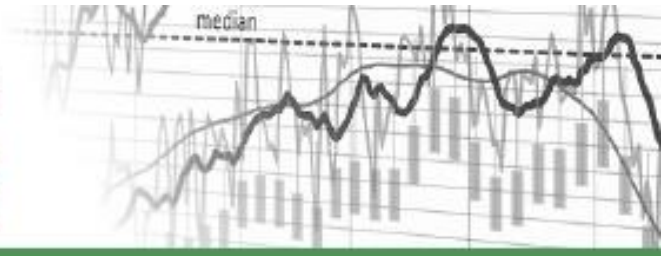
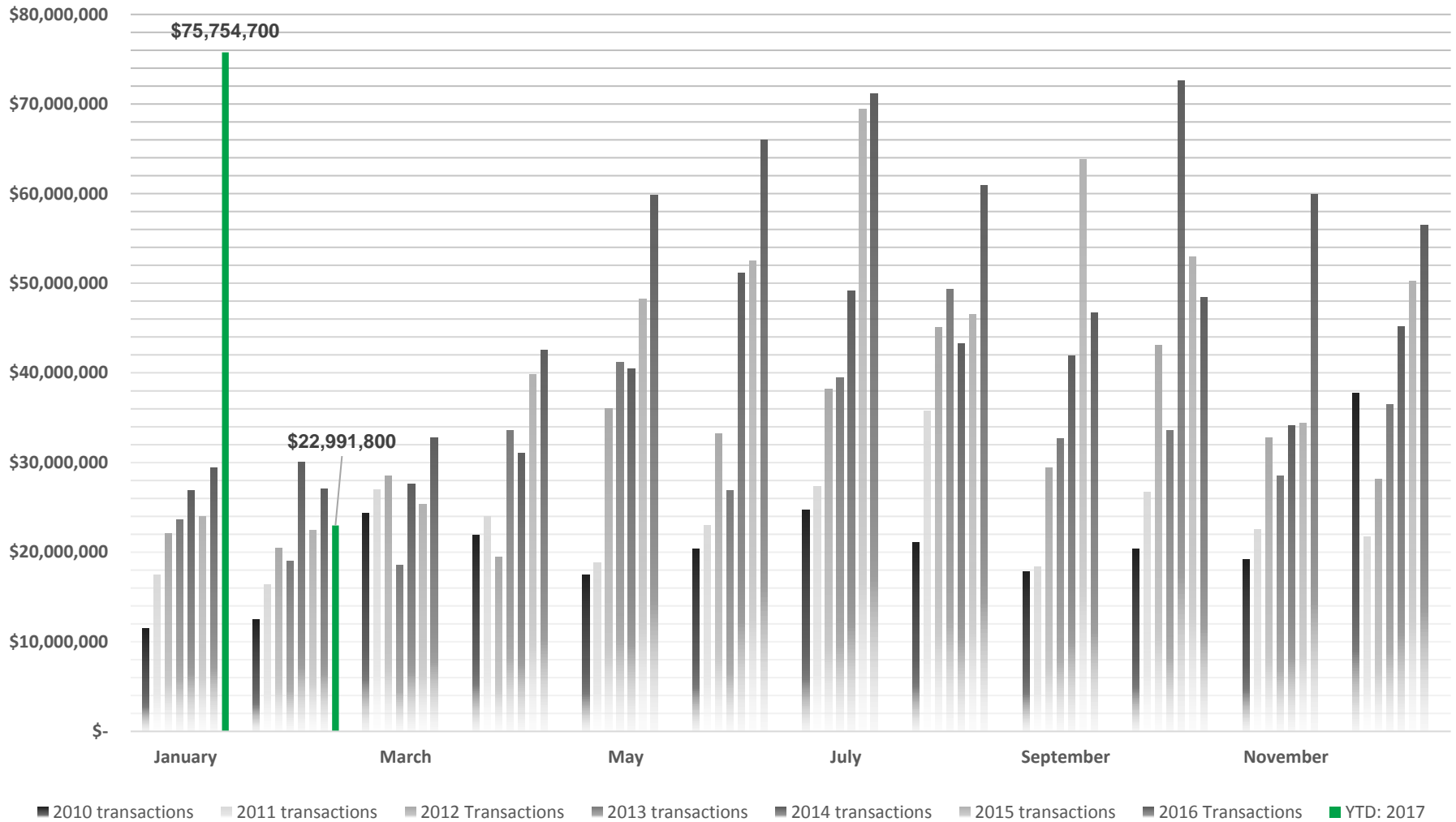




Garfield County Market ANALYSIS



Historical Gross Sales Volume: 2010 - YTD: 2017



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Historical Gross Sales Volume

