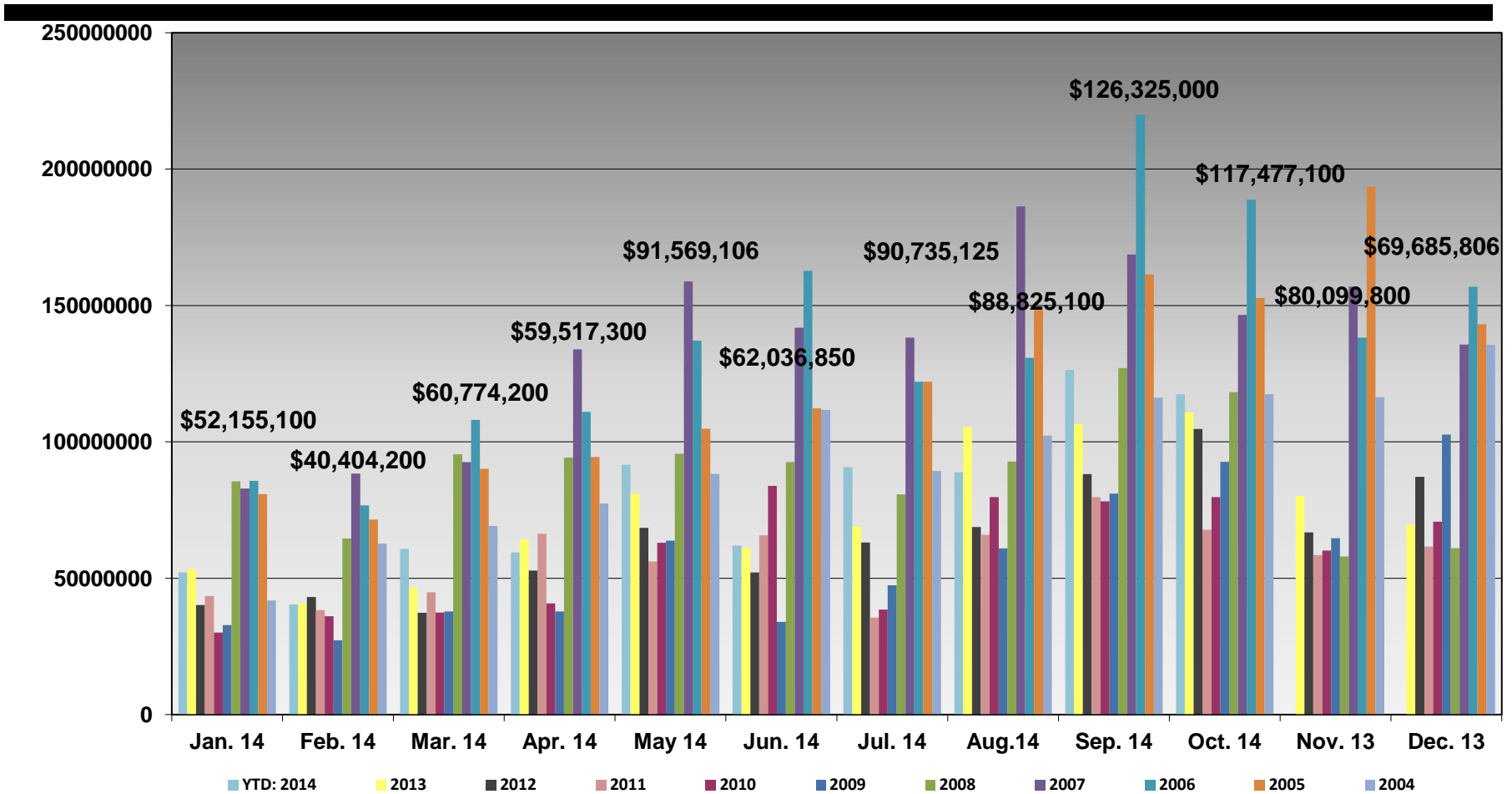




# Land Title Market Analysis Historical Gross Sales Volume: Summit County 2004 - YTD: 2014



Land Title Guarantee(d) Company  
Local | Professional | Stable | Resourceful | Collaborative

Brooke Roberts  
970-453-2255  
broberts@ltgc.com

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# Land Title Market Analysis by Area: Summit County

