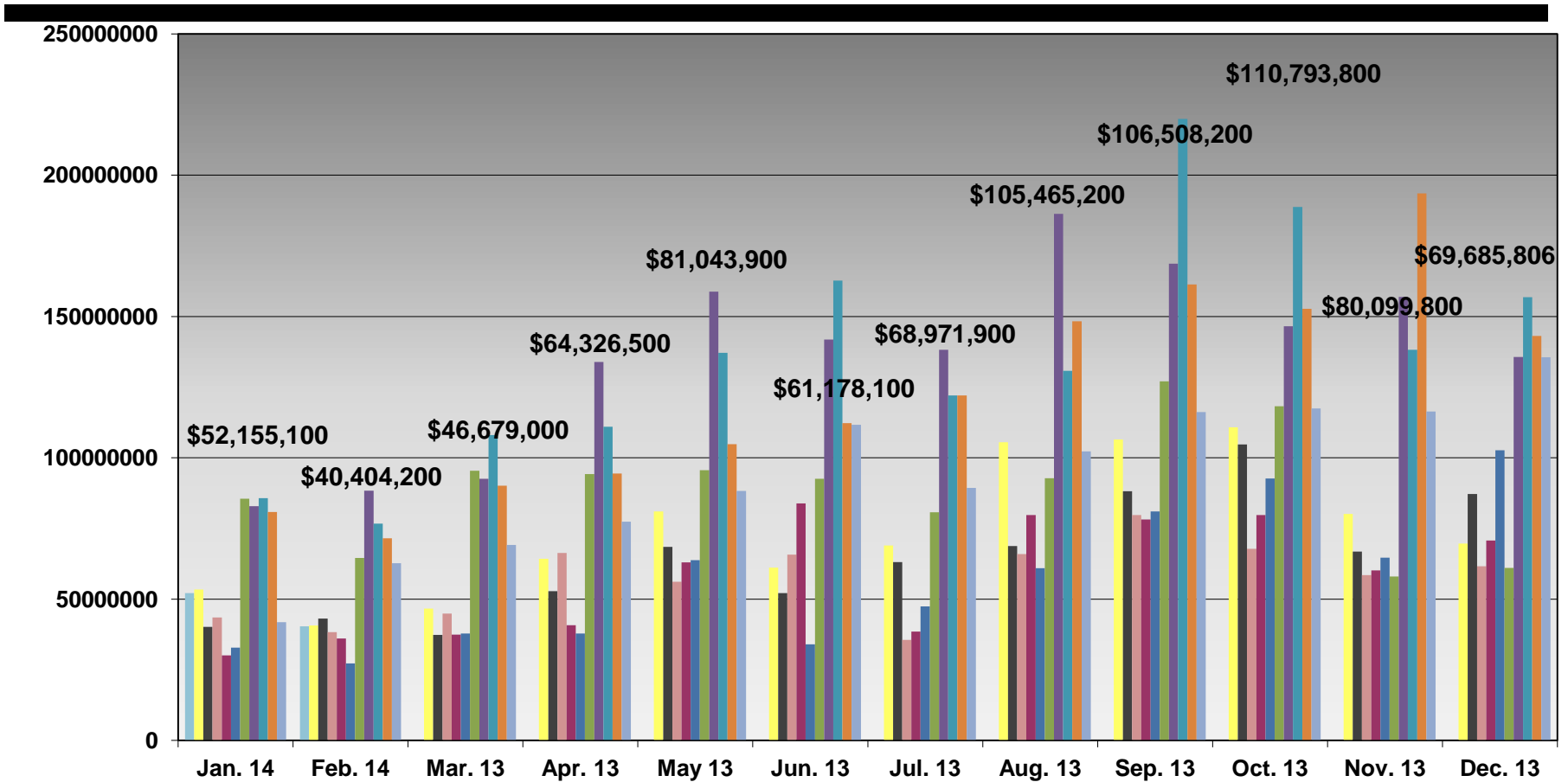




# Land Title Market Analysis Historical Gross Sales Volume: Summit County 2004 - YTD: 2014



**Land Title Guarantee(d) Company**  
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# Land Title Market Analysis by Area: Summit County

February 2014	All Transaction Summary						Residential Summary		
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	\$6,043,000	15%	7	8%	\$863,286	\$485,000	\$1,158,600	\$565,000	\$313
Breckenridge	\$12,851,400	32%	22	27%	\$584,155	\$510,500	\$579,370	\$510,500	\$414
Breckenridge Golf Course	\$3,176,100	8%	6	7%	\$529,350	\$345,000	\$840,000	\$740,000	\$280
Copper Mountain	\$1,597,500	4%	6	7%	\$266,250	\$285,500	\$304,500	\$315,000	\$329
Corinthian Hills & Summerwood	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Dillon Town & Lake	\$577,300	1%	2	2%	\$288,650	n/a	\$288,650	n/a	\$231
Dillon Valley	\$249,900	1%	2	2%	\$124,950	n/a	\$124,950	n/a	\$190
Farmers Corner	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Frisco	\$1,204,000	3%	4	5%	\$301,000	\$282,500	\$386,667	\$315,000	\$387
Heeney	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Keystone	\$3,822,800	9%	11	13%	\$347,527	\$330,000	\$325,975	\$260,000	\$254
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
North Summit County (rural)	\$1,980,000	5%	2	2%	\$990,000	n/a	\$1,030,000	n/a	\$421
Peak 7	\$1,468,000	4%	2	2%	\$734,000	n/a	\$734,000	n/a	\$301
Silverthorne	\$2,927,900	7%	6	7%	\$487,983	\$430,000	\$480,580	\$335,000	\$255
Summit Cove	\$610,000	2%	1	1%	\$610,000	n/a	\$610,000	n/a	\$158
Wilderness	\$2,711,300	7%	9	11%	\$301,256	\$246,300	\$307,663	\$240,650	\$220
Woodmoor	\$910,000	2%	2	2%	\$455,000	n/a	\$455,000	n/a	\$253
Quit Claim Deeds	\$275,000	1%	1	1%	\$275,000	n/a	\$0	\$0	\$0
<b>TOTAL</b>	<b>\$40,404,200</b>	<b>100%</b>	<b>83</b>	<b>100%</b>	<b>\$489,380</b>	<b>\$361,250</b>	<b>\$520,897</b>	<b>\$400,000</b>	<b>\$315</b>
<b>(BANK SALES)</b>	<b>\$950,000</b>	<b>2%</b>	<b>1</b>	<b>1%</b>	<b>\$950,000</b>	<b>n/a</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

NOTES: The above figures do not include time share interests or refinance transactions. Average & Median price calculations do not include Quit Claim Deed transactions. Residential Summary includes statistically viable sales only.