Month	2010	2011	2012	2013	2014	2015	2016	2017	Change
January	\$11,461,500	\$17,481,300	\$22,066,900	\$23,657,100	\$26,864,925	\$23,996,800	\$29,408,700	\$75,754,700	157.59%
February	\$12,503,900	\$16,374,200	\$20,486,100	\$18,961,800	\$30,023,600	\$22,399,300	\$27,034,000	\$22,991,800	-14.95%
March	\$24,342,200	\$26,954,300	\$28,487,050	\$18,584,400	\$27,564,600	\$25,338,900	\$32,750,800		-100.00%
April	\$21,940,200	\$24,004,500	\$19,483,259	\$33,594,160	\$31,087,200	\$39,861,900	\$42,547,300		-100.00%
May	\$17,487,500	\$18,828,200	\$35,977,400	\$41,220,050	\$40,434,600	\$48,246,950	\$59,813,400		-100.00%
June	\$20,376,300	\$22,964,600	\$33,223,399	\$26,888,300	\$51,175,800	\$52,511,100	\$66,028,900		-100.00%
July	\$24,709,600	\$27,370,900	\$38,158,000	\$39,482,800	\$49,114,288	\$69,439,700	\$71,188,700		-100.00%
August	\$21,049,700	\$35,724,600	\$45,076,180	\$49,376,700	\$43,238,000	\$46,496,708	\$60,908,600		-100.00%
September	\$17,782,700	\$18,404,300	\$29,378,700	\$32,667,800	\$41,916,200	\$63,816,300	\$46,671,900		-100.00%
October	\$20,320,900	\$26,725,300	\$43,073,850	\$33,600,400	\$72,606,200	\$52,928,572	\$48,435,300		-100.00%
November	\$19,163,600	\$22,498,600	\$32,741,970	\$28,487,265	\$34,152,700	\$34,370,100	\$59,968,500		-100.00%
December	\$37,739,700	\$21,741,800	\$28,185,216	\$36,496,800	\$45,211,700	\$50,196,400	\$56,499,400		-100.00%
YTD. Totals	\$23,965,400	\$33,855,500	\$42,553,000	\$42,618,900	\$56,888,525	\$46,396,100	\$56,442,700	\$98,746,500	74.95%
Annual Totals	\$248,877,800	\$279,072,600	\$376,338,024	\$383,017,575	\$493,389,813	\$529,602,730	\$601,255,500	\$98,746,500	13.53%

This data is believed to be accurate but is not guaranteed. Figures shown reflect arms-length property transfers only and do not include deeds on which a documentary fee was not paid.

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Note: February 2008 includes one transfer in the amount of \$35 million in Rifle for Rifle Creek Subdivision Tracts A-G

Note: April 2008 includes one transfer in the amount of \$21,068,000 for Little Star Ranch located in Rifle.

Month	2010	2011	2012	2013	2014	2015	2016	2017	Change
January	34	56	71	86	59	71	94	106	12.77%
February	33	43	61	84	74	76	87	75	-13.79%
March	61	80	114	78	89	87	100		-100.00%
April	63	87	83	102	101	125	128		-100.00%
May	61	68	117	118	119	142	149		-100.00%
June	68	72	106	103	125	157	174		-100.00%
July	69	83	97	105	130	174	174		-100.00%
August	56	92	123	134	117	146	168		-100.00%
September	55	83	112	107	111	140	136		-100.00%
October	60	91	119	108	125	162	132		-100.00%
November	58	77	109	85	95	97	125		-100.00%
December	81	89	101	120	136	131	133		-100.00%
YTD. Totals	67	99	132	170	133	147	181	181	0.00%
Annual Totals	699	921	1,213	1,230	1,281	1,508	1,600	181	6.10%

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Market Snapshot by Area

Full Year 2016 versus YTD: 2017

Area	Average Price Single Family 2016	Average Price Single Family YTD: 2017	% Change Year-to-Date vs. Prior Year	Average Price Multi-Family 2016	Average Price Multi-Family YTD: 2017	% Change Year-to-Date vs. Prior Year	Average Price Vacant Land 2016	Average Price Vacant Land YTD: 2017	% Change Year-to-Date vs. Prior Year
Parachute	\$159,273	\$63,500	-60%	\$99,750	\$92,500	-7%	\$23,500	\$130,000	453%
Battlement Mesa	\$217,754	\$168,056	-23%	\$134,833	\$101,000	-25%	\$77,250	\$0	n/a
Rifle	\$255,351	\$258,809	1%	\$161,344	\$147,914	-8%	\$102,327	\$2,537,250	2380%
Silt	\$322,523	\$338,813	5%	\$197,862	\$239,000	21%	\$94,438	\$150,260	59%
New Castle	\$469,347	\$384,517	-18%	\$217,502	\$207,333	-5%	\$201,059	\$383,667	91%
Rural	\$530,000	\$0	n/a	\$0	\$0	0%	\$153,750	\$0	n/a
Glenwood Springs	\$514,223	\$539,769	5%	\$245,922	\$220,950	-10%	\$153,879	\$142,733	-7%
Carbondale	\$759,743	\$662,028	-13%	\$356,585	\$346,857	-3%	\$182,226	\$203,100	11%
Gross Live Average:	\$428,652	\$415,999	-3%	\$234,853	\$212,828	-9%	\$145,131	\$496,987	242%

Please note: The above figures are an unofficial tabulation of Garfield 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 Snapshot Report.