October 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	\$5,963,000	5%	12	5%	\$496,917	\$515,500	\$574,800	\$599,500	\$234
Breckenridge	\$34,254,800	29%	60	24%	\$570,913	\$434,750	\$580,619	\$450,000	\$392
Breckenridge Golf Course	\$11,592,300	10%	14	6%	\$828,021	\$675,500	\$1,196,978	\$1,198,500	\$348
Copper Mountain	\$6,958,900	6%	15	6%	\$463,927	\$344,000	\$463,927	\$344,000	\$370
Corinthian Hills & Summerwood	\$2,974,000	3%	5	2%	\$594,800	\$620,000	\$594,800	\$620,000	\$276
Dillon Town & Lake	\$2,350,100	2%	8	3%	\$293,763	\$286,400	\$293,763	\$286,400	\$317
Dillon Valley	\$1,673,000	1%	10	4%	\$167,300	\$113,500	\$174,444	\$117,000	\$185
Farmers Corner	\$985,000	1%	3	1%	\$328,333	\$322,000	\$0	\$0	\$0
Frisco	\$11,027,200	9%	26	10%	\$424,123	\$378,500	\$427,522	\$377,000	\$325
Heeneey	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Keystone	\$11,202,400	10%	38	15%	\$294,800	\$247,500	\$299,659	\$255,000	\$315
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
North Summit County (rural)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Peak 7	\$2,022,500	2%	4	2%	\$505,625	\$479,000	\$615,833	\$589,000	\$363
Silverthorne	\$16,715,100	14%	25	10%	\$668,604	\$409,500	\$640,894	\$447,500	\$264
Summit Cove	\$2,516,500	2%	8	3%	\$314,563	\$341,000	\$363,250	\$391,250	\$243
Wilderness	\$4,943,500	4%	18	7%	\$274,639	\$232,250	\$289,059	\$232,500	\$258
Woodmoor	\$2,133,800	2%	5	2%	\$426,760	\$311,300	\$473,450	\$319,650	\$232
Quit Claim Deeds	\$165,000	0%	1	0%	\$165,000	dna	\$0	\$0	\$0
<b>TOTAL</b>	<b>\$117,477,100</b>	<b>100%</b>	<b>252</b>	<b>100%</b>	<b>\$467,379</b>	<b>\$349,500</b>	<b>\$481,281</b>	<b>\$369,000</b>	<b>\$318</b>
<b>(BANK SALES)</b>	<b>\$0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>	<b>\$0</b>	<b>\$0</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.

**Brooke Roberts**  
**970-453-2255**  
 broberts@ltgc.com

**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



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# Land Title Market Analysis by Area: Summit County

YTD: Oct. 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	\$37,915,100	5%	79	5%	\$479,938	\$415,000	\$595,358	\$510,000	\$266
Breckenridge	\$214,746,056	27%	388	23%	\$553,469	\$445,000	\$582,112	\$475,000	\$398
Breckenridge Golf Course	\$97,761,725	12%	138	8%	\$708,418	\$440,000	\$1,088,894	\$905,000	\$335
Copper Mountain	\$27,284,200	3%	67	4%	\$407,227	\$325,000	\$406,848	\$330,000	\$379
Corinthian Hills & Summerwood	\$11,893,400	2%	21	1%	\$566,352	\$575,000	\$566,352	\$575,000	\$253
Dillon Town & Lake	\$22,404,650	3%	63	4%	\$355,629	\$340,000	\$360,091	\$342,500	\$278
Dillon Valley	\$7,898,900	1%	44	3%	\$179,520	\$127,250	\$181,300	\$128,000	\$191
Farmers Corner	\$6,692,500	1%	15	1%	\$446,167	\$367,500	\$640,214	\$450,000	\$265
Frisco	\$95,773,000	12%	190	11%	\$504,068	\$428,950	\$479,183	\$432,500	\$324
Heeney	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Keystone	\$76,737,500	10%	237	14%	\$323,787	\$275,000	\$331,235	\$277,500	\$309
Montezuma	\$489,000	0%	1	0%	\$489,000	dna	\$489,000	dna	\$197
North Summit County (rural)	\$7,166,000	1%	10	1%	\$716,600	\$822,500	\$777,857	\$835,000	\$224
Peak 7	\$10,274,000	1%	20	1%	\$513,700	\$594,000	\$629,000	\$625,000	\$280
Silverthorne	\$85,619,900	11%	149	9%	\$574,630	\$460,000	\$589,090	\$485,000	\$262
Summit Cove	\$18,520,100	2%	48	3%	\$385,835	\$387,000	\$415,688	\$412,500	\$228
Wilderness	\$47,104,350	6%	152	9%	\$309,897	\$250,000	\$318,021	\$255,000	\$240
Woodmoor	\$16,530,600	2%	29	2%	\$570,021	\$328,000	\$628,192	\$374,000	\$248
Quit Claim Deeds	\$5,008,100	1%	14	1%	\$357,721	\$172,500	\$0	\$0	\$0
<b>TOTAL</b>	<b>\$789,819,081</b>	<b>100%</b>	<b>1665</b>	<b>100%</b>	<b>\$475,355</b>	<b>\$375,000</b>	<b>\$499,775</b>	<b>\$400,000</b>	<b>\$313</b>
<b>(BANK SALES)</b>	<b>\$2,247,700</b>	<b>0%</b>	<b>7</b>	<b>0%</b>	<b>\$321,100</b>	<b>\$247,500</b>	<b>\$216,283</b>	<b>\$232,250</b>	<b>\$201</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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 60 Main Street  
 Frisco, CO 80443  
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# Land Title Market Snapshot by Area: Summit County

