



## MARKET ANALYSIS

Routt County, Colorado  
NOVEMBER 2012

Compliments of:  
Land Title  
Steamboat Springs  
Stan Urban  
970-870-2822  
surban@ltgc.com

Month	Dollar Volume 2005	Dollar Volume 2006	Actual % Change	Dollar Volume 2007	Actual % Change	Dollar Volume 2008	Actual % Change	Dollar Volume 2009	Actual % Change	Dollar Volume 2010	Actual % Change	Dollar Volume 2011	Actual % Change	Dollar Volume 2012	Actual % Change
January	\$31,287,600	\$47,741,500	52.59%	\$100,388,000	110.27%	\$80,775,200	-19.54%	\$23,760,700	-70.58%	\$49,807,800	109.62%	\$42,060,200	-15.55%	\$42,660,000	1.43%
February	\$48,754,500	\$48,469,000	-0.59%	\$74,817,700	54.36%	\$59,799,800	-20.07%	\$12,071,300	-79.81%	\$32,234,900	167.04%	\$21,041,600	-34.72%	\$22,452,400	6.70%
March	\$55,367,400	\$76,032,100	37.32%	\$141,794,800	86.49%	\$52,278,700	-63.13%	\$19,894,200	-61.95%	\$43,661,200	119.47%	\$32,004,300	-26.70%	\$38,091,500	19.02%
April	\$89,118,500	\$68,152,500	-23.53%	\$154,031,800	126.01%	\$67,237,500	-56.35%	\$27,469,200	-59.15%	\$53,646,200	95.30%	\$32,443,500	-39.52%	\$31,406,700	-3.20%
May	\$91,030,000	\$88,595,100	-2.67%	\$205,527,100	131.98%	\$68,152,000	-66.84%	\$17,799,200	-73.88%	\$40,211,100	125.92%	\$50,417,300	25.38%	\$31,562,700	-37.40%
June	\$79,774,100	\$93,477,400	17.18%	\$151,501,800	62.07%	\$101,755,200	-32.84%	\$30,581,700	-69.95%	\$35,689,200	16.70%	\$39,752,300	11.38%	\$65,420,500	64.57%
July	\$99,463,400	\$102,809,200	3.36%	\$176,003,400	71.19%	\$71,139,100	-59.58%	\$35,618,400	-49.93%	\$36,925,400	3.67%	\$31,628,400	-14.35%	\$33,443,700	5.74%
August	\$80,978,200	\$101,555,363	25.41%	\$152,660,300	50.32%	\$58,864,100	-61.44%	\$33,040,500	-43.87%	\$46,343,500	40.26%	\$46,522,400	0.39%	\$43,473,200	-6.55%
September	\$96,260,900	\$133,075,900	38.25%	\$132,588,800	-0.37%	\$37,364,200	-71.82%	\$27,238,500	-27.10%	\$50,689,800	86.10%	\$35,317,400	-30.33%	\$25,825,950	-26.87%
October	\$81,842,300	\$124,721,400	52.39%	\$100,504,000	-19.42%	\$49,635,100	-50.61%	\$39,111,000	-21.20%	\$41,353,400	5.73%	\$31,640,400	-23.49%	\$43,470,100	37.39%
November	\$75,750,800	\$138,544,400	82.89%	\$89,777,000	-35.20%	\$37,955,800	-57.72%	\$89,994,700	137.10%	\$27,275,714	-69.69%	\$40,648,300	49.03%	\$32,661,400	-19.65%
December	\$56,279,400	\$97,862,200	73.89%	\$107,762,800	10.12%	\$40,144,500	-62.75%	\$83,194,900	107.24%	\$54,261,900	-34.78%	\$47,103,200	-13.19%		-100.00%
<b>Year to Date:</b>	<b>\$829,627,700</b>	<b>\$1,023,173,863</b>	<b>23.33%</b>	<b>\$1,479,594,700</b>	<b>44.61%</b>	<b>\$684,956,700</b>	<b>-53.71%</b>	<b>\$356,579,400</b>	<b>-47.94%</b>	<b>\$457,838,214</b>	<b>28.40%</b>	<b>\$403,476,100</b>	<b>-11.87%</b>	<b>\$410,468,150</b>	<b>1.73%</b>
<b>TOTAL</b>	<b>\$885,907,100</b>	<b>\$1,121,036,063</b>	<b>26.54%</b>	<b>\$1,587,357,500</b>	<b>41.60%</b>	<b>\$725,101,200</b>	<b>-54.32%</b>	<b>\$439,774,300</b>	<b>-39.35%</b>	<b>\$512,100,114</b>	<b>16.45%</b>	<b>\$450,579,300</b>	<b>-12.01%</b>	<b>\$410,468,150</b>	<b>-8.90%</b>