Area	Median Price Single Family 2016	Median Price Single Family YTD: 2017	% Change Year-to-Date vs. Prior Year	Median Price Multi-Family 2016	Median Price Multi-Family YTD: 2017	% Change Year-to-Date vs. Prior Year	Median Price Vacant Land 2016	Median Price Vacant Land YTD: 2017	% Change Year-to-Date vs. Prior Year
Parachute	\$157,500	dna	-100%	\$99,500	\$100,000	1%	\$32,000	dna	n/a
Battlement Mesa	\$212,450	\$160,000	-25%	\$108,000	dna	n/a	\$128,750	\$0	n/a
Rifle	\$238,500	\$227,000	-5%	\$162,500	dna	n/a	\$75,000	\$77,500	3%
Silt	\$304,000	\$335,000	10%	\$215,000	dna	n/a	\$54,500	\$42,000	-23%
New Castle	\$369,700	\$351,250	-5%	\$221,500	\$218,000	-2%	\$67,500	\$242,000	259%
Rural	\$545,000	dna	n/a	\$0	\$0	0%	dna	\$0	n/a
Glenwood Springs	\$452,750	\$455,000	0%	\$249,000	\$247,500	-1%	\$110,000	\$137,000	25%
Carbondale	\$643,500	\$650,000	1%	\$350,000	\$350,000	0%	\$153,500	\$190,000	24%
Gross Live Median:	\$348,500	\$371,500	7%	\$223,000	\$220,000	-1%	\$104,250	\$143,250	37%

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Market Analysis by Area

February 2017		All Transaction Summary					Single Family Summary			Multi-Family Summary		
Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Single Family Price	Median \$ Single Family Price	Average \$ Single Family PPSF	Average \$ MultiFamily Price	Median \$ MultiFamily Price	Average \$ MultiFamily PPSF
Parachute	\$170,000	0.74%	2	2.67%	\$85,000	dna	\$0	\$0	\$0	\$85,000	dna	\$56
Battlement Mesa	\$662,000	2.88%	4	5.33%	\$165,500	\$156,000	\$182,333	\$160,000	\$116	\$115,000	dna	\$71
Rifle	\$3,464,500	15.07%	14	18.67%	\$247,464	\$168,000	\$200,000	\$202,500	\$133	\$146,100	\$146,500	\$113
Silt	\$2,392,500	10.41%	10	13.33%	\$239,250	\$242,500	\$319,180	\$335,000	\$141	\$215,000	dna	\$129
New Castle	\$2,192,800	9.54%	7	9.33%	\$313,257	\$287,500	\$346,560	\$370,000	\$182	\$218,000	dna	\$196
All Rural Areas Garfield County	\$0	0.00%	0	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Glenwood Springs	\$5,420,000	23.57%	17	22.67%	\$318,824	\$281,500	\$475,333	\$486,000	\$227	\$195,933	\$224,300	\$224
Carbondale	\$8,318,000	36.18%	19	25.33%	\$437,789	\$395,000	\$480,000	\$527,500	\$261	\$347,500	dna	\$215
Interval Units & Quit Claim Deeds	\$372,000	1.62%	2	2.67%	\$186,000	dna	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL	\$22,991,800	100.00%	75	100.00%	\$309,860	\$242,000	\$355,061	\$352,500	\$188	\$182,087	\$186,000	\$145
(NEW UNIT SALES)	\$260,000	1.13%	1	1.33%	\$260,000	dna	\$260,000	dna	\$138	\$0	\$0	\$0

Please note: The above figures are an unofficial tabulation of Garfield County Website 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 Website Record.