Average PPSF is calculated from the heated living area when available from the Summit County Assessor's Office.

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# Land Title Market Analysis by Area: Summit County

YTD: Feb. 2014	All Transaction Summary						Residential Summary		
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	\$6,515,200	7%	9	5%	\$723,911	\$418,000	\$895,029	\$485,000	\$271
Breckenridge	\$31,734,700	34%	56	30%	\$566,691	\$472,500	\$598,973	\$485,000	\$404
Breckenridge Golf Course	\$5,443,100	6%	11	6%	\$494,827	\$320,000	\$705,417	\$637,500	\$263
Copper Mountain	\$4,432,000	5%	14	8%	\$316,571	\$285,500	\$335,154	\$315,000	\$376
Corinthian Hills & Summerwood	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Dillon Town & Lake	\$3,212,300	3%	6	3%	\$535,383	\$370,000	\$535,383	\$370,000	\$235
Dillon Valley	\$760,900	1%	5	3%	\$152,180	\$119,900	\$152,180	\$119,900	\$196
Farmers Corner	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Frisco	\$10,299,500	11%	9	5%	\$1,144,389	\$405,000	\$429,357	\$405,000	\$312
Heeney	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Keystone	\$9,429,900	10%	27	15%	\$349,256	\$275,000	\$342,822	\$246,500	\$267
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
North Summit County (rural)	\$3,206,000	3%	4	2%	\$801,500	\$927,500	\$967,500	n/a	\$210
Peak 7	\$2,707,000	3%	5	3%	\$541,400	\$599,000	\$636,750	\$654,500	\$255
Silverthorne	\$7,378,900	8%	15	8%	\$491,927	\$425,000	\$516,992	\$411,250	\$251
Summit Cove	\$610,000	1%	1	1%	\$610,000	n/a	\$610,000	n/a	\$158
Wilderness	\$5,456,600	6%	19	10%	\$287,189	\$235,000	\$294,741	\$235,000	\$224
Woodmoor	\$910,000	1%	2	1%	\$455,000	n/a	\$455,000	n/a	\$253
Quit Claim Deeds	\$463,200	1%	2	1%	\$231,600	n/a	\$0	\$0	\$0
<b>TOTAL</b>	<b>\$92,559,300</b>	<b>100%</b>	<b>185</b>	<b>100%</b>	<b>\$503,257</b>	<b>\$360,000</b>	<b>\$492,591</b>	<b>\$382,500</b>	<b>\$308</b>
<b>(BANK SALES)</b>	<b>\$1,593,200</b>	<b>2%</b>	<b>4</b>	<b>2%</b>	<b>\$398,300</b>	<b>\$272,100</b>	<b>\$214,400</b>	<b>\$217,000</b>	<b>\$190</b>

NOTES: The above figures do not include time share interests or refinance transactions. Average & Median price calculations do not include Quit Claim Deed transactions. Residential Summary includes statistically viable sales only.

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# Land Title Market Snapshot by Area: Summit County