## October: 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	\$645,538	15%	\$194,500	\$222,586	14%	\$80,400	\$152,765	90%
Breckenridge	\$1,021,272	\$935,621	-8%	\$405,578	\$450,471	11%	\$691,985	\$601,800	-13%
Breckenridge Golf Course	\$1,121,852	\$1,332,899	19%	\$356,190	\$571,604	60%	\$324,379	\$325,846	0%
Copper Mountain	\$2,300,000	\$1,995,000	-13%	\$352,715	\$353,012	0%	\$779,000	\$1,030,000	32%
Corinthian Hills/Summerwood	\$662,200	\$714,490	8%	\$408,000	\$431,682	6%	\$700,000	\$0	n/a
Dillon Town & Lake	\$481,218	\$527,968	10%	\$288,871	\$323,882	12%	\$102,000	\$0	n/a
Dillon Valley	\$381,227	\$347,364	-9%	\$108,125	\$124,216	15%	\$99,500	\$103,000	4%
Farmers Corner	\$572,200	\$640,214	12%	\$238,500	\$0	n/a	\$0	\$218,700	n/a
Frisco	\$697,483	\$685,488	-2%	\$399,942	\$411,489	3%	\$313,167	\$228,000	-27%
Heeney	\$297,500	\$0	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$922,652	\$752,773	-18%	\$322,501	\$309,155	-4%	\$191,833	\$374,800	95%
Montezuma	\$478,333	\$489,000	2%	\$0	\$0	0%	\$135,000	\$0	n/a
North Summit County (Rural)	\$730,133	\$777,857	7%	\$0	\$0	0%	\$0	\$573,667	n/a
Peak 7	\$601,958	\$629,000	4%	\$0	\$0	0%	\$170,314	\$167,800	-1%
Silverthorne	\$649,649	\$684,782	5%	\$402,556	\$409,098	2%	\$193,338	\$364,667	89%
Summit Cove	\$546,170	\$481,177	-12%	\$229,150	\$264,562	15%	\$147,483	\$146,167	-1%
Wilderness	\$506,803	\$566,058	12%	\$235,425	\$244,939	4%	\$0	\$175,125	n/a
Woodmoor	\$720,160	\$1,016,273	41%	\$288,545	\$299,815	4%	\$316,000	\$290,800	-8%
<b>Gross Live Average:</b>	<b>\$751,240</b>	<b>\$783,532</b>	<b>4%</b>	<b>\$344,578</b>	<b>\$360,005</b>	<b>4%</b>	<b>\$324,137</b>	<b>\$331,859</b>	<b>2%</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	\$540,000	2%	\$177,500	\$175,000	-1%	\$75,000	\$145,000	93%
Breckenridge	\$760,000	\$779,000	3%	\$360,500	\$410,000	14%	\$565,000	\$639,500	13%
Breckenridge Golf Course	\$1,118,750	\$1,244,000	11%	\$310,000	\$596,000	92%	\$321,300	\$279,500	-13%
Copper Mountain	\$1,900,000	dna	n/a	\$306,500	\$325,000	6%	\$912,000	dna	n/a
Corinthian Hills/Summerwood	\$632,250	\$639,000	1%	\$315,000	\$365,000	16%	dna	\$0	n/a
Dillon Town & Lake	\$468,000	\$465,000	-1%	\$265,000	\$332,500	25%	dna	\$0	n/a
Dillon Valley	\$390,000	\$325,000	-17%	\$106,000	\$117,000	10%	\$82,000	dna	n/a
Farmers Corner	\$494,250	\$450,000	-9%	dna	\$0	n/a	\$0	\$220,000	n/a
Frisco	\$704,500	\$679,000	-4%	\$360,000	\$402,000	12%	\$350,000	\$259,100	-26%
Heeney	\$217,500	\$0	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$995,000	\$720,000	-28%	\$287,000	\$275,000	-4%	\$185,000	\$425,000	130%
Montezuma	\$380,000	dna	n/a	\$0	\$0	0%	dna	\$0	n/a
North Summit County (Rural)	\$476,250	\$835,000	75%	\$0	\$0	0%	\$0	\$450,000	n/a
Peak 7	\$577,000	\$625,000	8%	\$0	\$0	0%	\$150,000	\$169,000	13%
Silverthorne	\$530,000	\$562,500	6%	\$351,750	\$379,500	8%	\$177,750	\$335,000	88%
Summit Cove	\$545,000	\$442,500	-19%	\$186,950	\$260,000	39%	\$154,000	\$153,500	n/a
Wilderness	\$475,000	\$550,000	16%	\$217,500	\$231,000	6%	\$0	\$210,500	n/a
Woodmoor	\$702,000	\$820,000	17%	\$260,000	\$277,500	7%	dna	\$310,000	n/a
<b>Gross Live Median:</b>	<b>\$619,000</b>	<b>\$652,500</b>	<b>5%</b>	<b>\$300,000</b>	<b>\$320,000</b>	<b>7%</b>	<b>\$207,500</b>	<b>\$242,000</b>	<b>17%</b>

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

Brooke Roberts  
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broberts@ltgc.com



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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	30%	\$60,774,200
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	-7%	\$59,517,300
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	13%	\$91,569,106
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	1%	\$62,036,850
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	32%	\$90,735,125
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	-16%	\$88,825,100
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	19%	\$126,325,000
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	6%	\$117,477,100
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 Oct. 31st	\$1,342,845,800	0%	\$1,338,112,900	-29%	\$946,672,000	-46%	\$515,633,400	10%	\$567,511,815	-1%	\$564,080,000	10%	\$618,829,700	19%	\$739,072,800	7%	\$789,819,081
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	-11%	\$789,819,081

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	1%	119
April	276	-5%	261	-38%	163	-58%	68	34%	91	16%	106	7%	113	19%	134	-13%	117
May	310	5%	324	-50%	162	-46%	88	7%	94	14%	107	25%	134	18%	158	10%	174
June	340	-17%	283	-45%	155	-48%	80	73%	138	-25%	104	5%	109	28%	140	6%	148
July	312	-4%	301	-55%	136	-30%	95	-21%	75	31%	98	29%	126	23%	155	26%	195
August	291	24%	361	-49%	183	-38%	114	3%	117	28%	150	6%	159	36%	216	-6%	203
September	444	-32%	301	-33%	201	-27%	147	1%	149	9%	162	-2%	158	54%	244	11%	272
October	400	-22%	311	-43%	176	-9%	160	-4%	154	5%	161	43%	230	5%	241	5%	252
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 Oct. 31st	3,012	-10%	2,699	-40%	1,631	-43%	932	10%	1,024	14%	1,166	10%	1,285	25%	1,606	4%	1,665
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	-13%	1,665