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YTD: Feb. 2017		All Transaction Summary					Single Family Summary			Multi-Family Summary		
Area	\$ Volume Transactions	% of \$ Volume	# of Transactions	% of Transactions	Average \$ Transaction Price	Median \$ Transaction Price	Average \$ Single Family Price	Median \$ Single Family Price	Average \$ Single Family PPSF	Average \$ MultiFamily Price	Median \$ MultiFamily Price	Average \$ MultiFamily PPSF
Parachute	\$471,000	0.48%	5	2.76%	\$94,200	\$100,000	\$63,500	dna	\$45	\$92,500	\$100,000	\$61
Battlement Mesa	\$1,743,500	1.77%	13	7.18%	\$134,115	\$145,000	\$168,056	\$160,000	\$108	\$101,000	dna	\$73
Rifle	\$16,226,300	16.43%	27	14.92%	\$600,974	\$186,000	\$258,809	\$227,000	\$149	\$147,914	dna	\$113
Silt	\$6,501,500	6.58%	23	12.71%	\$282,674	\$279,900	\$338,813	\$335,000	\$162	\$239,000	dna	\$130
New Castle	\$8,739,300	8.85%	25	13.81%	\$349,572	\$325,000	\$384,517	\$351,250	\$198	\$207,333	\$218,000	\$189
All Rural Areas Garfield County	\$28,000,300	28.36%	2	1.10%	\$14,000,150	dna	\$0	dna	\$0	\$0	\$0	\$0
Glenwood Springs	\$14,771,400	14.96%	43	23.76%	\$343,521	\$275,000	\$539,769	\$455,000	\$233	\$220,950	\$247,500	\$226
Carbondale	\$21,915,000	22.19%	40	22.10%	\$547,875	\$434,500	\$662,028	\$650,000	\$250	\$346,857	\$350,000	\$259
Interval Units & Quit Claim Deeds	\$378,200	0.38%	3	1.66%	\$126,067	\$50,000	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL	\$98,746,500	100.00%	181	100.00%	\$552,631	\$269,150	\$415,999	\$371,500	\$190	\$212,828	\$220,000	\$174
(NEW UNIT SALES)	\$2,406,800	2.44%	6	8.00%	\$401,133	\$279,650	\$429,360	\$279,650	\$220	\$0	\$0	\$0

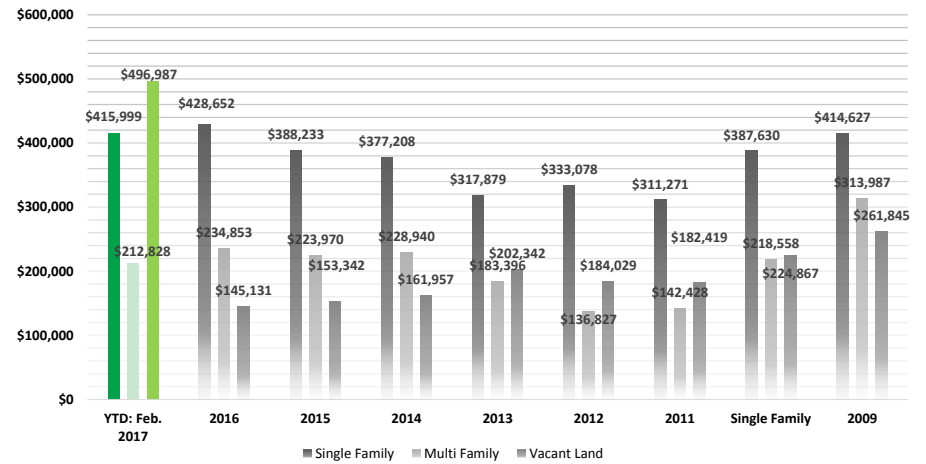
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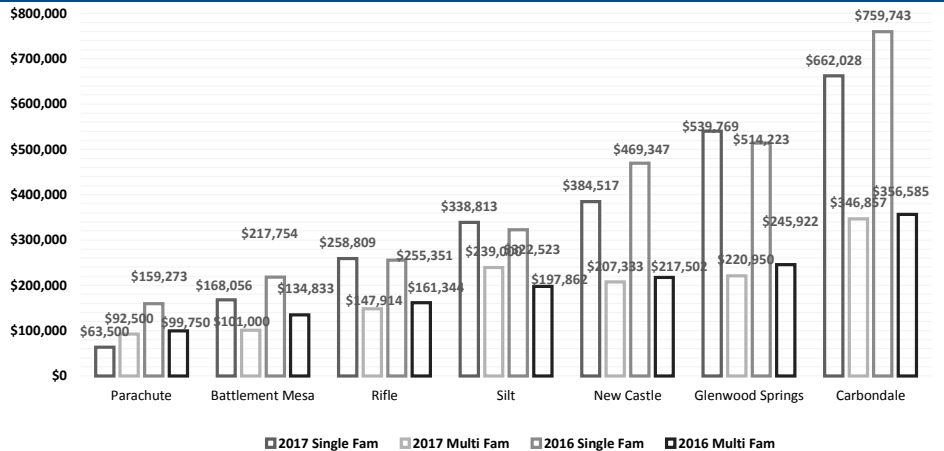
Historical Cost Analysis