## February: Full Year 2013 versus YTD. 2014

Area	Average Price Single Family 2013	Average Price Single Family 2014	% Change vs. Prior Year	Average Price Multi-Family 2013	Average Price Multi-Family 2014	% Change vs. Prior Year	Average Price Vacant Land 2013	Average Price Vacant Land 2014	% Change vs. Prior Year
Blue River	\$562,050	\$1,020,033	81%	\$194,500	\$145,000	-25%	\$80,400	\$125,000	55%
Breckenridge	\$1,021,272	\$969,083	-5%	\$405,578	\$464,388	15%	\$691,985	\$632,000	-9%
Breckenridge Golf Course	\$1,121,852	\$890,625	-21%	\$356,190	\$335,000	-6%	\$324,379	\$274,833	-15%
Copper Mountain	\$2,300,000	\$0	n/a	\$352,715	\$335,154	-5%	\$779,000	\$0	n/a
Corinthian Hills/Summerwood	\$662,200	\$0	n/a	\$408,000	\$0	n/a	\$700,000	\$0	n/a
Dillon Town & Lake	\$481,218	\$751,667	56%	\$288,871	\$319,100	10%	\$102,000	\$0	n/a
Dillon Valley	\$381,227	\$285,000	-25%	\$108,125	\$118,975	10%	\$99,500	\$0	n/a
Farmers Corner	\$572,200	\$0	n/a	\$238,500	\$0	n/a	\$0	\$0	0%
Frisco	\$697,483	\$595,000	-15%	\$399,942	\$401,750	0%	\$313,167	\$0	n/a
Heeney	\$297,500	\$0	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$922,652	\$1,022,500	11%	\$322,501	\$311,927	-3%	\$191,833	\$393,333	105%
Montezuma	\$478,333	\$0	n/a	\$0	\$0	0%	\$135,000	\$0	n/a
North Summit County (Rural)	\$730,133	\$967,500	33%	\$0	\$0	0%	\$0	\$635,500	n/a
Peak 7	\$601,958	\$636,750	6%	\$0	\$0	0%	\$170,314	\$160,000	-6%
Silverthorne	\$649,649	\$650,688	0%	\$402,556	\$249,600	-38%	\$193,338	\$325,000	68%
Summit Cove	\$546,170	\$610,000	12%	\$229,150	\$0	n/a	\$147,483	\$0	n/a
Wilderness	\$506,803	\$572,000	13%	\$235,425	\$235,329	0%	\$0	\$223,000	n/a
Woodmoor	\$720,160	\$750,000	4%	\$288,545	\$160,000	-45%	\$316,000	\$0	n/a
<b>Gross Live Average:</b>	<b>\$751,240</b>	<b>\$813,462</b>	<b>8%</b>	<b>\$344,578</b>	<b>\$346,174</b>	<b>0%</b>	<b>\$324,137</b>	<b>\$370,031</b>	<b>14%</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 2013	Median Price Single Family 2014	% Change vs. Prior Year	Median Price Multi-Family 2013	Median Price Multi-Family 2014	% Change vs. Prior Year	Median Price Vacant Land 2013	Median Price Vacant Land 2014	% Change vs. Prior Year
Blue River	\$530,000	\$525,000	-1%	\$177,500	dna	n/a	\$75,000	dna	n/a
Breckenridge	\$760,000	\$872,500	15%	\$360,500	\$400,000	11%	\$565,000	dna	n/a
Breckenridge Golf Course	\$1,118,750	\$808,750	-28%	\$310,000	dna	n/a	\$321,300	\$279,500	-13%
Copper Mountain	\$1,900,000	\$0	n/a	\$306,500	\$510,000	66%	\$912,000	\$0	n/a
Corinthian Hills/Summerwood	\$632,250	\$0	n/a	\$315,000	\$0	n/a	dna	\$0	n/a
Dillon Town & Lake	\$468,000	\$850,000	82%	\$265,000	dna	n/a	dna	\$0	n/a
Dillon Valley	\$390,000	dna	n/a	\$106,000	\$118,450	12%	\$82,000	\$0	n/a
Farmers Corner	\$494,250	\$0	n/a	dna	\$0	n/a	\$0	\$0	n/a
Frisco	\$704,500	dna	n/a	\$360,000	\$360,000	0%	\$350,000	\$0	n/a
Heeney	\$217,500	\$0	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$995,000	dna	n/a	\$287,000	\$245,750	-14%	\$185,000	\$425,000	130%
Montezuma	\$380,000	\$0	n/a	\$0	\$0	0%	dna	\$0	n/a
North Summit County (Rural)	\$476,250	dna	n/a	\$0	\$0	0%	\$0	dna	n/a
Peak 7	\$577,000	\$654,500	13%	\$0	\$0	0%	\$150,000	dna	n/a
Silverthorne	\$530,000	\$581,500	10%	\$351,750	\$281,450	-20%	\$177,750	dna	n/a
Summit Cove	\$545,000	dna	n/a	\$186,950	\$0	n/a	\$154,000	\$0	n/a
Wilderness	\$475,000	\$590,000	24%	\$217,500	\$216,000	-1%	\$0	dna	n/a
Woodmoor	\$702,000	dna	n/a	\$260,000	\$0	n/a	dna	\$0	n/a
<b>Gross Live Median:</b>	<b>\$619,000</b>	<b>\$735,000</b>	<b>19%</b>	<b>\$300,000</b>	<b>\$285,000</b>	<b>-5%</b>	<b>\$207,500</b>	<b>\$299,750</b>	<b>44%</b>

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# Land Title Market Analysis: 2014 % Change

## % Change: 2005 through YTD: 2014



### Month to Month Comparison # of Transactions and \$ Volume

Month	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	% Change 11 to 12	2012	% Change 12 to 13	2013	% Change 13 to 14	2014
January	\$85,701,700	-3%	\$82,933,400	3%	\$85,497,600	-62%	\$32,813,600	-8%	\$30,051,500	45%	\$43,547,400	-8%	\$40,184,300	33%	\$53,409,200	-2%	\$52,155,100
February	\$76,698,900	15%	\$88,392,000	-27%	\$64,539,900	-58%	\$27,246,500	32%	\$36,036,515	6%	\$38,351,800	12%	\$43,118,700	-6%	\$40,697,000	-1%	\$40,404,200
March	\$108,018,500	-14%	\$92,555,500	3%	\$95,396,600	-60%	\$37,878,500	-1%	\$37,425,700	20%	\$44,858,700	-17%	\$37,384,000	25%	\$46,679,000	-100%	
April	\$110,949,200	21%	\$133,878,100	-30%	\$94,201,300	-60%	\$37,792,900	8%	\$40,792,200	63%	\$66,323,300	-20%	\$52,777,200	22%	\$64,326,500	-100%	
May	\$137,133,800	16%	\$158,745,300	-40%	\$95,667,500	-33%	\$63,752,300	-1%	\$63,039,000	-11%	\$56,177,600	22%	\$68,527,900	18%	\$81,043,900	-100%	
June	\$162,725,600	-13%	\$141,802,500	-35%	\$92,536,900	-63%	\$34,049,300	146%	\$83,871,000	-22%	\$65,751,300	-21%	\$52,117,600	17%	\$61,178,100	-100%	
July	\$122,097,500	13%	\$138,251,700	-42%	\$80,686,100	-41%	\$47,401,000	-19%	\$38,565,100	-8%	\$35,555,500	77%	\$63,074,725	9%	\$68,971,900	-100%	
August	\$130,811,400	42%	\$186,302,600	-50%	\$92,825,200	-34%	\$60,975,000	31%	\$79,753,200	-17%	\$65,898,700	4%	\$68,804,575	53%	\$105,465,200	-100%	
September	\$219,939,000	-23%	\$168,704,900	-25%	\$127,090,100	-36%	\$81,015,200	-3%	\$78,228,400	2%	\$79,799,400	10%	\$88,134,600	21%	\$106,508,200	-100%	
October	\$188,770,200	-22%	\$146,546,900	-19%	\$118,230,800	-22%	\$92,709,100	-14%	\$79,749,200	-15%	\$67,816,300	54%	\$104,706,100	6%	\$110,793,800	-100%	
November	\$138,233,900	14%	\$156,934,000	-63%	\$58,002,400	12%	\$64,690,000	-7%	\$60,172,900	-3%	\$58,524,100	14%	\$66,866,100	20%	\$80,099,800	-100%	
December	\$156,795,100	-13%	\$135,691,900	-55%	\$61,054,700	68%	\$102,685,700	-31%	\$70,755,100	-13%	\$61,627,700	42%	\$87,217,800	-20%	\$69,685,806	-100%	
Year-to-Date through Feb. 28th	\$162,400,600	5%	\$171,325,400	-12%	\$150,037,500	-60%	\$60,060,100	10%	\$66,088,015	24%	\$81,899,200	2%	\$83,303,000	13%	\$94,106,200	-2%	\$92,559,300
Annual Total	\$1,637,874,800	0%	\$1,630,738,800	-35%	\$1,065,729,100	-36%	\$683,009,100	2%	\$698,439,815	-2%	\$684,231,800	13%	\$772,913,600	15%	\$888,858,406	-90%	\$92,559,300