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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broberts@ltgc.com

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Land Title**

256 Dillon Ridge  
Dillon, CO 80435  
970.262.1883

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Frisco  
Land Title  
60 Main Street  
Frisco, CO  
80443

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 Residential Cost Analysis: Summit County

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

	# Transactions	Gross Volume	Percentage Gross
<=200,000	33	\$4,901,600	5%
200,001 to 300,000	41	\$10,350,100	10%
300,001 to 400,000	50	\$17,471,100	17%
400,001 to 500,000	28	\$12,542,100	12%
500,001 to 600,000	12	\$6,637,000	6%
600,001 to 700,000	16	\$10,475,500	10%
700,001 to 800,000	14	\$10,606,200	10%
800,001 to 900,000	6	\$5,186,800	5%
900,001 to 1,000,000	2	\$1,930,000	2%
1,000,001 to 1,500,000	9	\$11,215,000	11%
1,500,001 to 2,000,000	2	\$3,585,000	3%
2,000,001 to 2,500,000	3	\$6,825,000	7%
2,500,001 to 3,000,000	1	\$2,712,500	3%
over \$ 3 Million	0	\$0	0%
<b>Total:</b>	<b>217</b>	<b>\$104,437,900</b>	<b>100%</b>

New Construction	Number Trans.	Total Volume	Average Price
Single Family	6	\$7,912,000	\$1,318,667
Multi Family	3	\$1,986,200	\$662,067
Vacant Land	1	\$297,000	\$297,000

Resales	Number Trans.	Total Volume	Average Price
Single Family	47	\$37,268,300	\$792,943
Multi Family	161	\$57,271,400	\$355,723
Vacant Land	16	\$4,768,600	\$298,038

October 2014 Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	53	\$45,180,300	\$852,458
Multi Family	164	\$59,257,600	\$361,327
Vacant Land	17	\$5,065,600	\$297,976

YTD. 2014: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	464	\$363,558,975	\$783,532
Multi Family	942	\$339,125,006	\$360,005
Vacant Land	104	\$34,513,300	\$331,859

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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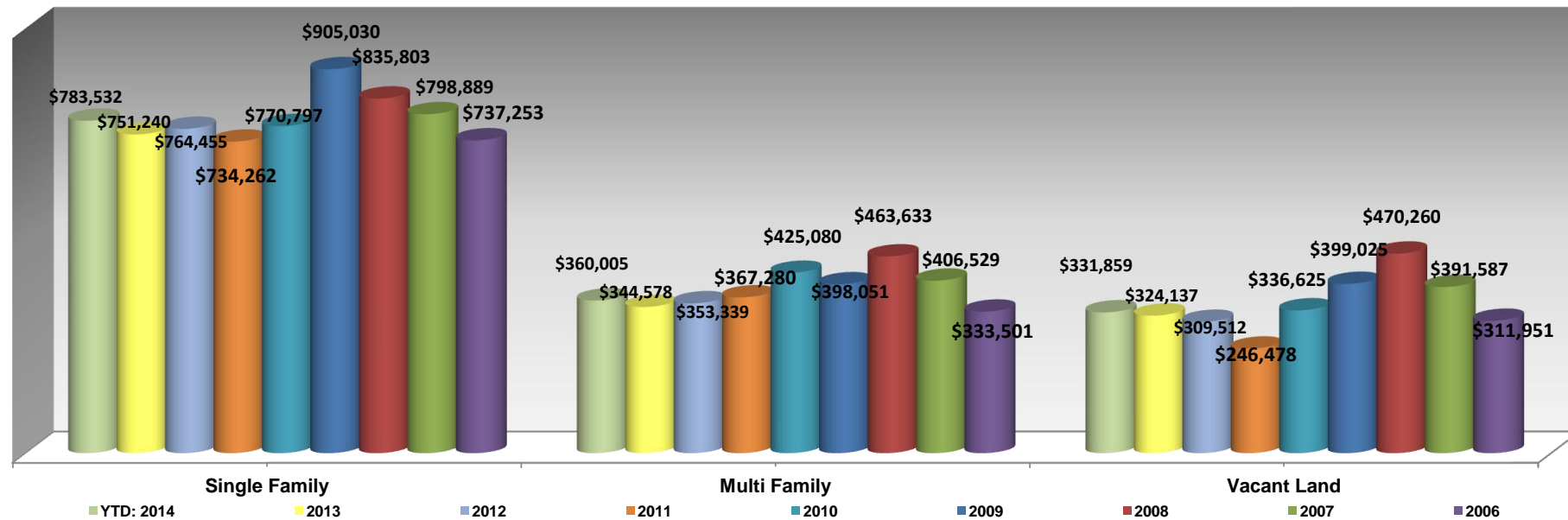
Brooke Roberts  
970-453-2255  
broberts@ltgc.com