February 2017	# Transactions	Gross Volume	Average Price
Single Family	28	\$9,941,700	\$355,061
Multi Family	15	\$2,731,300	\$182,087
Vacant Land	12	\$1,752,800	\$146,067
YTD: Feb. 2017	# Transactions	Gross Volume	Average Price
Single Family	85	\$35,359,900	\$415,999
Multi Family	32	\$6,810,500	\$212,828
Vacant Land	30	\$14,909,600	\$496,987
2016	# Transactions	Gross Volume	Average Price
Single Family	955	\$409,363,000	\$428,652
Multi Family	258	\$60,592,200	\$234,853
Vacant Land	226	\$32,799,600	\$145,131
2015	# Transactions	Gross Volume	Average Price
Single Family	924	\$358,727,200	\$388,233
Multi Family	212	\$47,481,700	\$223,970
Vacant Land	235	\$36,035,308	\$153,342
2014	# Transactions	Gross Volume	Average Price
Single Family	759	\$286,301,225	\$377,208
Multi Family	163	\$37,317,300	\$228,940
Vacant Land	202	\$32,642,600	\$161,957
2013	# Transactions	Gross Volume	Average Price
Single Family	762	\$242,223,575	\$317,879
Multi Family	179	\$32,827,900	\$183,396
Vacant Land	140	\$28,327,900	\$202,342
2012	# Transactions	Gross Volume	Average Price
Single Family	788	\$ 262,465,658.00	\$333,078
Multi Family	205	\$ 28,049,466.00	\$136,827
Vacant Land	98	\$ 18,034,800.00	\$184,029
2011	# Transactions	Gross Volume	Average Price
Single Family	587	\$ 182,716,200.00	\$311,271
Multi Family	174	\$ 24,782,500.00	\$142,428
Vacant Land	77	\$ 14,046,300.00	\$182,419
2010	# Transactions	Gross Volume	Average Price
Single Family	461	\$ 178,697,500.00	\$387,630
Multi Family	66	\$ 14,424,800.00	\$218,558
Vacant Land	89	\$ 20,013,200.00	\$224,867
2009	# Transactions	Gross Volume	Average Price
Single Family	367	\$ 152,168,150.00	\$414,627
Multi Family	92	\$ 28,886,800.00	\$313,987
Vacant Land	67	\$ 17,543,600.00	\$261,845

Land Title Average Price History by Property Type: Garfield County 2009 - 2017



Land Title Residential Average Price Comparison by Area: Garfield County 2016 versus 2017



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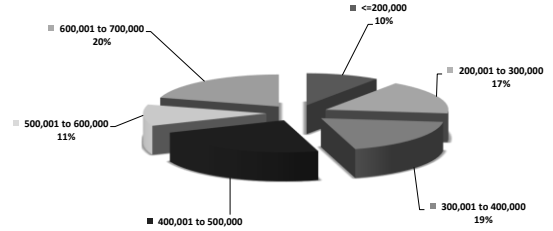


Price Point, Commercial Cost, Jumbo Sales Analysis

February 2017 Single Family Price Point Analysis

	# Transactions	Gross Volume	% Gross Volume	% Gross Trans
<=200,000	6	\$958,000	10%	21%
200,001 to 300,000	7	\$1,710,800	17%	25%
300,001 to 400,000	5	\$1,857,000	19%	18%
400,001 to 500,000	5	\$2,305,900	23%	18%
500,001 to 600,000	2	\$1,070,000	11%	7%
600,001 to 700,000	3	\$2,040,000	21%	11%
700,001 to 800,000	0	\$0	0%	0%
800,001 to 900,000	0	\$0	0%	0%
900,001 to 1,000,000	0	\$0	0%	0%
1,000,001 to 1,500,000	0	\$0	0%	0%
1,500,001 to 2,000,000	0	\$0	0%	0%
2,000,001 to 2,500,000	0	\$0	0%	0%
2,500,001 to 3,000,000	0	\$0	0%	0%
over \$ 3 Million	0	\$0	0%	0%
Total:	28	\$9,941,700	100%	100%

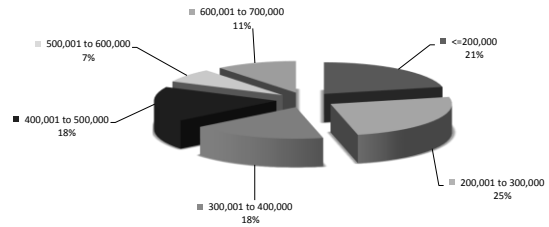
Land Title Single Family Dollar Volume by Price Point: Garfield County February 2017