page 5

### Month to Month Comparison by Number of Transactions

Month	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	% Change 11 to 12	2012	% Change 12 to 13	2013	% Change 13 to 14	2014
January	192	-4%	185	-11%	165	-67%	54	0%	54	61%	87	10%	96	13%	108	-6%	102
February	181	-8%	166	-23%	128	-57%	55	20%	66	35%	89	-11%	79	16%	92	-10%	83
March	266	-23%	206	-21%	162	-56%	71	21%	86	19%	102	-21%	81	46%	118	-100%	
April	276	-5%	261	-38%	163	-58%	68	34%	91	16%	106	7%	113	19%	134	-100%	
May	310	5%	324	-50%	162	-46%	88	7%	94	14%	107	25%	134	18%	158	-100%	
June	340	-17%	283	-45%	155	-48%	80	73%	138	-25%	104	5%	109	28%	140	-100%	
July	312	-4%	301	-55%	136	-30%	95	-21%	75	31%	98	29%	126	23%	155	-100%	
August	291	24%	361	-49%	183	-38%	114	3%	117	28%	150	6%	159	36%	216	-100%	
September	444	-32%	301	-33%	201	-27%	147	1%	149	9%	162	-2%	158	54%	244	-100%	
October	400	-22%	311	-43%	176	-9%	160	-4%	154	5%	161	43%	230	5%	241	-100%	
November	326	-14%	281	-63%	105	29%	135	4%	141	1%	142	8%	154	10%	170	-100%	
December	271	-19%	220	-55%	98	82%	178	-13%	154	-9%	140	32%	185	-29%	132	-100%	
Year-to-Date through Feb. 28th	373	-6%	351	-17%	293	-63%	109	10%	120	47%	176	-1%	175	14%	200	-8%	185
Annual Total	3,609	-11%	3,200	-43%	1,834	-32%	1,245	6%	1,319	10%	1,448	12%	1,624	17%	1,908	-90%	185

Please note: The above figures do not include time share interests or Ref's and are an unofficial tabulation of Summit County records that are believed to be reasonably accurate.

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## Land Title Residential Cost Analysis: Summit County

### February 2014 Residential Improved Units - Price Point Summary

	# Transactions	Gross Volume	Percentage Gross
<=200,000	10	\$1,546,700	4%
200,001 to 300,000	15	\$3,905,500	11%
300,001 to 400,000	9	\$3,067,500	9%
400,001 to 500,000	6	\$2,592,500	7%
500,001 to 600,000	7	\$3,824,000	11%
600,001 to 700,000	4	\$2,603,000	7%
700,001 to 800,000	6	\$4,514,000	13%
800,001 to 900,000	6	\$5,186,900	15%
900,001 to 1,000,000	0	\$0	0%
1,000,001 to 1,500,000	2	\$2,440,000	7%
1,500,001 to 2,000,000	1	\$1,720,000	5%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	0	\$0	0%
over \$ 3 Million	1	\$3,500,000	10%
<b>Total:</b>	<b>67</b>	<b>\$34,900,100</b>	<b>100%</b>

New Construction	Number Trans.	Total Volume	Average Price
Single Family	1	\$638,000	\$638,000
Multi Family	0	\$0	\$0
Vacant Land	0	\$0	\$0

Resales	Number Trans.	Total Volume	Average Price
Single Family	20	\$18,440,000	\$922,000
Multi Family	46	\$15,822,100	\$343,959
Vacant Land	9	\$3,984,000	\$442,667

February 2014 Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	21	\$19,078,000	\$908,476
Multi Family	46	\$15,822,100	\$343,959
Vacant Land	9	\$3,984,000	\$442,667

YTD. 2014: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	47	\$38,232,700	\$813,462
Multi Family	103	\$35,655,900	\$346,174
Vacant Land	16	\$5,920,500	\$370,031

Full Year 2013: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	569	\$427,455,600	\$751,240
Multi Family	994	\$342,510,355	\$344,578
Vacant Land	118	\$38,248,200	\$324,137

Full Year 2012: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	509	\$389,107,600	\$764,455
Multi Family	805	\$284,438,000	\$353,339
Vacant Land	114	\$35,284,400	\$309,512

Full Year 2011: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	454	\$333,355,100	\$734,262
Multi Family	722	\$265,175,800	\$367,280
Vacant Land	91	\$22,429,500	\$246,478