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



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970-453-2255

broberts@ltgc.com

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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	197	\$29,675,350	4%
200,001 to 300,000	244	\$60,852,400	9%
300,001 to 400,000	270	\$94,319,506	13%
400,001 to 500,000	212	\$94,805,800	13%
500,001 to 600,000	121	\$66,315,600	9%
600,001 to 700,000	105	\$68,327,600	10%
700,001 to 800,000	66	\$49,069,300	7%
800,001 to 900,000	50	\$42,733,500	6%
900,001 to 1,000,000	35	\$33,169,925	5%
1,000,001 to 1,500,000	69	\$84,532,000	12%
1,500,001 to 2,000,000	18	\$30,527,500	4%
2,000,001 to 2,500,000	10	\$22,249,500	3%
2,500,001 to 3,000,000	6	\$15,779,100	2%
over \$ 3 Million	3	\$10,326,900	1%
<b>Total:</b>	<b>1406</b>	<b>\$702,683,981</b>	<b>100%</b>

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

	# Transactions	Gross Volume	Percentage Gross
<=200,000	171	\$25,764,200	4%
200,001 to 300,000	287	\$71,708,700	11%
300,001 to 400,000	256	\$89,857,900	14%
400,001 to 500,000	154	\$68,406,100	11%
500,001 to 600,000	125	\$69,100,800	11%
600,001 to 700,000	87	\$56,754,700	9%
700,001 to 800,000	72	\$53,675,700	8%
800,001 to 900,000	35	\$29,611,400	5%
900,001 to 1,000,000	22	\$21,100,800	3%
1,000,001 to 1,500,000	68	\$85,606,200	13%
1,500,001 to 2,000,000	23	\$38,577,900	6%
2,000,001 to 2,500,000	4	\$8,768,000	1%
2,500,001 to 3,000,000	4	\$10,940,000	2%
over \$ 3 Million	5	\$17,832,900	3%
<b>Total:</b>	<b>1313</b>	<b>\$647,705,300</b>	<b>100%</b>

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

	# Transactions	Gross Volume	Percentage Gross
<=200,000	133	\$19,416,075	4%
200,001 to 300,000	199	\$49,733,100	9%
300,001 to 400,000	174	\$61,403,900	11%
400,001 to 500,000	140	\$62,422,100	12%
500,001 to 600,000	104	\$56,747,525	11%
600,001 to 700,000	83	\$53,712,800	10%
700,001 to 800,000	46	\$34,755,100	6%
800,001 to 900,000	37	\$31,405,000	6%
900,001 to 1,000,000	27	\$25,599,700	5%
1,000,001 to 1,500,000	58	\$71,374,800	13%
1,500,001 to 2,000,000	15	\$25,632,500	5%
2,000,001 to 2,500,000	7	\$15,335,000	3%
2,500,001 to 3,000,000	5	\$13,285,000	2%
over \$ 3 Million	4	\$15,637,600	3%
<b>Total:</b>	<b>1032</b>	<b>\$536,460,200</b>	<b>100%</b>



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Brooke Roberts  
970-453-2255  
broberts@ltgc.com

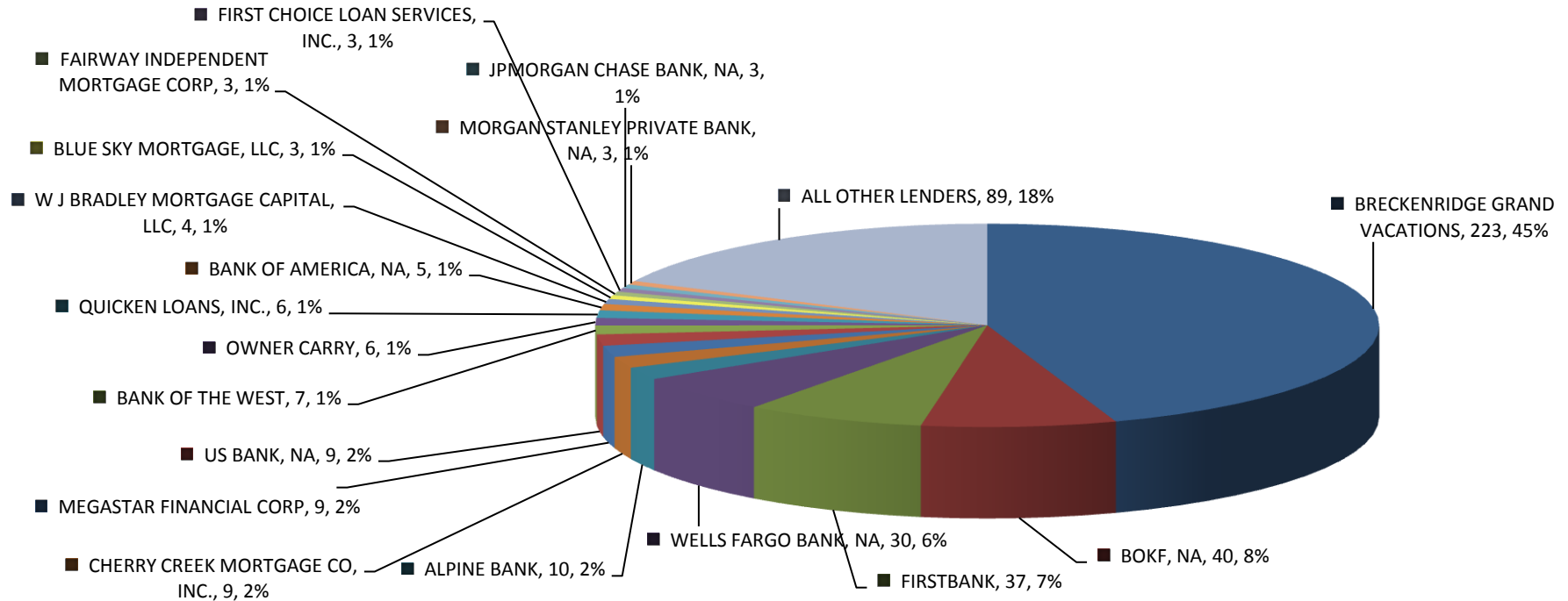
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# Land Title Lender Analysis: Summit County Top 82% Lenders - October 2014



