802	\$423,750	\$ 326

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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DECEMBER MARKET SNAPSHOT

Market Snapshot by Area & Property Type Comparison

Summit County, Colorado
Full Year 2009 vs. Full Year 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	\$569,870	-2%	\$238,750	\$137,167	-43%	\$156,130	\$117,439	-25%
Breckenridge	\$1,165,304	\$925,045	-21%	\$493,262	\$591,193	20%	\$397,833	\$727,038	83%
Breckenridge Golf Course	\$1,323,073	\$1,321,675	0%	\$500,125	\$416,900	-17%	\$427,325	\$247,527	-42%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$2,650,000	\$1,742,917	-34%	\$485,617	\$436,921	-10%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$825,750	\$637,375	-23%	\$783,600	\$617,500	-21%	\$0	\$251,467	0%
Dillon Town & Lake	\$592,000	\$772,300	30%	\$326,622	\$312,041	-4%	\$0	\$0	0%
Dillon Valley	\$342,971	\$364,227	6%	\$149,486	\$147,600	-1%	\$0	\$0	0%
Farmers Corner	\$414,867	\$503,533	21%	\$0	\$0	0%	\$222,667	\$335,000	50%
Frisco	\$705,577	\$688,010	-2%	\$382,975	\$387,691	1%	\$385,000	\$348,750	-9%
Heeny	\$495,000	\$248,417	-50%	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$1,278,333	\$703,200	-45%	\$397,531	\$368,878	-7%	\$458,125	\$57,667	-87%
Montezuma	\$0	\$266,667	n/a	\$0	\$0	0%	\$0	\$120,000	0%
North Summit County (Rural)	\$1,176,329	\$830,000	-29%	\$0	\$0	0%	\$1,475,000	\$938,750	-36%
Peak 7	\$809,750	\$536,900	-34%	\$0	\$0	0%	\$291,250	\$0	n/a
Silverthorne	\$857,360	\$716,759	-16%	\$469,657	\$407,755	-13%	\$302,265	\$329,625	9%
Summit Cove	\$539,805	\$543,622	1%	\$252,933	\$225,850	-11%	\$192,000	\$139,500	-27%
Wilderness	\$465,414	\$550,996	18%	\$287,397	\$259,485	-10%	\$347,000	\$245,000	-29%
Woodmoor	\$918,524	\$726,357	-21%	\$328,330	\$293,950	-10%	\$0	\$127,500	n/a
Gross Live Average:	\$905,030	\$770,797	-15%	\$398,051	\$425,080	7%	\$399,025	\$336,625	-16%

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	\$590,000	8%	dna	\$157,500	n/a	\$147,650	\$115,000	-22%
Breckenridge	\$800,000	\$735,000	-8%	\$410,000	\$425,000	4%	\$415,000	\$710,000	71%
Breckenridge Golf Course	\$1,292,500	\$1,175,000	-9%	\$402,000	\$385,850	-4%	\$399,000	\$255,300	-36%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	dna	\$1,425,000	n/a	\$405,000	\$372,500	-8%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$874,500	\$660,000	-25%	dna	dna	n/a	\$0	\$224,500	0%
Dillon Town & Lake	dna	\$462,500	n/a	\$314,900	\$273,000	-13%	\$0	\$0	0%
Dillon Valley	\$340,000	\$365,000	7%	\$137,000	\$127,000	-7%	\$0	\$0	0%
Farmers Corner	\$395,000	\$454,500	15%	\$0	\$0	0%	\$230,000	dna	0%
Frisco	\$628,500	\$522,500	-17%	\$335,000	\$350,000	4%	dna	\$347,500	0%
Heeny	dna	\$270,000	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$1,265,000	\$530,000	-58%	\$330,000	\$315,500	-4%	\$395,000	\$48,000	0%
Montezuma	\$0	\$200,000	n/a	\$0	\$0	0%	\$0	dna	n/a
North Summit County (Rural)	\$654,800	\$700,000	7%	\$0	\$0	0%	\$1,500,000	\$617,500	-59%
Peak 7	\$815,000	\$554,000	-32%	\$0	\$0	0%	dna	\$0	0%
Silverthorne	\$735,000	\$654,500	-11%	\$430,000	\$417,000	-3%	\$312,500	\$290,000	-7%
Summit Cove	\$479,900	\$540,000	13%	\$248,750	\$221,900	-11%	dna	dna	n/a
Wilderness	\$447,500	\$475,000	6%	\$256,000	\$232,000	-9%	dna	dna	0%
Woodmoor	\$800,000	\$747,500	-7%	\$299,000	dna	n/a	\$0	dna	0%
Gross Live Median:	\$695,750	\$605,000	-13%	\$330,000	\$327,500	-1%	\$340,000	\$185,000	-46%