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



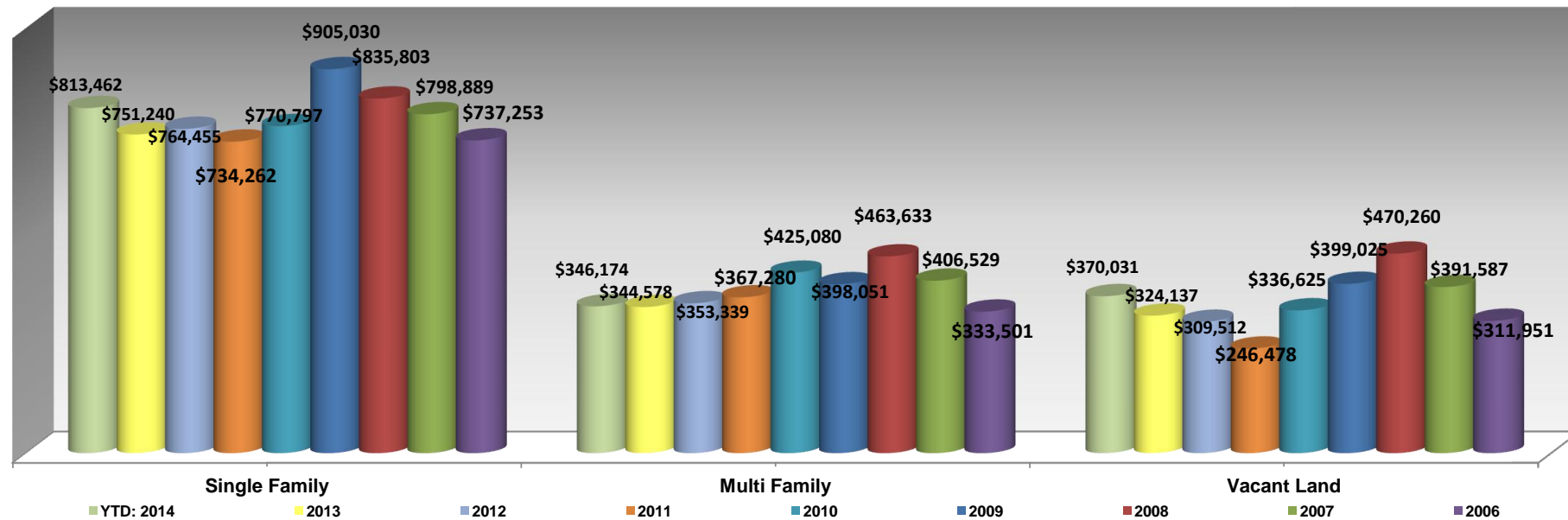
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## Land Title Average Price History by Property Type: Summit County 2006 - YTD: 2014



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Frisco  
Land Title  
60 Main Street  
Frisco, CO 80443  
970.668.2205

Dillon  
Land Title  
256 Dillon Ridge  
Dillon, CO 80435  
970.262.1883

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



## Land Title Comparative Historical Cost Analysis

### YTD. 2014 Price Point Summary for Residential Volume

	# Transactions	Gross Volume	Percentage Gross
<=200,000	24	\$3,625,500	5%
200,001 to 300,000	35	\$8,919,500	12%
300,001 to 400,000	21	\$7,468,300	10%
400,001 to 500,000	17	\$7,617,500	10%
500,001 to 600,000	13	\$7,144,000	10%
600,001 to 700,000	6	\$3,972,900	5%
700,001 to 800,000	10	\$7,464,000	10%
800,001 to 900,000	10	\$8,599,400	12%
900,001 to 1,000,000	3	\$2,785,000	4%
1,000,001 to 1,500,000	8	\$9,492,500	13%
1,500,001 to 2,000,000	2	\$3,300,000	4%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	0	\$0	0%
over \$ 3 Million	1	\$3,500,000	5%
<b>Total:</b>	<b>150</b>	<b>\$73,888,600</b>	<b>100%</b>

### YTD. 2013 Price Point Summary for Residential Volume

	# Transactions	Gross Volume	Percentage Gross
<=200,000	22	\$3,163,500	4%
200,001 to 300,000	34	\$8,581,800	11%
300,001 to 400,000	28	\$9,797,500	12%
400,001 to 500,000	19	\$8,409,900	10%
500,001 to 600,000	15	\$8,423,800	10%
600,001 to 700,000	9	\$5,866,800	7%
700,001 to 800,000	6	\$4,499,000	6%
800,001 to 900,000	1	\$820,000	1%
900,001 to 1,000,000	3	\$2,880,000	4%
1,000,001 to 1,500,000	6	\$7,260,500	9%
1,500,001 to 2,000,000	7	\$11,265,000	14%
2,000,001 to 2,500,000	1	\$2,500,000	3%
2,500,001 to 3,000,000	1	\$2,700,000	3%
over \$ 3 Million	1	\$4,200,000	5%
<b>Total:</b>	<b>153</b>	<b>\$80,367,800</b>	<b>100%</b>

### YTD. 2012 Price Point Summary for Residential Volume

	# Transactions	Gross Volume	Percentage Gross
<=200,000	14	\$2,176,400	3%
200,001 to 300,000	22	\$5,257,000	7%
300,001 to 400,000	26	\$8,951,100	12%
400,001 to 500,000	21	\$9,489,000	13%
500,001 to 600,000	17	\$9,242,900	12%
600,001 to 700,000	11	\$7,015,700	9%
700,001 to 800,000	8	\$6,030,500	8%
800,001 to 900,000	6	\$5,022,000	7%
900,001 to 1,000,000	1	\$1,000,000	1%
1,000,001 to 1,500,000	7	\$8,744,900	12%
1,500,001 to 2,000,000	4	\$6,925,000	9%
2,000,001 to 2,500,000	1	\$2,375,000	3%
2,500,001 to 3,000,000	0	\$0	0%
over \$ 3 Million	1	\$3,225,000	4%
<b>Total:</b>	<b>139</b>	<b>\$75,454,500</b>	<b>100%</b>