### Month by Month Comparison by Number of Transactions

Month	Unit Count 2005	Unit Count 2006	Actual % Change	Unit Count 2007	Actual % Change	Unit Count 2008	Actual % Change	Unit Count 2009	Actual % Change	Unit Count 2010	Actual % Change	Unit Count 2011	Actual % Change	Unit Count 2012	Actual % Change
January	107	223	108.41%	180	-19.28%	136	-24.44%	176	29.41%	109	-38.07%	136	24.77%	66	-51.47%
February	142	205	44.37%	151	-26.34%	109	-27.81%	47	-56.88%	78	65.96%	105	34.62%	69	-34.29%
March	200	298	49.00%	242	-18.79%	89	-63.22%	54	-39.33%	125	131.48%	142	13.60%	99	-30.28%
April	214	405	89.25%	230	-43.21%	140	-39.13%	59	-57.86%	104	76.27%	72	-30.77%	90	25.00%
May	297	412	38.72%	291	-29.37%	98	-66.32%	46	-53.06%	190	313.04%	137	-27.89%	79	-42.34%
June	321	318	-0.93%	266	-16.35%	92	-65.41%	67	-27.17%	167	149.25%	94	-43.71%	109	15.96%
July	268	280	4.48%	240	-14.29%	94	-60.83%	44	-53.19%	213	384.09%	79	-62.91%	100	26.58%
August	393	340	-13.49%	270	-20.59%	70	-74.07%	72	2.86%	271	276.39%	134	-50.55%	138	2.99%
September	372	274	-26.34%	189	-31.02%	64	-66.14%	86	34.38%	212	146.51%	140	-33.96%	84	-40.00%
October	371	266	-28.30%	196	-26.32%	68	-65.31%	125	83.82%	176	40.80%	99	-43.75%	119	20.20%
November	297	262	-11.78%	159	-39.31%	49	-69.18%	131	167.35%	93	-29.01%	124	33.33%	93	-25.00%
December	259	194	-25.10%	141	-27.32%	68	-51.77%	156	129.41%	79	-49.36%	136	72.15%		-100.00%
<b>Year to Date:</b>	<b>2982</b>	<b>3283</b>	<b>10.09%</b>	<b>2414</b>	<b>-26.47%</b>	<b>1009</b>	<b>-58.20%</b>	<b>907</b>	<b>-10.11%</b>	<b>1738</b>	<b>91.62%</b>	<b>1262</b>	<b>-27.39%</b>	<b>1046</b>	<b>-17.12%</b>
<b>TOTAL</b>	<b>3241</b>	<b>3477</b>	<b>7.28%</b>	<b>2555</b>	<b>-26.52%</b>	<b>1077</b>	<b>-57.85%</b>	<b>1063</b>	<b>-1.30%</b>	<b>1817</b>	<b>70.93%</b>	<b>1398</b>	<b>-23.06%</b>	<b>1046</b>	<b>-25.18%</b>

This data is reported from the Clerk & Records office and believed to be accurate but is not guaranteed.  
Figures shown reflect arms-length property only and do not include deeds on which a documentary fee was not paid.