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December Market Analysis % Change

% Change: 2004 through 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	146%	\$83,871,000
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
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
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
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
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
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
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	2%	\$698,439,815
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

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	73%	138
July	229	41%	323	-3%	312	-4%	301	-55%	136	-30%	95	-21%	75
August	293	37%	400	-27%	291	24%	361	-49%	183	-38%	114	3%	117
September	368	21%	445	0%	444	-32%	301	-33%	201	-27%	147	1%	149
October	371	5%	389	3%	400	-22%	311	-43%	176	-9%	160	-4%	154
November	343	11%	381	-14%	326	-14%	281	-63%	105	29%	135	4%	141
December	326	-9%	298	-9%	271	-19%	220	-55%	98	82%	178	-13%	154
Year-to-Date TOTAL	3,246	14%	3,699	-2%	3,609	-11%	3,200	-43%	1834	-32%	1245	6%	1319
Month to Date	3,246	14%	3,699	-2%	3,609	-11%	3,200	-43%	1834	-32%	1245	6%	1319

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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Page 5

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DECEMBER RESIDENTIAL MARKET SALES BY PRICE POINT

Summit County sales of Improved Residential Units are included in Analysis

December 2010 Residential Improved Units - Price Point Summary			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	24	\$4,201,600	7%
200,001 to 300,000	28	\$7,081,900	11%
300,001 to 400,000	18	\$6,110,900	10%
400,001 to 500,000	18	\$8,104,800	13%
500,001 to 600,000	9	\$5,070,000	8%
600,001 to 700,000	10	\$6,426,000	10%
700,001 to 800,000	8	\$6,051,500	10%
800,001 to 900,000	1	\$830,000	1%
900,001 to 1,000,000	1	\$986,300	2%
1,000,001 to 1,500,000	8	\$9,656,100	15%
1,500,001 to 2,000,000	1	\$1,600,000	3%
2,000,001 to 2,500,000	2	\$4,420,000	7%
2,500,001 to 3,000,000	1	\$2,995,000	5%
over \$ 3 Million	0	\$0	0%
Total:	129	\$63,534,100	100%
New Construction	Number Trans.	Total Volume	Average Price
Single Family	8	\$9,462,400	\$1,182,800
Multi Family	4	\$3,286,800	\$821,700
Vacant Land	0	\$0	\$0
Resales	Number Trans.	Total Volume	Average Price
Single Family	38	\$24,517,900	\$645,208
Multi Family	79	\$26,267,000	\$332,494
Vacant Land	5	\$2,725,000	\$545,000
December 2010 Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	46	\$33,980,300	\$738,702
Multi Family	83	\$29,553,800	\$356,070
Vacant Land	5	\$2,725,000	\$545,000
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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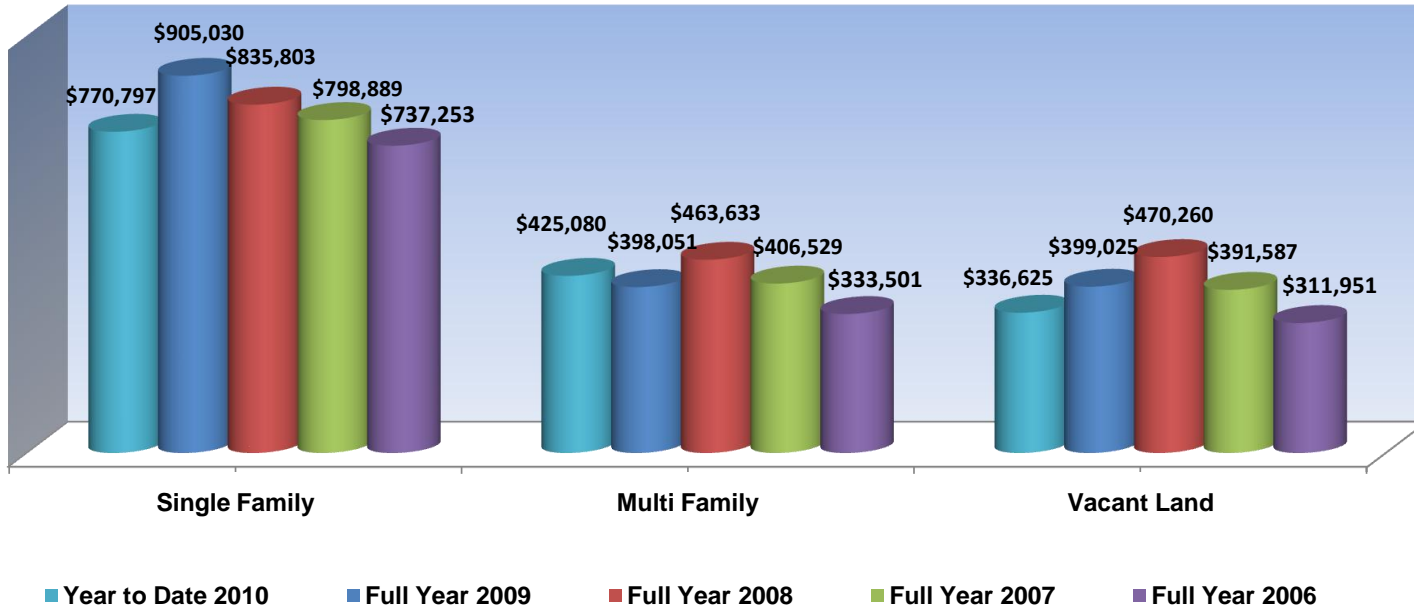
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December 2010 Average Price History for Real Estate Transactions in Summit County, Colorado: 2006 through 2010