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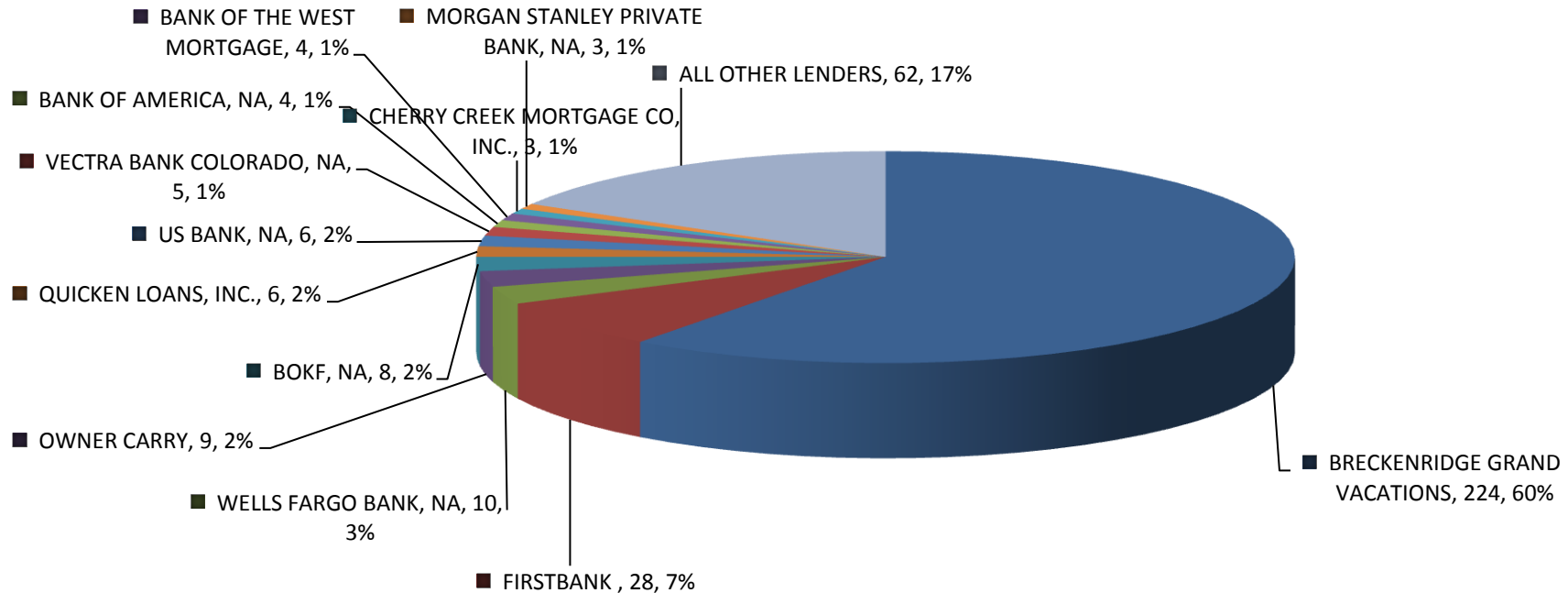
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# Land Title Lender Analysis: Summit County Top 83% Lenders - February 2014



**LOAN BREAKDOWN:** 42 Loans related to Sales: 51% of the 83 Sales Transactions.  
There were 104 Refinance/Equity Loans, and 226 Loans related to Timeshare Sales.  
The Remainder of Sales: 49% of Real Estate closings were Cash Transactions at the time of closing.  
Total Loans: 372



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## Land Title Market Highlights: Summit County

### Highest Priced Residential Sale: February 2014

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
4	5.00	1997	5197	\$ 3,500,000	Spruce Valley Ranch Subd #1 Lot 15	P:Randy Priddy	\$ 673.47	2/4/2014	0552 Spruce Valley Drive	

### Highest Price PSF Residential Sale: February 2014

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
4	5.00	1997	5197	\$ 3,500,000	Spruce Valley Ranch Subd #1 Lot 15	P:Randy Priddy	\$ 673.47	2/4/2014	0552 Spruce Valley Drive	

### Bank Sales Detail: February 2014

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
			70.09 AC	\$ 950,000	Shadow Creek Ranch Subd Lot 1	P:Louis D. Scannura		2/14/2014	0965 Wrangler Trail	Bank: American Bank of the North



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# Land Title Foreclosure Process Document Breakdown: Summit County

February 2014:		Total	Timeshare	Fee Simple	Unknown: No legal shown
#1	Notice of Election & Demand for Sale: (NED)	6	1	5	0
#2	Certificate of Purchase: (CTP)	0	0	0	0
#3	Public Trustee's Deeds: (PTD)	5	0	5	0
<b>Total Foreclosure Documents Filed:</b>		<b>11</b>	<b>1</b>	<b>10</b>	<b>0</b>

### 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 deferrment, cure, withdrawl 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 lein 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/lients & 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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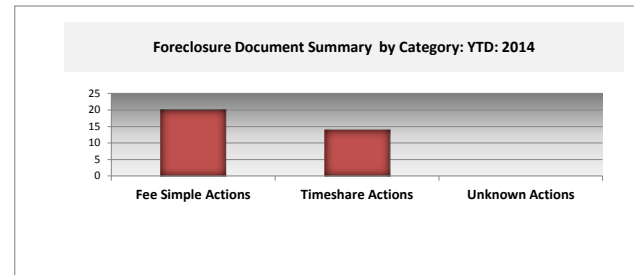
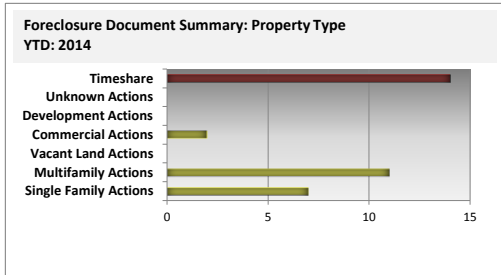
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# Land Title Summary of Foreclosure Actions: Summit County