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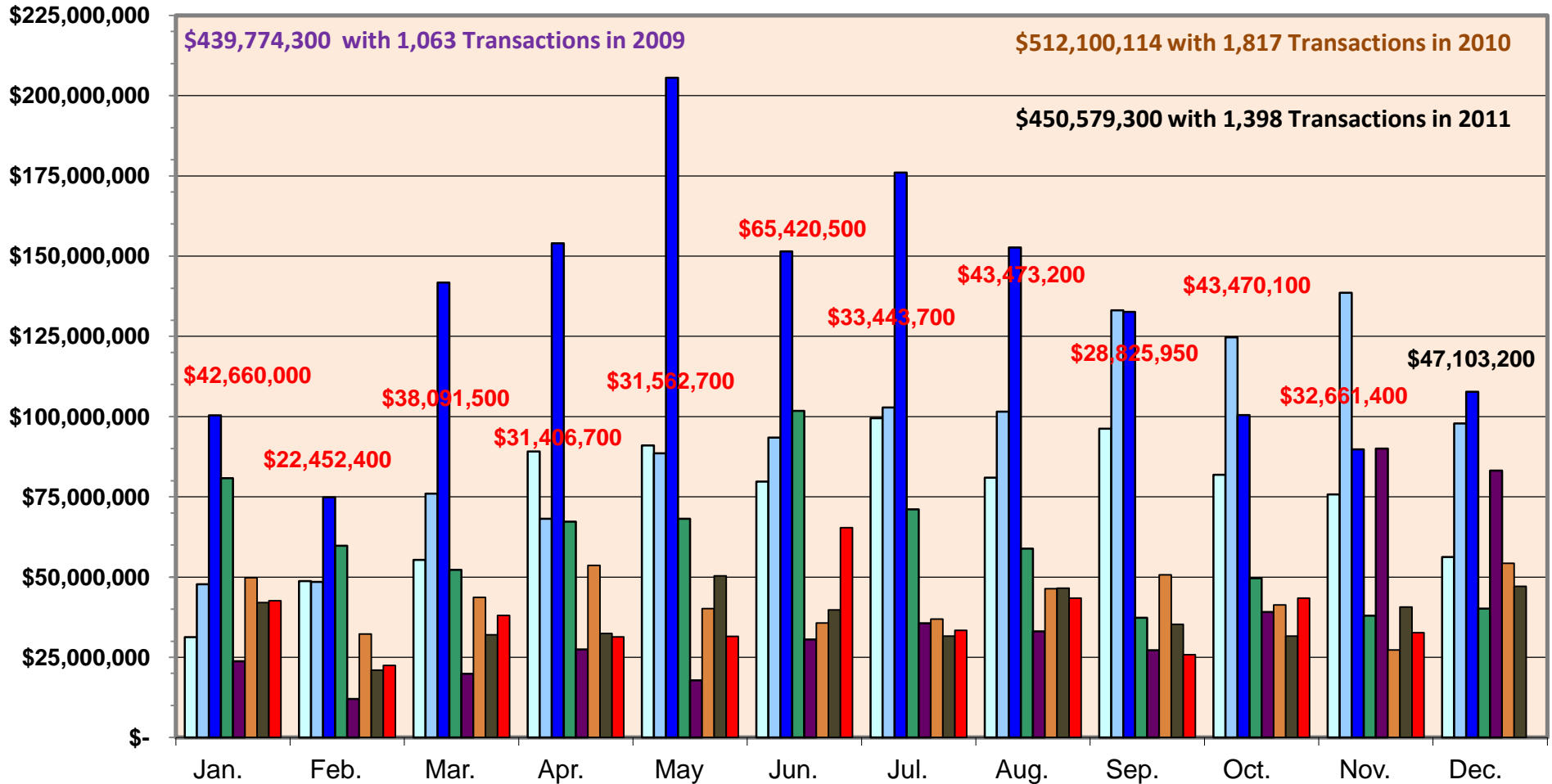


# MARKET ANALYSIS

Compliments of:  
**Land Title  
 Steamboat  
 Springs**  
 Stan Urban  
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## Routt County Gross Sales Volume Comparison: 2005 through 2012

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■ 2005 transactions 
 ■ 2006 transactions 
 ■ 2007 transactions 
 ■ 2008 transactions 
 ■ 2009 Transactions 
 ■ 2010 Transactions 
 ■ 2011 transactions 
 ■ 2012 Transactions

# MARKET SNAPSHOT

## Market Snapshot by Area & Property Type Comparison

Routt County, Colorado  
Full Year 2011 vs. Year-to-date 2012

Area	Average Price Single Family 2011	Average Price Single Family 2012	% Change vs. Prior Year	Average Price Multi-Family 2011	Average Price Multi-Family 2012	% Change vs. Prior Year	Average Price Residential Land 2011	Average Price Residential Land 2012	% Change vs. Prior Year
Fish Creek	\$980,385	\$901,833	-8%	\$323,350	\$284,100	-12%	\$489,880	\$417,300	-15%
Hayden & Surrounding Area	\$267,373	\$200,814	-25%	\$97,500	\$72,800	-25%	\$794,722	\$608,413	-23%
Oak Creek, Phippsburg	\$233,858	\$701,943	200%	\$120,850	\$136,000	13%	\$2,274,814	\$350,571	-85%
North Routt County	\$479,183	\$416,058	-13%	\$152,500	\$99,000	-35%	\$190,708	\$226,021	19%
South Routt County	\$1,295,554	\$666,855	-49%	\$66,167	\$130,425	97%	\$240,000	\$710,567	196%
Stagecoach	\$307,152	\$358,793	17%	\$73,333	\$62,559	-15%	\$33,919	\$25,125	-26%
Steamboat - Downtown Area	\$510,200	\$549,297	8%	\$552,810	\$429,700	-22%	\$194,000	\$227,250	17%
Steamboat - Mountain Area	\$1,081,770	\$833,836	-23%	\$452,359	\$421,123	-7%	\$495,283	\$533,322	8%
Strawberry Park, Elk River	\$835,176	\$1,116,074	34%	\$0	\$0	0%	\$1,161,200	\$1,262,750	9%
Catamount	\$2,450,000	\$1,794,800	-27%	\$0	\$0	0%	\$810,000	\$800,000	-1%
West Steamboat	\$431,292	\$334,996	-22%	\$0	\$289,000	0%	\$113,475	\$79,140	-30%
<b>Gross Live Average:</b>	<b>\$631,224</b>	<b>\$621,548</b>	<b>-2%</b>	<b>\$420,578</b>	<b>\$385,769</b>	<b>-8%</b>	<b>\$522,382</b>	<b>\$413,006</b>	<b>-21%</b>