YTD: Feb. 2017 Single Family Price Point Analysis

	# Transactions	Gross Volume	% Gross Volume	% Gross Trans
<=200,000	14	\$2,039,900	6%	16%
200,001 to 300,000	19	\$4,644,100	13%	22%
300,001 to 400,000	18	\$6,491,000	18%	21%
400,001 to 500,000	16	\$7,171,900	20%	19%
500,001 to 600,000	4	\$2,212,500	6%	5%
600,001 to 700,000	5	\$3,325,000	9%	6%
700,001 to 800,000	4	\$3,100,000	9%	5%
800,001 to 900,000	0	\$0	0%	0%
900,001 to 1,000,000	0	\$0	0%	0%
1,000,001 to 1,500,000	5	\$6,375,500	18%	6%
1,500,001 to 2,000,000	0	\$0	0%	0%
2,000,001 to 2,500,000	0	\$0	0%	0%
2,500,001 to 3,000,000	0	\$0	0%	0%
over \$ 3 Million	0	\$0	0%	0%
Total:	85	\$35,359,900	100%	100%

Land Title Single Family Transactions by Price Point: Garfield County February 2017



Transaction Reconciliation by Type

	# Transactions	Gross Volume
Single Family	28	\$9,941,700
Multi Family	15	\$2,731,300
Vacant Land	12	\$1,752,800
Commercial	15	\$6,714,000
Development Land	1	\$1,100,000
Easement		
Not Arms Length/Low Doc Fee		
Quit Claim Deed	2	\$372,000
Related Parties		
Bulk Multi-Family Unit/Project Sales		
Partial Interest Sales		
Employee Housing Units/Mobile Homes	2	\$380,000
Political Transfers		
Total Transactions:	75	\$22,991,800

Commercial Cost Index

February 2017	# Sales	Gross Volume	Average Price	YTD: Feb. 2017	# Sales	Gross Volume	Average Price
Commercial Improved:	12	\$4,464,000	\$372,000	Commercial Improved:	19	\$35,484,000	\$1,867,579
Commercial Vacant:	3	\$2,250,000	\$750,000	Commercial Vacant:	5	\$4,250,000	\$850,000
Development Vacant:	1	\$1,100,000	\$1,100,000	Development Vacant:	1	\$1,100,000	\$1,100,000
Full Year: 2016	# Sales	Gross Volume	Average Price	Full Year: 2015	# Sales	Gross Volume	Average Price
Commercial Improved:	80	\$72,184,200	\$902,303	Commercial Improved:	69	\$65,934,472	\$955,572
Commercial Vacant:	12	\$5,295,300	\$441,275	Commercial Vacant:	21	\$5,736,500	\$273,167
Development Vacant:	7	\$11,822,500	\$1,688,929	Development Vacant:	3	\$5,376,000	\$1,792,000

Jumbo Residential Sales Index

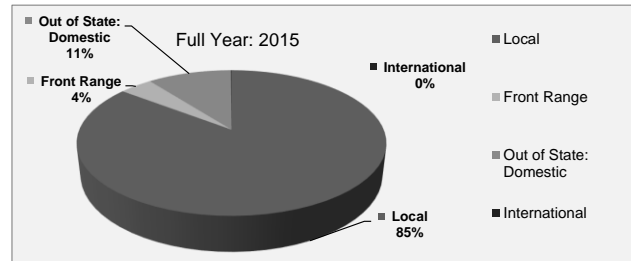
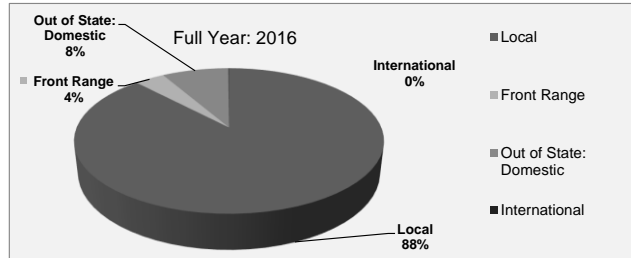
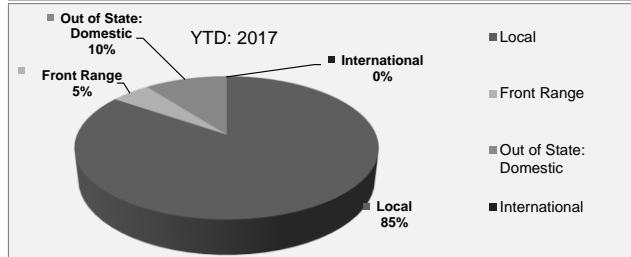
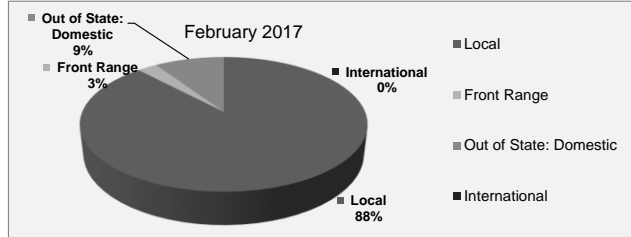
February 2017	# Trans	Gross Volume
417,001 to 650,000	9	\$4,445,900
650,001 to 999,999	2	\$1,390,000
Over 1,000,000	0	\$0
Total:	500	\$238,148,700