Property Foreclosure Summary:	
Fee Simple Actions	20
Timeshare Actions	14
Unknown Actions	0

Property Type Breakdown:	
Single Family Actions	7
Multifamily Actions	11
Vacant Land Actions	0
Commercial Actions	2
Development Actions	0
Unknown Actions	0
Timeshare	14

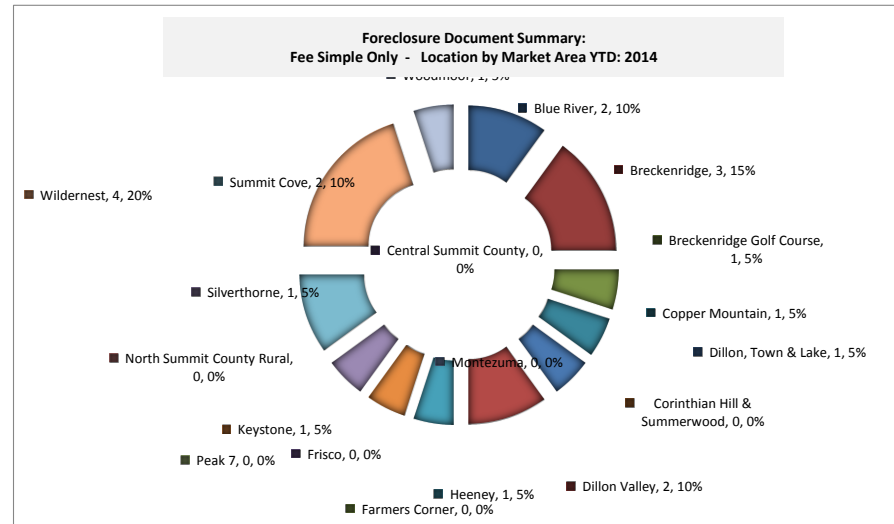
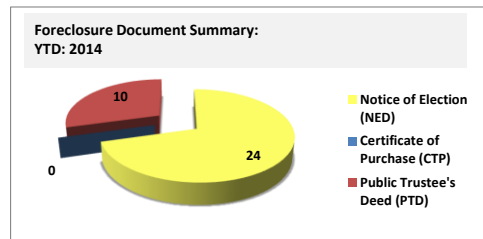


Location Summary: ALL TYPES	
Blue River	2
Breckenridge	17
Breckenridge Golf Course	1
Central Summit County	0
Copper Mountain	1
Corinthian Hill & Summerwood	0
Dillon, Town & Lake	1
Dillon Valley	2
Farmers Corner	0
Frisco	0
Heeney	1
Keystone	1
Montezuma	0
North Summit County Rural	0
Peak 7	0
Silverthorne	1
Summit Cove	2
Wilderness	4
Woodmoor	1

Location Summary: Fee Simple Only	
Blue River	2
Breckenridge	3
Breckenridge Golf Course	1
Central Summit County	0
Copper Mountain	1
Corinthian Hill & Summerwood	0
Dillon, Town & Lake	1
Dillon Valley	2
Farmers Corner	0
Frisco	0
Heeney	1
Keystone	1
Montezuma	0
North Summit County Rural	0
Peak 7	0
Silverthorne	1
Summit Cove	2
Wilderness	4
Woodmoor	1

\* Location Summaries do not include recordings with Unknown Legal Descriptions

Document Summary:	
Notice of Election (NED)	24
Certificate of Purchase (CTP)	0
Public Trustee's Deed (PTD)	10



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## Land Title Historical Foreclosure Summary: Summit County

2009 Summit County Foreclosure Summary:	
Notice of Election & Demand for Sale: (NED)	300
Withdrawn NED'S	117
Active NED's for 2009:	183
<b>Public Trustee's Deeds Issued: (PTD)</b>	<b>86</b>

2010 Summit County Foreclosure Summary:	
Notice of Election & Demand for Sale: (NED)	367
Withdrawn NED'S	162
Active NED's for 2010:	205
<b>Public Trustee's Deeds Issued: (PTD)</b>	<b>148</b>

2011 Summit County Foreclosure Summary:	
Notice of Election & Demand for Sale: (NED)	326
Withdrawn NED'S	148
Active NED's for 2011:	178
<b>Public Trustee's Deeds Issued: (PTD)</b>	<b>227</b>

2012 Summit County Foreclosure Summary:	
Notice of Election & Demand for Sale: (NED)	251
Withdrawn NED'S	132
Active NED's for 2012:	119
<b>Public Trustee's Deeds Issued: (PTD)</b>	<b>165</b>

2013 Summit County Foreclosure Summary:	
Notice of Election & Demand for Sale: (NED)	138
Withdrawn NED'S	86
Active NED's for 2013:	52
<b>Public Trustee's Deeds Issued: (PTD)</b>	<b>92</b>

2014 Summit County Foreclosure Summary:	
Notice of Election & Demand for Sale: (NED)	24
Withdrawn NED'S	N/A
Active NED's for 2014:	24
<b>Public Trustee's Deeds Issued: (PTD)</b>	<b>10</b>

\*data is obtained from the Summit County Treasurer's Office; it is deemed reliable but it is not guaranteed.