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 2011	Median Price Single Family 2012	% Change vs. Prior Year	Median Price Multi-Family 2011	Median Price Multi-Family 2012	% Change vs. Prior Year	Median Price Residential Land 2011	Median Price Residential Land 2012	% Change vs. Prior Year
Fish Creek	\$726,500	\$857,500	18%	\$284,000	\$310,000	9%	\$575,000	\$329,000	-43%
Hayden & Surrounding Area	\$208,500	\$194,000	-7%	dna	\$74,900	n/a	\$160,000	\$100,000	-38%
Oak Creek, Phippsburg	\$130,000	\$125,000	-4%	\$117,500	dna	0%	\$694,800	\$90,000	-87%
North Routt County	\$457,500	\$309,400	-32%	dna	dna	0%	\$139,900	\$202,000	44%
South Routt County	\$722,500	\$492,500	-32%	\$67,500	\$130,000	93%	\$200,000	\$168,000	-16%
Stagecoach	\$225,000	\$279,000	24%	\$70,000	\$59,900	-14%	\$10,000	\$16,750	68%
Steamboat - Downtown Area	\$498,000	\$505,000	1%	\$532,500	\$419,900	-21%	\$160,000	\$235,000	47%
Steamboat - Mountain Area	\$950,000	\$645,000	-32%	\$259,500	\$302,500	17%	\$389,500	\$375,000	-4%
Strawberry Park, Elk River	\$550,000	\$775,000	41%	\$0	\$0	0%	\$1,052,300	\$1,150,000	9%
Catamount	dna	\$1,550,000	n/a	\$0	\$0	0%	dna	dna	n/a
West Steamboat	\$345,000	\$317,250	-8%	\$0	\$250,000	n/a	\$98,500	\$89,900	-9%
<b>Gross Live Median:</b>	<b>\$405,000</b>	<b>\$418,000</b>	<b>3%</b>	<b>\$250,000</b>	<b>\$291,050</b>	<b>16%</b>	<b>\$152,500</b>	<b>\$168,000</b>	<b>10%</b>

Compliments of:  
**Land Title**  
**Steamboat Springs**  
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# MARKET ANALYSIS

## Routt County, Colorado NOVEMBER 2012

There were 7 Bank Sales in November 2012, totalling \$1,356,100 in Gross Volume, or an Average Price of \$193,729 per Unit.  
This accounts for 4.15% of the Overall Gross Volume. This accounts for 7.53% of the Overall Transactions.

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Red Text indicates a drop compared to the prior months value; Green a rise, Black Text indicates no change or no prior comparison value. Colors are not used for % Calculations.

Average & Median Residential Price & PPSF includes Improved Residential Properties of all Property Type: Single Family, Duplex, Townhome, Condo.

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Residential Price	Median \$ Residential Price	Average \$ Residential PPSF
Fish Creek	\$2,589,500	7.93%	7	7.53%	\$369,929	\$279,000	\$486,900	\$328,000	\$275.31
Hayden & Surrounding Area	\$399,900	1.22%	4	4.30%	\$99,975	\$65,000	\$65,000	DNA	\$72.31
Oak Creek, Phippsburg	\$1,076,600	3.30%	7	7.53%	\$153,800	\$87,500	\$64,833	\$52,000	\$54.73
North Routt County	\$3,041,100	9.31%	7	7.53%	\$434,443	\$310,000	\$731,325	\$605,000	\$343.88
South Routt County	\$2,465,400	7.55%	7	7.53%	\$352,200	\$325,000	\$385,900	\$337,500	\$174.24
Stagecoach	\$1,336,000	4.09%	2	2.15%	\$668,000	DNA	\$668,000	DNA	\$156.75
Steamboat - Downtown Area	\$845,000	2.59%	2	2.15%	\$422,500	DNA	\$422,500	DNA	\$305.94
Steamboat - Mountain Area	\$14,518,200	44.45%	30	32.26%	\$483,940	\$305,000	\$359,563	\$244,900	\$228.74
Strawberry Park, Elk River	\$3,531,900	10.81%	3	3.23%	\$1,177,300	\$1,215,000	\$1,750,000	DNA	\$519.48
Catamount	\$950,000	2.91%	1	1.08%	\$950,000	DNA	\$950,000	DNA	\$400.84
West Steamboat	\$370,000	1.13%	1	1.08%	\$370,000	DNA	\$370,000	DNA	\$202.85
Quit Claim Deeds	\$0	0.00%	0	0.00%	\$0	\$0	\$0	\$0	\$0.00
Timeshare & Interval Unit Sales	\$1,537,800	4.71%	22	23.66%	\$69,900	\$32,100	\$0	\$0	\$0.00
<b>TOTAL</b>	<b>\$32,661,400</b>	<b>100.00%</b>	<b>93</b>	<b>100.00%</b>	<b>\$438,361</b>	<b>\$290,000</b>	<b>\$449,253</b>	<b>\$325,000</b>	<b>\$233.65</b>