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 Frisco, CO 80443
 970.668.2205

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

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



DECEMBER HISTORICAL COST BREAKDOWN: SUMMIT COUNTY

Sales of Improved Residential Units are included in Analysis

Year-to-Date Price Point Summary for Residential Volume: Through December 31st, 2010			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	131	\$20,984,400	3%
200,001 to 300,000	209	\$53,396,400	9%
300,001 to 400,000	192	\$67,719,700	11%
400,001 to 500,000	144	\$65,192,200	11%
500,001 to 600,000	105	\$57,696,700	9%
600,001 to 700,000	66	\$42,548,500	7%
700,001 to 800,000	59	\$44,910,300	7%
800,001 to 900,000	55	\$47,250,400	8%
900,001 to 1,000,000	25	\$23,823,300	4%
1,000,001 to 1,500,000	68	\$86,192,800	14%
1,500,001 to 2,000,000	30	\$50,278,000	8%
2,000,001 to 2,500,000	14	\$30,577,500	5%
2,500,001 to 3,000,000	7	\$19,091,000	3%
over \$ 3 Million	1	\$3,950,000	1%
Total:	1106	\$613,611,200	100%
Year-to-Date Price Point Summary for Residential Volume: Through December 31st, 2009			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	105	\$16,717,900	3%
200,001 to 300,000	184	\$47,173,500	8%
300,001 to 400,000	194	\$68,046,800	11%
400,001 to 500,000	122	\$55,005,500	9%
500,001 to 600,000	110	\$60,660,000	10%
600,001 to 700,000	83	\$54,163,400	9%
700,001 to 800,000	46	\$34,976,700	6%
800,001 to 900,000	35	\$29,808,500	5%
900,001 to 1,000,000	32	\$30,831,600	5%
1,000,001 to 1,500,000	86	\$105,693,800	17%
1,500,001 to 2,000,000	28	\$48,720,700	8%
2,000,001 to 2,500,000	10	\$22,119,000	4%
2,500,001 to 3,000,000	4	\$10,985,000	2%
over \$ 3 Million	8	\$30,593,000	5%
Total:	1047	\$615,495,400	100%
Year-to-Date Price Point Summary for Residential Volume: Through December 31st, 2008			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	144	\$23,119,700	3%
200,001 to 300,000	227	\$58,057,800	7%
300,001 to 400,000	271	\$94,758,700	11%
400,001 to 500,000	200	\$89,746,200	10%
500,001 to 600,000	155	\$85,299,600	10%
600,001 to 700,000	94	\$61,607,900	7%
700,001 to 800,000	96	\$71,786,500	8%
800,001 to 900,000	58	\$49,526,000	6%
900,001 to 1,000,000	48	\$46,099,600	5%
1,000,001 to 1,500,000	105	\$127,884,100	15%
1,500,001 to 2,000,000	45	\$76,473,600	9%
2,000,001 to 2,500,000	14	\$31,224,300	4%
2,500,001 to 3,000,000	8	\$21,650,000	3%
over \$ 3 Million	5	\$19,550,000	2%
Total:	1470	\$856,784,000	100%