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## Land Title Top Lender List: Summit County

LENDER	NUMBER LOANS	PERCENTAGE TOTAL	
BRECKENRIDGE GRAND VACATIONS	224	60.22%	Top 83% Lenders for February 2014
FIRSTBANK	28	7.53%	Summit County
WELLS FARGO BANK, NA	10	2.69%	
OWNER CARRY	9	2.42%	
BOKF, NA	8	2.15%	
QUICKEN LOANS, INC.	6	1.61%	
US BANK, NA	6	1.61%	
VECTRA BANK COLORADO, NA	5	1.34%	
BANK OF AMERICA, NA	4	1.08%	
BANK OF THE WEST MORTGAGE	4	1.08%	
CHERRY CREEK MORTGAGE CO, INC.	3	0.81%	
MORGAN STANLEY PRIVATE BANK, NA	3	0.81%	
ALL OTHER LENDERS	62	16.67%	
ALPINE BANK	2	0.54%	
CAPITAL ONE, NA	2	0.54%	
CITYWIDE BANKS	2	0.54%	
EVERBANK	2	0.54%	
JPMORGAN CHASE BANK, NA	2	0.54%	
LONADEPOT.COM, LLC	2	0.54%	
MEGASTAR FINANCIAL CORP	2	0.54%	
VALDORO DEVELOPMENT, LLC	2	0.54%	
ALL WESTERN MORTGAGE, INC.	1	0.27%	
ALLY BANK CORP	1	0.27%	
AMERICAN ADVISORS GROUP	1	0.27%	
BANCFIRST	1	0.27%	
BAXTER CREDIT UNION	1	0.27%	
BERKLEY BANK	1	0.27%	
BLUE SKY MORTGAGE, LLC	1	0.27%	
BROKER SOLUTIONS, INC.	1	0.27%	
CENTENNIAL BANK	1	0.27%	
CENTRAL BANK & TRUST	1	0.27%	
COLORADO BUSINESS BANK	1	0.27%	
COMMUNITY HOME LENDING, INC.	1	0.27%	
CORNERBANK, NA	1	0.27%	
CREDIT UNION OF COLORADO	1	0.27%	
DIGITAL FEDERAL CREDIT UNION	1	0.27%	
ELEVATIONS CREDIT UNION	1	0.27%	
EMC HOLDINGS, LLC	1	0.27%	
ENT FEDERAL CREDIT UNION	1	0.27%	
FAIRWAY INDEPENDENT MORTGAGE CORP	1	0.27%	
FIFTH THIRD MORTGAGE COMPANY	1	0.27%	
FIRST CHOICE LOAN SERVICES, INC.	1	0.27%	
FIRST NATIONAL BAN OF ARENZVILLE	1	0.27%	
GREYDIT UNION OF THE ROCKIES	1	0.27%	
GREEN TREE SERVICING, LLC	1	0.27%	
HAPPY STATE BANK	1	0.27%	
HOMEWARD RESIDENTIAL, INC.	1	0.27%	
LENIDNG SOLUTIONS, INC.	1	0.27%	
M&T BANK	1	0.27%	
MIDFIRST BANK	1	0.27%	
MILE HIGH BANKS	1	0.27%	
MOUNTAIN TROPIC CONNECTIONS, INC.	1	0.27%	
NATIONSTAR MORTGAGE, LLC	1	0.27%	
NYCB MORTGAGE COMPANY, LLC	1	0.27%	
OAKSTAR BANK	1	0.27%	
PENTAGON FEDERAL CU	1	0.27%	
PINE INVESTMENTS, LLC	1	0.27%	
PNC MORTGAGE	1	0.27%	
REGIONS BANK	1	0.27%	
SECRETARY OF HOUSING & URBAN DEVELOPMENT	1	0.27%	
STRATEGIC LENDING GROUP, INC.	1	0.27%	
SUNTRUST MORTGAGE, INC.	1	0.27%	
TRUHOME SOLUTIONS, LLC	1	0.27%	
USAA, FSB	1	0.27%	
WJ BRADLEY MORTGAGE CAPITAL, LLC	1	0.27%	
WOODFOREST NATIONAL BANK	1	0.27%	
WYNDHAM CAPITAL MORTGAGE, INC.	1	0.27%	
<b>TOTAL LOANS FOR FEBRUARY 2014:</b>	<b>372</b>	<b>100.00%</b>	



# Land Title Purchaser Profile Highlights & Abstract: Summit County

## Upper End Purchaser Details: February 2014

Brm	Bath	Year Built	Size	Price	Legal	PPSF	Date	Street Address	Origin of Buyer: City	Origin of Buyer: State
4	5.00	1997	5197	\$ 3,500,000	Spruce Valley Ranch Subd #1 Lot 15	\$ 673.47	2/4/2014	0552 Spruce Valley Drive	WICHITA FALLS	TX
5	5.00	2006	4417	\$ 1,720,000	Boulder Ridge III Lot 7	\$ 389.40	2/3/2014	0204 North Woods Lane	BROOMFIELD	CO
4	5.00	2006	4538	\$ 1,410,000	Highlands Braddock Hill Subd Lot 31	\$ 310.71	2/25/2014	0493 Highfield Trail	PARKER	CO
3	4.00	1994	2448	\$ 1,030,000	M&B: Sec 33-3-79	\$ 420.75	2/20/2014	1858 Johnson Road	THE WOODLANDS	TX
			1.20 AC	\$ 1,000,000	Shock Hill Subd Lot 11	\$ -	2/6/2014	0038 Wild Cat Road	WILMETTE	IL

## Purchaser Abstract: February 2014

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All Sales: February 2014		
Origin of Buyer	# of Trans.	% Overall
Local	9	11%
Front Range	42	51%
Out of State: Domestic	31	37%
International	1	1%
<b>Total Sales</b>	<b>83</b>	<b>100%</b>

All Sales YTD: Feb. 2014		
Origin of Buyer	# of Trans.	% Overall
Local	31	17%
Front Range	91	49%
Out of State: Domestic	62	34%
International	1	1%
<b>Total Sales</b>	<b>185</b>	<b>100%</b>

All Sales: 2013		
Origin of Buyer	# of Trans.	% Overall
Local	502	26%
Front Range	765	40%
Out of State: Domestic	624	33%
International	17	1%
<b>Total Sales</b>	<b>1908</b>	<b>100%</b>