Please note: The above figures are an unofficial tabulation of Routt County records that are believed to be reasonably accurate. Average & Median Price are calculated without Timeshare/Interval Interests.

Average PPSF is calculated for properties with available Square Footage Living Area from Assessor's Record.

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# MARKET ANALYSIS

## Routt County, Colorado YEAR-TO-DATE 2012: through November 30th, 2012

There were 160 Bank Sales Year-to-Date 2012, totalling \$44,818,600 in Gross Volume, or an Average Price of \$280,116 per Unit.  
This accounts for 10.92% of the Overall Gross Volume. This accounts for 15.30% of the Overall Transactions.

Compliments of:  
**Land Title  
Steamboat  
Springs**  
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Red Text indicates a drop compared to the prior months value; Green a rise, Black Text indicates no change or no prior comparison value. Colors are not used for % Calculations.

Average & Median Residential Price & PPSF includes Improved Residential Properties of all Property Type: Single Family, Duplex, Townhome, Condo.

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Residential Price	Median \$ Residential Price	Average \$ Residential PPSF
Fish Creek	\$19,632,800	4.78%	43	4.11%	\$456,577	\$329,000	\$495,894	\$338,000	\$220.95
Hayden & Surrounding Area	\$16,421,900	4.00%	59	5.64%	\$278,337	\$105,900	\$188,813	\$177,800	\$115.70
Oak Creek, Phippsburg	\$30,850,600	7.52%	55	5.26%	\$560,920	\$131,400	\$686,222	\$128,200	\$206.25
North Routt County	\$14,484,150	3.53%	46	4.40%	\$314,873	\$212,500	\$403,376	\$300,000	\$194.78
South Routt County	\$37,903,900	9.23%	34	3.25%	\$1,114,821	\$442,500	\$577,450	\$447,500	\$212.75
Stagecoach	\$6,878,800	1.68%	47	4.49%	\$146,357	\$65,000	\$201,419	\$117,500	\$87.02
Steamboat - Downtown Area	\$41,247,500	10.05%	84	8.03%	\$491,042	\$406,250	\$511,646	\$466,500	\$280.05
Steamboat - Mountain Area	\$168,226,300	40.98%	343	32.79%	\$490,456	\$351,000	\$471,266	\$340,000	\$265.29
Strawberry Park, Elk River	\$26,288,300	6.40%	24	2.29%	\$1,095,346	\$720,000	\$1,116,074	\$775,000	\$323.17
Catamount	\$9,774,000	2.38%	6	0.57%	\$1,629,000	\$1,275,000	\$1,794,800	\$1,550,000	\$413.77
West Steamboat	\$14,758,800	3.60%	49	4.68%	\$301,200	\$253,000	\$328,425	\$305,500	\$189.96
Quit Claim Deeds	\$1,051,100	0.26%	20	1.91%	\$52,555	\$8,750	\$0	\$0	\$0.00
Timeshare & Interval Unit Sales	\$22,950,000	5.59%	236	22.56%	\$97,246	\$52,200	\$0	\$0	\$0.00
TOTAL	\$410,468,150	100.00%	1046	100.00%	\$489,199	\$305,000	\$485,714	\$328,500	\$238.02

Please note: The above figures are an unofficial tabulation of Routt County records that are believed to be reasonably accurate. Average & Median Price are calculated without Timeshare/Interval Interests.

Average PPSF is calculated for properties with available Square Footage Living Area from Assessor's Record.