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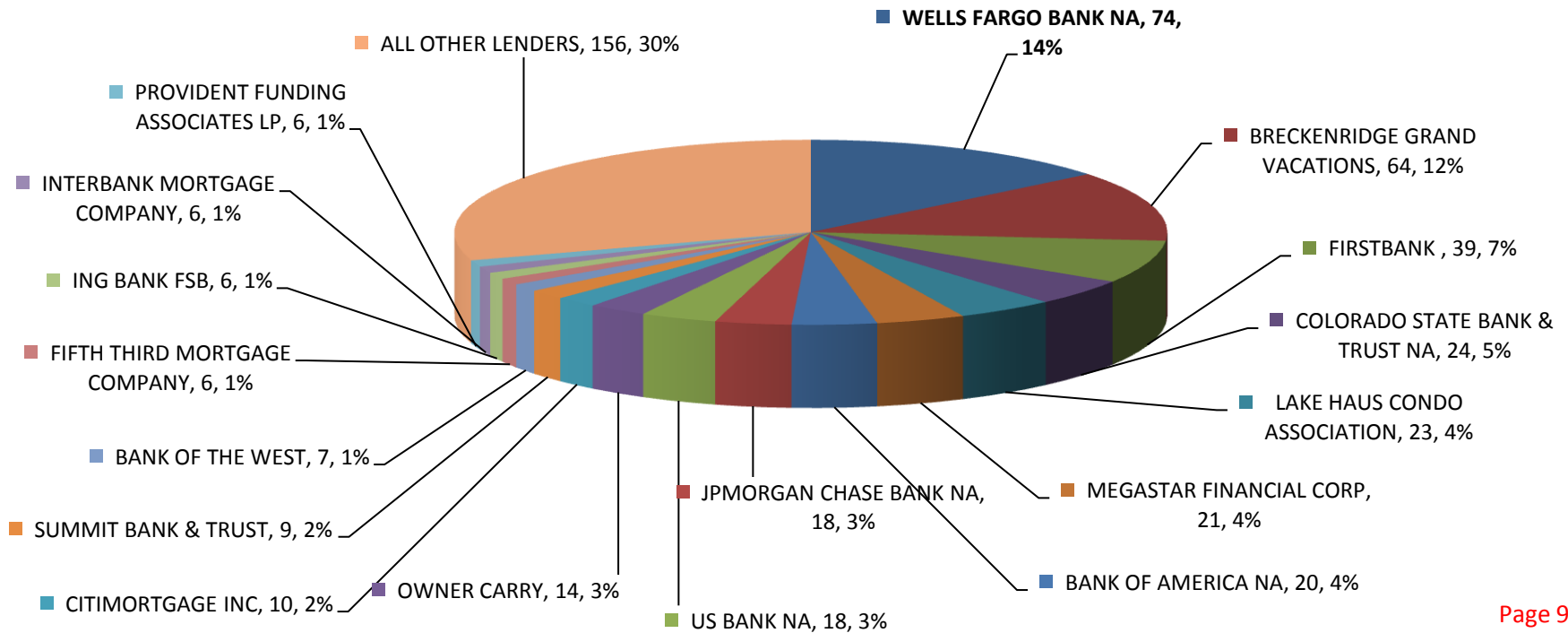
Top 70% Lenders for December 2010: Summit County

Total Loans Recorded in December 2010: 521 Loans

LOAN BREAKDOWN: 85 Loans related to Sales: 55% of the 154 Sales Transactions.

There were 367 Refinance/Equity Loans, and 69 Loans related to Timeshare Sales.

The Remainder of Sales: 45% of Real Estate closings were Cash Transactions at the time of closing.