YTD: Feb. 2017	# Trans	Gross Volume
417,001 to 650,000	22	\$10,943,400
650,001 to 999,999	6	\$4,490,000
Over 1,000,000	5	\$6,375,500
Total:	33	\$21,808,900

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Market Highlights

Purchaser Abstract:



All Sales: February 2017

Origin of Buyer	# of Trans.	% Overall
Local	66	88%
Front Range	2	3%
Out of State: Domestic	7	9%
International	0	0%
Total Sales	75	100%

YTD: 2017

Origin of Buyer	# of Trans.	% Overall
Local	153	85%
Front Range	9	5%
Out of State: Domestic	19	10%
International	0	0%
Total Sales	181	100%

All Sales: 2016

Origin of Buyer	# of Trans.	% Overall
Local	1406	88%
Front Range	60	4%
Out of State: Domestic	133	8%
International	1	0%
Total Sales	1600	100%

All Sales: 2015

Origin of Buyer	# of Trans.	% Overall
Local	1287	85%
Front Range	62	4%
Out of State: Domestic	158	10%
International	1	0%
Total Sales	1508	100%

All Sales: 2014

Origin of Buyer	# of Trans.	% Overall
Local	1082	84%
Front Range	49	4%
Out of State: Domestic	150	12%
International	0	0%
Total Sales	1281	100%

Market Highlights:

February 2017

Highest Priced Residential Sale:

Price	Area	PPSF
\$700,000	CARBON	\$193.32



90 Cotton Hollow Lane

Bank Sales Detail:

Price	Area	PPSF
\$425,000	GLENWOOD	\$ 98.45

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Highest Price PSF Residential Sale:

Price	Area	PPSF
\$500,000	CARBON	\$377.93



New Unit Sales Detail

Improved Residential New Unit Sales Detail:

February 2017

Brm	Bath	Year Built	Size	Price	Legal	Unit Type	PPSF	Address
3	2.25	2015	1878	\$260,000.00	KEATOR GROVE PUD 1ST LOT LINE ADJ Lot: 15	AFFORDABLE HOUSING	\$ 138.45	310 LINDEN CIRCLE

Summary of Improved Residential New Unit Sales:

Average Price:	\$260,000.00
Average PPSF:	\$ 138.45
Median Price:	dna
# Transactions:	1
Gross Volume:	\$260,000.00

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NOTE: The above figures do not include time share interests, new vacant site transactions, or new commercial unit transactions. Data is deemed reliable but not guaranteed.