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# MARKET ANALYSIS

Compliments of:  
**Land Title  
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## Interval/Fractional Unit Sales Breakdown Routt County, Colorado November 2012

Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price
Christie Club Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Golden Triangle Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Hilltop Resort Interval	\$0	0.00%	0	0.00%	\$0	\$0
The Porches: Mores Corner TH Fractional	\$0	0.00%	0	0.00%	\$0	\$0
North Star Interval	\$0	0.00%	0	0.00%	\$0	\$0
Mountaineer @ Steamboat	\$0	0.00%	0	0.00%	\$0	\$0
OSP at Apres Ski Way	\$620,000	40.32%	2	9.09%	\$310,000	DNA
Phoenix @ Steamboat Interval	\$0	0.00%	0	0.00%	\$0	\$0
Ranch @ Steamboat Interval	\$0	0.00%	0	0.00%	\$0	\$0
Rockies Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Shadow Run Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Ski Time Square Interval	\$0	0.00%	0	0.00%	\$0	\$0
Steamboat Grand Fractional	\$104,000	6.76%	2	9.09%	\$52,000	DNA
Steamboat Villas Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Suites at Steamboat Interval	\$0	0.00%	0	0.00%	\$0	\$0
Sumburst Interval	\$0	0.00%	0	0.00%	\$0	\$0
Thunder Mountain Interval	\$0	0.00%	0	0.00%	\$0	\$0
Village at Steamboat Fractional	\$813,800	52.92%	18	81.82%	\$45,211	\$29,500
West Fractional	\$0	0.00%	0	0.00%	\$0	\$0
<b>TOTAL</b>	<b>\$1,537,800</b>	<b>100.00%</b>	<b>22</b>	<b>100.00%</b>	<b>\$ 69,900</b>	<b>\$32,100</b>

Please note: The above figures are an unofficial tabulation of Routt County records that are believed to be reasonably accurate. Average & Median Price are calculated without Timeshare/Interval Interests.

## Interval/Fractional Unit Sales Breakdown Routt County, Colorado Year-to-Date 2012: through November 30th, 2012



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Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price
Christie Club Fractional	\$539,000	2.35%	5	2.12%	\$107,800	\$125,000
Golden Triangle Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Hilltop Resort Interval	\$6,100	0.03%	2	0.85%	\$3,050	DNA
The Porches: Mores Corner TH Fractional	\$0	0.00%	0	0.00%	\$0	\$0
North Star Interval	\$4,000	0.02%	1	0.42%	\$4,000	DNA
Mountaineer @ Steamboat	\$200,000	0.87%	1	0.42%	\$200,000	DNA
OSP at Apres Ski Way	\$9,999,800	43.57%	35	14.83%	\$285,709	\$290,600
Phoenix @ Steamboat Interval	\$0	0.00%	0	0.00%	\$0	\$0
Ranch @ Steamboat Interval	\$0	0.00%	0	0.00%	\$0	\$0
Rockies Fractional	\$28,500	0.12%	2	0.85%	\$14,250	DNA
Shadow Run Fractional	\$0	0.00%	0	0.00%	\$0	\$0
Ski Time Square Interval	\$0	0.00%	0	0.00%	\$0	\$0
Steamboat Grand Fractional	\$2,048,400	8.93%	23	9.75%	\$89,061	\$63,000
Steamboat Villas Fractiona;	\$168,400	0.73%	6	2.54%	\$28,067	\$24,900
Suites at Steamboat Interval	\$2,500	0.01%	4	1.69%	\$625	\$500
Sumburst Interval	\$0	0.00%	0	0.00%	\$0	\$0
Thunder Mountain Interval	\$0	0.00%	0	0.00%	\$0	\$0
Village at Steamboat Fractional	\$9,953,300	43.37%	157	66.53%	\$63,397	\$40,800
West Fractional	\$0	0.00%	0	0.00%	\$0	\$0
<b>TOTAL</b>	<b>\$22,950,000</b>	<b>100.00%</b>	<b>236</b>	<b>100.00%</b>	<b>\$97,246</b>	<b>\$52,200</b>

Please note: The above figures are an unofficial tabulation of Routt County records that are believed to be reasonably accurate. Average & Median Price are calculated without Timeshare/Interval Interests.



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# MARKET ANALYSIS

Compliments of:  
**Land Title  
 Steamboat  
 Springs**  
 Stan Urban  
 970-870-2822  
 surban@ltgc.com

## November 2012 Residential Improved Units - Price Point Summary

	# Transactions	% of Transactions	Gross Volume	% of Gross Volume
<=200,000	18	33%	\$ 2,178,100	9%
200,001 to 300,000	8	15%	\$ 2,114,300	9%
300,001 to 500,000	15	27%	\$ 5,944,000	24%
500,001 to 600,000	1	2%	\$ 565,000	2%
600,001 to 700,000	2	4%	\$ 1,372,500	6%
700,001 to 800,000	2	4%	\$ 1,565,000	6%
800,001 to 900,000	2	4%	\$ 1,695,000	7%
900,001 to 1,000,000	2	4%	\$ 1,925,000	8%
1,000,001 to 1,500,000	3	5%	\$ 3,515,000	14%
1,500,001 to 2,000,000	1	2%	\$ 1,550,000	6%
2,000,001 to 2,500,000	1	2%	\$ 2,285,000	9%
2,500,001 to 3,000,000	0	0%	\$ -	0%
over \$ 3 Million	0	0%	\$ -	0%
<b>Total:</b>	<b>55</b>	<b>100%</b>	<b>\$ 24,708,900</b>	<b>100%</b>