SUMMIT COUNTY BANK SALES: December 2010

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The Property located at White Cloud Drive aka Angels Lookout Subd Lots 1 through 4, sold on 12/8/2010 for \$650,000
This Home is 8 Bedroom 6 Bath, was built in 2003 and has 7,036 SF Living Area on 3.28 AC Land. (total all 4 Sites). PPSF is \$92.38
The Seller was: Alpine Bank. The Purchaser was: Breck Ltd., LLC. Note: 3 of the lots are Vacant, one lot has the Home on Site.

The Property located at 0910 Copper Road aka Passage Point Condo Unit 417, sold on 12/20/2010 for \$246,000
This Condo is 1 Bedroom 1 Bath, was built in 2000 and has 648 SF Living Area. PPSF is \$379.63
The Seller was: FHLMC. The Purchaser was: Jarod Smilkstein

The Property located at 0074 Lodgepole Circle aka Winterwood Subd Lot 16D, Parcel A, sold on 12/17/2010 for \$300,000
This Home is 3 Bedroom 3 Bath, was built in 1983 and has 1,979 SF Living Area on .25 AC Land. PPSF is \$151.59
The Seller was: FNMA. The Purchaser was: Joel Bramble

The Property located at 0313 Camron Lane aka Quandary Village Subd #2 Lot 14, Block 5, sold on 12/20/2010 for \$100,000
This Home is 4 Bedroom 4 Bath, was built in 2007 and has 4,745 SF Living Area on .50 AC Land. PPSF \$21.07
The Seller was: Indymac Venture, LLC. The Purchaser was: John Curtis Gallagher

The Property located at 0044 Last Chance Lane aka Last Chance Subd Lot 14, Block 1, sold on 12/29/2010 for \$505,000
This Home is 5 Bedroom 3 Bath, was built in 1978 and has 3,267 SF Living Area on .35 AC Land. PPSF is \$154.58
The Seller was: US Bank, NA. The Purchaser was: John H. White, III

The Property located at 0705 Reiling Road aka Vista Point Subd #1 Lot 3, Block 6, sold on 12/15/2010 for \$175,000
This Vacant Site has 1.1705 AC Land Area. PPAC is \$149,509
The Seller was: Trego Wakeeney State Bank. The Purchaser was: Joshua Laverdiere

The Property located at 2300 Lodge Pole Circle aka Treehouse Condo Unit 206, Building C, sold on 12/8/2010 for \$171,000
This Condo is 2 Bedroom 1 Bath, was built in 1975 and has 758 SF Living Area. PPSF is \$225.59
The Seller was: FNMA. The Purchaser was: Joshua Preusse

The Property located at 0076 Cucumber Patch Placer Road aka Cucumber Patch at Shock Hill Condo PH III Apartment Unit
Sold on 12/18/2010 for \$319,900
This Condo is a Studio Apartment with 1 Bath, was built in 2001 and has 540 SF Living Area. PPSF is \$592.41
The Seller was: FHLMC. The Purchaser was: Lee Mebel

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December 2010 Foreclosure Process Document Breakdown: Summit County

DECEMBER 2010:		Total	Timeshare	Fee Simple	Unknown: No legal shown
#1	Notice of Election & Demand for Sale: (NED)	21	4	14	3
#2	Certificate of Purchase: (CTP)	0	0	0	0
#3	Public Trustee's Deeds: (PTD)	10	0	6	4
Total Foreclosure Documents Filed:		31	4	20	7

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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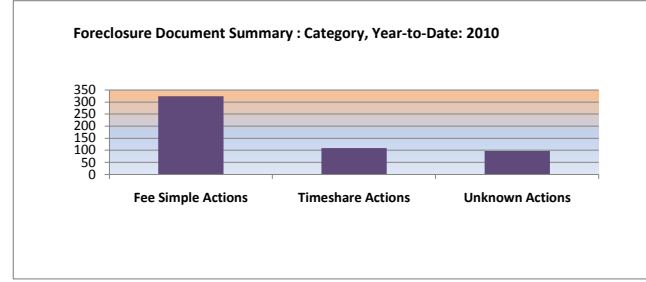
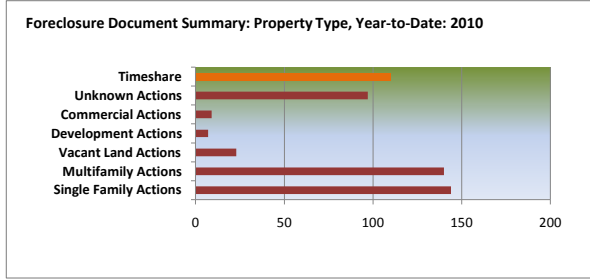