**LOAN BREAKDOWN:** 158 Loans related to Sales: 63% of the 252 Sales Transactions.  
There were 117 Refinance/Equity Loans, and 224 Loans related to Timeshare Sales.  
The Remainder of Sales: 37% of Real Estate closings were Cash Transactions at the time of closing.  
**Total Loans: 499**



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**Brooke Roberts**  
970-453-2255

broberts@ltgc.com

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## Land Title Market Highlights: Summit County

### Highest Priced Residential Sale: October 2014

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
5	6.00	1999	4918	\$ 2,712,500	Tyra Subd #1 Lot 9, Block 2	P:Sara Elizabeth Whitwell Trust	\$ 551.55	10/29/2014	0985 Four O'Clock Road	

### Highest Price PSF Residential Sale: October 2014

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
4	5.00	2004	2180	\$ 1,585,000	Shock Hill Homes Condo Unit 13, Building G	P:PK HOG Heaven, LLC	\$ 727.06	10/15/2014	0025 Columbia Drive	

### Bank Sales Detail: October 2014

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
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*There were no Bank Sales in October 2014*



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Brooke Roberts  
 970-453-2255  
 broberts@ltgc.com

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# Land Title Foreclosure Process Document Breakdown: Summit County

October 2014:		Total	Timeshare	Fee Simple	Unknown: No legal shown
#1	Notice of Election & Demand for Sale: (NED)	8	2	6	0
#2	Certificate of Purchase: (CTP)	0	0	0	0
#3	Public Trustee's Deeds: (PTD)	5	4	1	0
<b>Total Foreclosure Documents Filed:</b>		<b>13</b>	<b>6</b>	<b>1</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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Brooke Roberts  
970-453-2255  
broberts@ltgc.com

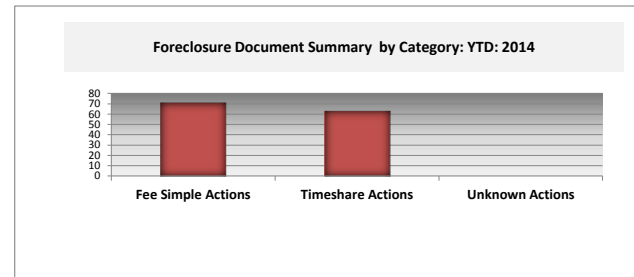
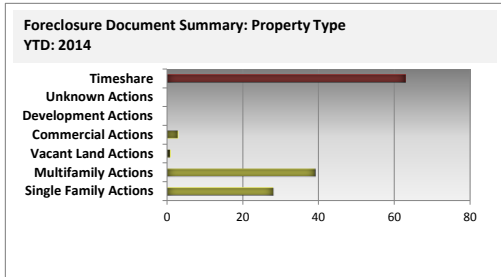
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# Land Title Summary of Foreclosure Actions: Summit County

Property Foreclosure Summary:	
Fee Simple Actions	71
Timeshare Actions	63
Unknown Actions	0

Property Type Breakdown:	
Single Family Actions	28
Multifamily Actions	39
Vacant Land Actions	1
Commercial Actions	3
Development Actions	0
Unknown Actions	0
Timeshare	63

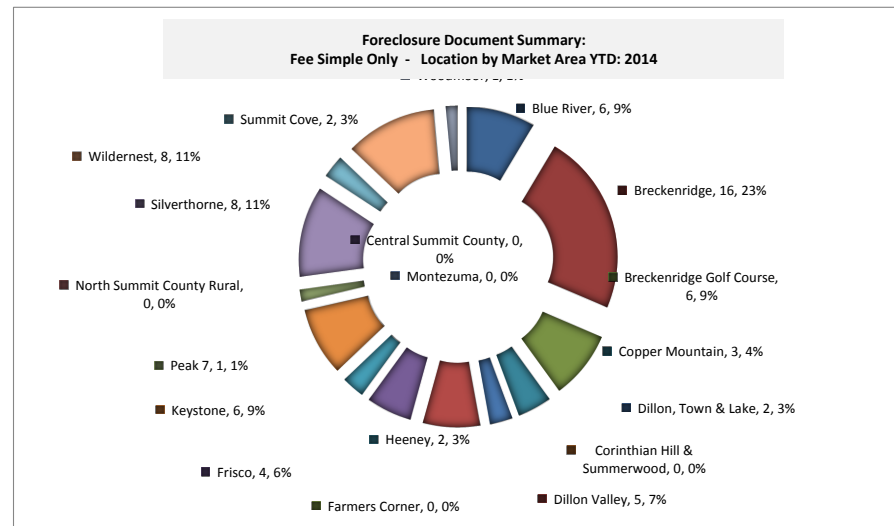
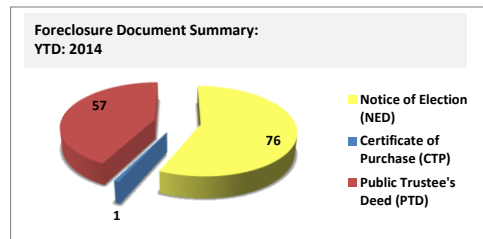


