

MARKET CONDITIONS

as of January 2025

COLUMBIA CO.

| Effective Date: 1/1/2025 | Sale an | nd listing | summary | data | | | | One-L | Init Hou | ising Tr | ends | | | |
|---|-----------|------------|-----------|------------------|------------|-------------------|---------|-------------------|-----------------|----------|--------------|-----|-------------|---------------|
| Comparables in analysis | | | # | Low Price | High Price | | | Property Values: | | : [| Increasing | g 🔈 | Stable | Declining |
| Considered: 216 Show Included: 216 Calculations | Current I | Listings | 93 | \$1,000 | ; | \$799,900 | | Demand/Sup | | v: | Shortage | | In Balance | X Over Supply |
| Analysis & Trend Grid | Sales | 123 | | \$20,000 | | \$600,000 | 000,000 | | Marketing Time: | | Under 3 mths | | 3 to 6 mths | Over 6 mths |
| Inventory Analysis | | Prior 7-1 | 12 Months | Prior 4-6 Months | | Current - 3 Month | | onths Overall Tre | | | end | | | |
| Total # of Comparable Sales (Settled) | | 62 | | 28 | | 33 | | | | | 1 | | | |
| Absorption Rate (Total Sales/Months) | | 1(| 0.33 | 9.33 | | 11.00 | | | | L | | | | |
| Total # of Comparable Active Listings | | 69 | | 91 | | 93 | | | | | 1 | | | |
| Months of Housing Supply (Total Listings/Ab | 6.68 | | 9.75 | | 8.45 | | | | | / | | | | |
| Median Sale & List Price, DOM, Sale | /List % | | | | | | | | | | | | | |
| Median Comparable Sale Price | | \$164,150 | | \$156,000 | | \$170,000 | | 0 | | L | | | | |
| Median Comparable Sales Days on Market | | 65.5 | | 73.5 | | 84 | | | | | 1 | | | |
| Median Comparable List Price | \$179,900 | | \$219,000 | | \$214,900 | | 0 | 1 | | | | | | |
| Median Comparable Listings Days on Marke | 105 | | 99 | | 165 | | | | | / | | | | |
| Median Sale Price as % of List Price | 94 | .96% | 92.73% | | 95.70% | | | | L | | | | | |
| | | | 0 | UACHIT | A C | Ο. | | | | | | | | |

| fective Date: | 1/1/20 | 025 | Sale a | e and listing summary data | | | | | | One-Unit Housing Trends | | | | | | | | | |
|---|---------------------------------------|----------------------|---------|----------------------------|-------------------|------------------|-------|-------------------|----|-------------------------|---------------------|--|--|----|-------------|---|-------------|--|--|
| omparables in analysis | | | | | | Low Price | Hig | h Price | | Propen | Property Values: | | Increasing | | Stable | × | Declining | | |
| Considered: | 224 | Show Calculations | Current | Listings 73 | | \$7,000 | | 850,000 | | Demand/Sup | | //Supply: Short | | × | In Balance | | Over Supply | | |
| Included: alvsis & Trend | 224 Grid | Calculations | Sales | | 151 | \$8,000 | ; | \$450,000 | | Marketing Time: | | × | Under 3 mth | ns | 3 to 6 mths | | Over 6 mths | | |
| Inventory Analysis | | | | Prior 7- | 12 Months | Prior 4-6 Months | | Current - 3 Month | | onths | onths Overall Trend | | | | | | | | |
| Total # of Comparable Sales (Settled) | | | | | 86 | 31 | 31 | | 34 | | | | <u> </u> | | | | | | |
| Absorption Rate (Total Sales/Months) | | | 14 | 4.33 | 10.33 | | 11.33 | | | | | <u> </u> | | | | | | | |
| Total # of Comp | Total # of Comparable Active Listings | | | 52 | | 65 | | 73 | | | | | | | | | | | |
| Months of Housing Supply (Total Listings/Ab.Rate) | | | | 3.63 | | 6.29 | | 6.44 | | | | | * *********************************** | | | | | | |
| Median Sale & List Price, DOM, Sale/List % | | | | | | | | | | | | | | | | | | | |
| Median Compa | Median Comparable Sale Price | | | | 0,500 | \$172,000 | | \$116,250 | | 0 | | | <u>\</u> | | | | | | |
| Median Comparable Sales Days on Market | | | | 76 | | 64 | | 95 | | | | | 1 | | | | | | |
| Median Compa | Price | \$14 | 8,950 | \$155,000 | | \$160,000 | | 0 | | _ | | | | | | | | | |
| Median Comparable Listings Days on Market | | | | | 72.5 83 | | 10 | 100 | | | | * *********************************** | | | | | | | |
| Median Sale Price as % of List Price | | | | | 94.34% 97.44% 96. | | | | 0% | | | | | | | | | | |

UNION CO.

| rective Date. | 17 1720 | 023 | Sale ar | nd listing | summary | data | | | | One-L | Init Hou | ising Ir | ends | | | |
|---|---|----------------------|----------|------------|-------------|---------------|-----------|-----------|--------|--------|-----------|---------------------------|-----------|------|-------------|-------------|
| omparables in a | - | | | | # | Low Price | Hig | h Price | | Proper | ty Values | <i>Values:</i> Increasing | | , X | Stable | Declining |
| Considered: Included: | 370 370 | Show Calculations | Current | Listings | 105 | \$11,000 | \$830,000 | | | Demar | nd/Supply | v: | Shortage | × | In Balance | Over Supply |
| | | Calculations | Sales | | 265 | \$3,500 | | \$930,000 | | Market | ting Time | · X | Under 3 n | nths | 3 to 6 mths | Over 6 mths |
| nalysis & Trend | Gna | | | | | | | | | | | | | | _ | |
| Inventory An | nalysis | | | Prior 7-1 | 2 Months | Prior 4-6 Mor | nths | Current - | 3 M | onths | Ov | erall Tre | end | | | |
| Total # of Com | parable Sa | ales (Settled) | | 1 | 17 | 83 | | (| 65 | | | | <u>×</u> | | | |
| Absorption Rat | Absorption Rate (Total Sales/Months) | | | | 9.50 | 27.67 | | 21.67 | | | × | | | | | |
| Total # of Com | Total # of Comparable Active Listings | | | | 97 | 108 | | 105 | | | | L | | | | |
| Months of Hou | Months of Housing Supply (Total Listings/Ab.Rate) | | | 4.97 | | 3.90 | | 4.85 | | | | L | | | | |
| Median Sale | & List P | rice, DOM, Sale | e/List % | | | | | | | | | | | | | |
| Median Compa | Median Comparable Sale Price | | | \$146,500 | | \$180,000 | | \$155,000 | | 0 | | L | | | | |
| Median Comparable Sales Days on Market | | | | | 49 53 | | 5 | | 57 | | | | 1 | | | |
| Median Comparable List Price | | | | \$20 | 5,000 | \$199,450 | | \$22 | 25,000 | | 1 | | | | | |
| Median Comparable Listings Days on Market | | | et | | 90 | 82 | 1 | | 24 | | | | | | | |
| Median Sale Price as % of List Price | | | 97 | .89% | 97.47% 96.5 | | | 55% | | | L | | | | | |