Historic Transaction Comparison

Month to Month Comparison by Dollar Volume

Month	2010	% Change vs. Previous Year-to-Date	2011	% Change vs. Previous Year-to-Date	2012	% Change vs. Previous Year-to-Date	2013	% Change vs. Previous Year-to-Date	2014	% Change vs. Previous Year-to-Date	2015	% Change vs. Previous Year-to-Date	2016	% Change vs. Previous Year-to-Date	2017	% Change vs. Previous Year-to-Date
January	\$11,461,500	-31.06%	\$17,481,300	52.52%	\$22,066,900	26.23%	\$23,657,100	7.21%	\$26,864,925	13.56%	\$23,996,800	-10.68%	\$29,408,700	22.55%	\$75,754,700	157.59%
February	\$12,503,900	-11.60%	\$16,374,200	30.95%	\$20,486,100	25.11%	\$18,961,800	-7.44%	\$30,023,600	58.34%	\$22,399,300	-25.39%	\$27,034,000	20.69%	\$22,991,800	-14.95%
March	\$24,342,200	126.23%	\$26,954,300	10.73%	\$28,487,050	5.69%	\$18,584,400	-34.76%	\$27,564,600	48.32%	\$25,338,900	-8.07%	\$32,750,800	29.25%		-100.00%
April	\$21,940,200	6.09%	\$24,004,500	9.41%	\$19,483,259	-18.83%	\$33,594,160	72.43%	\$31,087,200	-7.46%	\$39,861,900	28.23%	\$42,547,300	6.74%		-100.00%
May	\$17,487,500	11.72%	\$18,828,200	7.67%	\$35,977,400	91.08%	\$41,220,050	14.57%	\$40,434,600	-1.91%	\$48,246,950	19.32%	\$59,813,400	23.97%		-100.00%
June	\$20,376,300	-28.29%	\$22,964,600	12.70%	\$33,223,399	44.67%	\$26,888,300	-19.07%	\$51,175,800	90.33%	\$52,511,100	2.61%	\$66,028,900	25.74%		-100.00%
July	\$24,709,600	-0.21%	\$27,370,900	10.77%	\$38,158,000	39.41%	\$39,482,800	3.47%	\$49,114,288	24.39%	\$69,439,700	41.38%	\$71,188,700	2.52%		-100.00%
August	\$21,049,700	-2.27%	\$35,724,600	69.72%	\$45,076,180	26.18%	\$49,376,700	9.54%	\$43,238,000	-12.43%	\$46,496,708	7.54%	\$60,908,600	31.00%		-100.00%
September	\$17,782,700	2.70%	\$18,404,300	3.50%	\$29,378,700	59.63%	\$32,667,800	11.20%	\$41,916,200	28.31%	\$63,816,300	52.25%	\$46,671,900	-26.87%		-100.00%
October	\$20,320,900	7.52%	\$26,725,300	31.52%	\$43,073,850	61.17%	\$33,600,400	-21.99%	\$72,606,200	116.09%	\$52,928,572	-27.10%	\$48,435,300	-8.49%		-100.00%
November	\$19,163,600	46.59%	\$22,498,600	17.40%	\$32,741,970	45.53%	\$28,487,265	-12.99%	\$34,152,700	19.89%	\$34,370,100	0.64%	\$59,968,500	74.48%		-100.00%
December	\$37,739,700	10.02%	\$21,741,800	-42.39%	\$28,185,216	29.64%	\$36,496,800	29.49%	\$45,211,700	23.88%	\$50,196,400	11.03%	\$56,499,400	12.56%		-100.00%
Annual Total:	\$248,877,800	5.38%	\$279,072,600	12.13%	\$376,338,024	34.85%	\$383,017,575	1.77%	\$493,389,813	28.82%	\$529,602,730	7.34%	\$601,255,500	13.53%	\$98,746,500	-83.58%

Month to Month Comparison by Number of Transactions

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Month	2010	% Change vs. Previous Year-to-Date	2011	% Change vs. Previous Year-to-Date	2012	% Change vs. Previous Year-to-Date	2013	% Change vs. Previous Year-to-Date	2014	% Change vs. Previous Year-to-Date	2015	% Change vs. Previous Year-to-Date	2016	% Change vs. Previous Year-to-Date	2017	% Change vs. Previous Year-to-Date
January	34	-10.53%	56	64.71%	71	26.79%	86	21.13%	59	-31.40%	71	20.34%	94	32.39%	106	12.77%
February	33	-28.26%	43	30.30%	61	41.86%	84	37.70%	74	-11.90%	76	2.70%	87	14.47%	75	-13.79%
March	61	84.85%	80	31.15%	114	42.50%	78	-31.58%	89	14.10%	87	-2.25%	100	14.94%		-100.00%
April	63	46.51%	87	38.10%	83	-4.60%	102	22.89%	101	-0.98%	125	23.76%	128	2.40%		-100.00%
May	61	41.86%	68	11.48%	117	72.06%	118	0.85%	119	0.85%	142	19.33%	149	4.93%		-100.00%
June	68	-9.33%	72	5.88%	106	47.22%	103	-2.83%	125	21.36%	157	25.60%	174	10.83%		-100.00%
July	69	7.81%	83	20.29%	97	16.87%	105	8.25%	130	23.81%	174	33.85%	174	0.00%		-100.00%
August	56	-1.75%	92	64.29%	123	33.70%	134	8.94%	117	-12.69%	146	24.79%	168	15.07%		-100.00%
September	55	-9.84%	83	50.91%	112	34.94%	107	-4.46%	111	3.74%	140	26.13%	136	-2.86%		-100.00%
October	60	5.26%	91	51.67%	119	30.77%	108	-9.24%	125	15.74%	162	29.60%	132	-18.52%		-100.00%
November	58	26.09%	77	32.76%	109	41.56%	85	-22.02%	95	11.76%	97	2.11%	125	28.87%		-100.00%
December	81	19.12%	89	9.88%	101	13.48%	120	18.81%	136	13.33%	131	-3.68%	133	1.53%		-100.00%
Annual Total:	699	10.78%	921	31.76%	1,213	31.70%	1,230	1.40%	1,281	4.15%	1,508	17.72%	1,600	6.10%	181	-88.69%

Please note: The above figures include all transactions. They are an unofficial tabulation of Garfield County records that are believed to be reasonably accurate.

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Lender Analysis

Top 65% Lenders - February 2017

Loan Breakdown: 51 Loans related to Sales: 68% of the 75 Sales Transactions.

There were 115 Refinance/Equity Loans.

The Remainder of Sales: 32% of Real Estate closings were Cash Transactions at the time of closing.

Total Loans: 166