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## Year-to-Date: 2012 Residential Improved Units - Price Point Summary

	# Transactions	% of Transactions	Gross Volume	% of Gross Volume
<=200,000	161	26%	\$ 17,720,200	6%
200,001 to 300,000	113	18%	\$ 28,808,600	10%
300,001 to 500,000	168	27%	\$ 65,771,800	22%
500,001 to 600,000	38	6%	\$ 21,395,200	7%
600,001 to 700,000	27	4%	\$ 17,500,700	6%
700,001 to 800,000	22	4%	\$ 16,728,000	6%
800,001 to 900,000	16	3%	\$ 13,610,700	5%
900,001 to 1,000,000	16	3%	\$ 15,211,700	5%
1,000,001 to 1,500,000	24	4%	\$ 29,249,100	10%
1,500,001 to 2,000,000	13	2%	\$ 23,045,500	8%
2,000,001 to 2,500,000	6	1%	\$ 13,545,000	5%
2,500,001 to 3,000,000	2	0%	\$ 5,310,000	2%
over \$ 3 Million	5	1%	\$ 28,875,000	10%
<b>Total:</b>	<b>611</b>	<b>100%</b>	<b>\$ 296,771,500</b>	<b>100%</b>

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## Full Year 2011 Residential Improved Units - Price Point Summary

	# Transactions	% of Transactions	Gross Volume	% of Gross Volume
<=200,000	172	29%	\$ 20,720,400	7%
200,001 to 300,000	114	19%	\$ 28,476,500	9%
300,001 to 500,000	111	19%	\$ 42,856,400	14%
500,001 to 600,000	37	6%	\$ 20,394,700	7%
600,001 to 700,000	29	5%	\$ 18,842,100	6%
700,001 to 800,000	27	5%	\$ 20,488,500	7%
800,001 to 900,000	11	2%	\$ 9,497,400	3%
900,001 to 1,000,000	12	2%	\$ 11,654,500	4%
1,000,001 to 1,500,000	40	7%	\$ 48,331,600	16%
1,500,001 to 2,000,000	15	3%	\$ 26,865,000	9%
2,000,001 to 2,500,000	14	2%	\$ 31,472,400	10%
2,500,001 to 3,000,000	5	1%	\$ 14,040,000	5%
over \$ 3 Million	4	1%	\$ 15,799,000	5%
<b>Total:</b>	<b>591</b>	<b>100%</b>	<b>\$ 309,438,500</b>	<b>100%</b>



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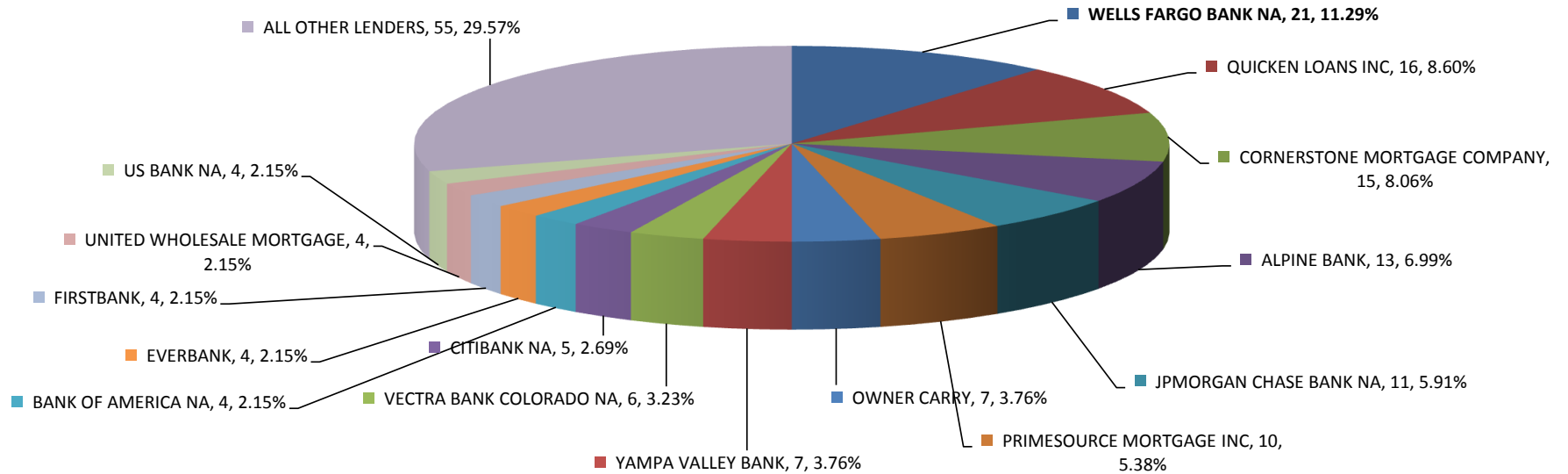