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YEAR-TO-DATE SUMMARY OF FORECLOSURE ACTIONS: December Edition

Property Foreclosure Summary:	
Fee Simple Actions	324
Timeshare Actions	109
Unknown Actions	97
Property Type Breakdown:	
Single Family Actions	144
Multifamily Actions	140
Vacant Land Actions	23
Development Actions	7
Commercial Actions	9
Unknown Actions	97
Timeshare	110

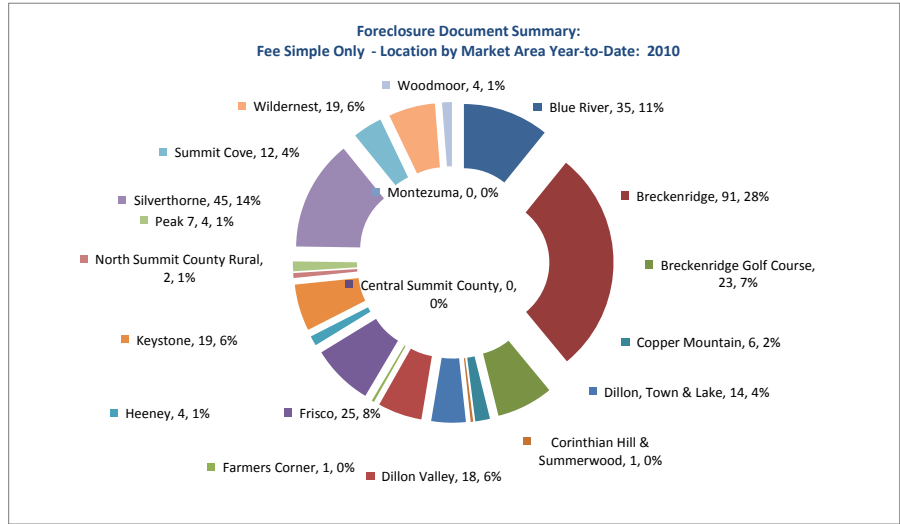
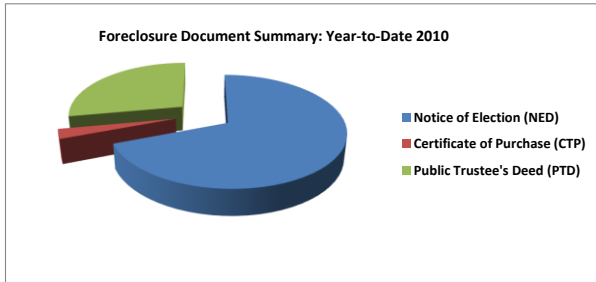


Location Summary: ALL TYPES	
Blue River	35
Breckenridge	200
Breckenridge Golf Course	23
Central Summit County	0
Copper Mountain	6
Corinthian Hill & Summerwoo	1
Dillon, Town & Lake	14
Dillon Valley	18
Farmers Corner	1
Frisco	25
Heeney	4
Keystone	19
Montezuma	0
North Summit County Rural	3
Peak 7	4
Silverthorne	45
Summit Cove	12
Wilderness	19
Woodmoor	4

Location Summary: Fee Simple Only	
Blue River	35
Breckenridge	91
Breckenridge Golf Course	23
Central Summit County	0
Copper Mountain	6
Corinthian Hill & Summerwo	1
Dillon, Town & Lake	14
Dillon Valley	18
Farmers Corner	1
Frisco	25
Heeney	4
Keystone	19
Montezuma	0
North Summit County Rural	2
Peak 7	4
Silverthorne	45
Summit Cove	12
Wilderness	19
Woodmoor	4

* Location Summaries do not include recordings with Unknown Legal Descriptions

Document Summary:	
Notice of Election (NED)	367
Certificate of Purchase (CTP)	15
Public Trustee's Deed (PTD)	148



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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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