Location Summary: ALL TYPES	
Blue River	6
Breckenridge	79
Breckenridge Golf Course	6
Central Summit County	0
Copper Mountain	3
Corinthian Hill & Summerwood	0
Dillon, Town & Lake	2
Dillon Valley	5
Farmers Corner	0
Frisco	4
Heeney	2
Keystone	6
Montezuma	0
North Summit County Rural	0
Peak 7	1
Silverthorne	8
Summit Cove	2
Wilderness	8
Woodmoor	1

Location Summary: Fee Simple Only	
Blue River	6
Breckenridge	16
Breckenridge Golf Course	6
Central Summit County	0
Copper Mountain	3
Corinthian Hill & Summerwood	0
Dillon, Town & Lake	2
Dillon Valley	5
Farmers Corner	0
Frisco	4
Heeney	2
Keystone	6
Montezuma	0
North Summit County Rural	0
Peak 7	1
Silverthorne	8
Summit Cove	2
Wilderness	8
Woodmoor	1

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

Document Summary:	
Notice of Election (NED)	76
Certificate of Purchase (CTP)	1
Public Trustee's Deed (PTD)	57



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Brooke Roberts  
970-453-2255  
broberts@ltgc.com

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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)	76
Withdrawn NED'S	N/A
Active NED's for 2014:	76
<b>Public Trustee's Deeds Issued: (PTD)</b>	<b>57</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	223	44.69%	Top 82% Lenders for October 2014
BOKF, NA	40	8.02%	Summit County
FIRSTBANK	37	7.41%	
WELLS FARGO BANK, NA	30	6.01%	
ALPINE BANK	10	2.00%	
CHERRY CREEK MORTGAGE CO, INC.	9	1.80%	
MEGASTAR FINANCIAL CORP	9	1.80%	
US BANK, NA	9	1.80%	
BANK OF THE WEST	7	1.40%	
OWNER CARRY	6	1.20%	
QUICKEN LOANS, INC.	6	1.20%	
BANK OF AMERICA, NA	5	1.00%	
W J BRADLEY MORTGAGE CAPITAL, LLC	4	0.80%	
BLUE SKY MORTGAGE, LLC	3	0.60%	
FAIRWAY INDEPENDENT MORTGAGE CORP	3	0.60%	
FIRST CHOICE LOAN SERVICES, INC.	3	0.60%	
JPMORGAN CHASE BANK, NA	3	0.60%	
MORGAN STANLEY PRIVATE BANK, NA	3	0.60%	
ALL OTHER LENDERS	89	17.84%	
CASTLE ROCK BANK	2	0.40%	
CENTENNIAL BANK	2	0.40%	
CITYWIDE HOME LOANS	2	0.40%	
COMMERCE MORTGAGE	2	0.40%	
COMPASS BANK	2	0.40%	
DISCOVER HOME LOANS, INC.	2	0.40%	
EASTERN COLORADO BANK	2	0.40%	
ELEVATIONS CREDIT UNION	2	0.40%	
ENT FEDERAL CREDIT UNION	2	0.40%	
FIRST AMERICAN STATE BANK	2	0.40%	
FIRST NATIONAL BANK OF LAS ANIMAS	2	0.40%	
GREEN TREE SERVICING, LLC	2	0.40%	
HOMEWARD RESIDENTIAL, INC.	2	0.40%	
LIBERTY SAVINGS BANK, FSB	2	0.40%	
LOANDEPOT.COM.LLC	2	0.40%	
M&T BANK	2	0.40%	
STEARNS LENDING, LLC	2	0.40%	
TCF NATIONAL BANK	2	0.40%	
TOWN OF BRECKENRIDGE	2	0.40%	
UNITED WHOLESALE MORTGAGE	2	0.40%	
USAA, FSB	2	0.40%	
AMEGY MORTGAGE COMPANY, LLC	1	0.20%	
ARVEST BANK	1	0.20%	
ATLANTIC COAST BANK	1	0.20%	
BANK OF COLORADO	1	0.20%	
BANK OF DENVER	1	0.20%	
BNY MELLON, NA	1	0.20%	
BRIDGEVIEW BANK MORTGAGE COMPANY, LLC	1	0.20%	
CARDINAL FINANCIAL COMPANY, LP	1	0.20%	
CENTENNIAL LENDING, LLC	1	0.20%	
CMG MORTGAGE, INC.	1	0.20%	
COLORADO HOME MORTGAGES, INC.	1	0.20%	
DENVER COMMUNITY CREDIT UNION	1	0.20%	
EMC HOLDINGS, LLC	1	0.20%	
EMK CLIENT SERVICES, INC.	1	0.20%	
FIRST MERIT MORTGAGE CORP	1	0.20%	
FLATIRON BANK	1	0.20%	
GUARANTEED RATE, INC.	1	0.20%	
HIGH COUNTRY BANK	1	0.20%	
HOME STATE BANK	1	0.20%	
JEH INVESTMENTS	1	0.20%	
KANSAS STATE BANK OF MANHATTAN	1	0.20%	
LAND HOME FINANCIAL SERVICES	1	0.20%	
LAND TITLE EXCHANGE CORP	1	0.20%	
MARINER REAL ESTATE MANAGEMENT, LLC	1	0.20%	
MOUNTAIN TROPIC CONNECTIONS, INC.	1	0.20%	
NATIONAL BANK OF HARVEY	1	0.20%	
NATIONSTAR MORTGAGE, LLC	1	0.20%	
NORTERN TRUST COMPANY	1	0.20%	
NORTH COUNTRY FCU	1	0.20%	
NORTHMARQ CAPITAL, LLC	1	0.20%	
OLD NATIONAL BANK	1	0.20%	
PACIFIC UNION FINANCIAL, LLC	1	0.20%	
PHH HOME LOANS, LLC	1	0.20%	
PLUM CREEK FUNDING, INC.	1	0.20%	
PONY EXPRESS BANK	1	0.20%	
PREMIER MEMBERS FEDERAL CREDIT UNION	1	0.20%	
PROFESSIONAL MORTGAGE SOURCE, LLC.	1	0.20%	
PROVIDENT FUNDING ASSOCIATES, LP	1	0.20%	
REDSTONE BANK	1	0.20%	
ROCKY MOUNTAIN BANK & TRUST	1	0.20%	
SECRETARY OF HOUSING & URBAN DEVELOPMENT	1	0.20%	
SECURITY SERRIVE FEDERAL CREDIT UNION	1	0.20%	
STATE BANK	1	0.20%	
SUMMIT COMBINED HOUSING AUTHORITY	1	0.20%	
SWBC MORTGAGE CORP	1	0.20%	
UMB BANK, NA	1	0.20%	
WILLOW BEND MORTGAGE COMPANY, LLC	1	0.20%	
<b>TOTAL LOANS FOR OCTOBER 2014:</b>	<b>499</b>	<b>100.00%</b>	