# MARKET ANALYSIS

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## Routt County: Top 70% Lenders for November 2012

Total Number of Loans Recorded in November 2012: 186 Loans



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LENDER	NUMBER LOANS	PERCENTAGE TOTAL	
WELLS FARGO BANK NA	21	11.29%	Top 70% Lenders for November 2012 Routt County
QUICKEN LOANS INC	16	8.60%	
CORNERSTONE MORTGAGE COMPANY	15	8.06%	
ALPINE BANK	13	6.99%	
JPMORGAN CHASE BANK NA	11	5.91%	
PRIMESOURCE MORTGAGE INC	10	5.38%	
OWNER CARRY	7	3.76%	
YAMPA VALLEY BANK	7	3.76%	
VECTRA BANK COLORADO NA	6	3.23%	
CITIBANK NA	5	2.69%	
BANK OF AMERICA NA	4	2.15%	
EVERBANK	4	2.15%	
FIRSTBANK	4	2.15%	
UNITED WHOLESALE MORTGAGE	4	2.15%	
US BANK NA	4	2.15%	
ALL OTHER LENDERS	55	29.57%	
BANK OF THE WEST	3	1.61%	
CALIBER FUNDING LLC	3	1.61%	
ROCKY MOUNTAIN MORTGAGE SPECIALISTS INC	3	1.61%	
ALLY BANK CORP	2	1.08%	
AMERISAVE MORTGAGE CORPORATION	2	1.08%	
ANB BANK	2	1.08%	
BOKF NA	2	1.08%	
CALCON MUTUAL	2	1.08%	
LOANDEPOT.COM LLC	2	1.08%	
AMERICAN LIBERTY MORTGAGE INC	1	0.54%	
BAXTER CREDIT UNION	1	0.54%	
BOCM	1	0.54%	
CADENCE BANK NA	1	0.54%	
CAPITAL FINANCIAL NETWORK LLC	1	0.54%	
CENTENNIAL BANK	1	0.54%	
CHERRY CREEK MORTGAGE CO INC	1	0.54%	
CITY OF STEAMBOAT SPRINGS	1	0.54%	
COLE TAYLOR BANK	1	0.54%	
COLORADO HOUSING AND FINANCE AUTHORITY	1	0.54%	
COMERICA BANK	1	0.54%	
CREDIT UNION OF COLORADO	1	0.54%	
EDWARD JONES MORTGAGE LLC	1	0.54%	
FIRST AMERICAN BANK	1	0.54%	
FIRST CALIFORNIA MORTGAGE COMPANY	1	0.54%	
FIRST FINANCIAL SERVICES INC	1	0.54%	
FIRST MORTGAGE COMPANY LLC	1	0.54%	
FREEDOM MORTGAGE CORPORATION	1	0.54%	
IDEAL HOME LOANS LLC	1	0.54%	
INTERBANK MORTGAGE COMPANY	1	0.54%	
KANSAS STATE BANK OF MANHATTAN	1	0.54%	
LENDING SOLUTIONS INC	1	0.54%	
LUXURY MORTGAGE CORP	1	0.54%	
MAC5 MORTGAGE INC	1	0.54%	
MEGASTAR FINANCIAL CORP	1	0.54%	
MIDWAY HAYDEN LLC	1	0.54%	
MOUNTAIN VALLEY BANK	1	0.54%	
PEOPLES MORTGAGE CORPORATION	1	0.54%	
PNC MORTGAGE	1	0.54%	
PRIMARY RESIDENTIAL MORTGAGE INC	1	0.54%	
PROVIDENT FUNDING ASSOCIATES LP	1	0.54%	
SIGNATURE BANK	1	0.54%	
STATE FARM BANK FSB	1	0.54%	
SUNTRUST MORTGAGE INC	1	0.54%	
<b>TOTAL FOR NOVEMBER 2012:</b>	<b>186</b>	<b>100.00%</b>	