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Brooke Roberts  
970-453-2255  
broberts@ltgc.com

# Land Title Purchaser Profile Highlights & Abstract: Summit County

## Upper End Purchaser Details: October 2014

Brm	Bath	Year Built	Size	Price	Legal	PPSF	Date	Street Address	Origin of Buyer: City	Origin of Buyer: State
			2.43 AC	\$ 3,565,000	Silverthorne Town Center Subd Tract B	\$ -	10/24/2014	0358 Blue River Parkway	DENVER	CO
5	6.00	1999	4918	\$ 2,712,500	Tyra Subd #1 Lot 9, Block 2	\$ 551.55	10/29/2014	0985 Four O'Clock Road	BROKEN ARROW	OK
5	7.00	2003	5738	\$ 2,375,000	Eagles Nest Golf Course Subd #5 Lot 3	\$ 413.91	10/13/2014	2550 Hunters Knob Road	CASTLE ROCK	CO
8	7.00	2013	5585	\$ 2,300,000	Lewis Ranch @ Copper Mountain Lot 29R	\$ 411.82	10/9/2014	0967 Beeler Place	LEAWOOD	KS
4	5.00	2013	4445	\$ 2,150,000	Highlands Discovery Hill Subd #2 Lot 106	\$ 483.69	10/30/2014	0452 Hamilton Court	BOULDER	CO
6	6.00	1999	5515	\$ 2,000,000	Highlands @ Breck Subd #1 Lot 135	\$ 362.65	10/29/2014	0014 Fletcher Court	DUNCAN	OK
4	5.00	2004	2180	\$ 1,585,000	Shock Hill Homes Condo Unit 13, Building G	\$ 727.06	10/15/2014	0025 Columbia Drive	SOUTHLAKE	TX
3	4.00	1966	4237	\$ 1,500,000	Weisshorn Subd #1 Lot 13, Block 2	\$ 354.02	10/7/2014	0209 Wellington Road	BRECKENRIDGE	CO
4	5.00	2001	4395	\$ 1,500,000	Highlands Braddock Hill Subd Lot 22	\$ 341.30	10/22/2014	0946 Highfield Trail	SOUTHLAKE	TX
5	5.00	2004	4899	\$ 1,285,000	Ten Mile Vista Subd #1 Lot 43	\$ 262.30	10/15/2014	0045 Upland Drive	LAKE CHARLES	LA
4	4.00	2007	3967	\$ 1,259,000	Eagles Nest Golf Course Subd #2 Lot 47	\$ 317.37	10/15/2014	0325 Game Trail Road	BOULDER	CO
4	3.00	2013	2522	\$ 1,207,500	Columbia Lode Subd Lot 16	\$ 478.79	10/30/2014	0082 Luisa Drive	WEST LAKE HILLS	TX
			.75 AC	\$ 1,200,000	Shock Hill Subd #2 Lot 28	\$ -	10/10/2014	0061 Iron Mask Road	GREENWOOD VILLAGE	CO
4	4.00	1995	4112	\$ 1,198,500	Highlands @ Breck Subd #1 Lot 11	\$ 291.46	10/31/2014	0047 Forest Circle	BRECKENRIDGE	CO
4	4.00	2001	3924	\$ 1,140,000	Eagles Nest Golf Course Subd #1 Lot 45	\$ 290.52	10/16/2014	0115 Middle Park Court	BUCKEYE	AZ
4	5.00	1994	2605	\$ 1,100,000	Pine Creek TH Unit 1	\$ 422.26	10/10/2014	0905 Columbine Drive	TUCSON	AZ
3	3.00	1987	4128	\$ 1,025,000	Spruce Valley Ranch Subd #1 Lot 27	\$ 248.30	10/15/2014	0387 Spruce Valley Drive	TULSA	OK

## Purchaser Abstract: October 2014

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Brooke Roberts  
970-453-2255  
broberts@ltgc.com

### All Sales: October 2014

Origin of Buyer	# of Trans.	% Overall
Local	53	21%
Front Range	121	48%
Out of State: Domestic	76	30%
International	2	1%
<b>Total Sales</b>	<b>252</b>	<b>100%</b>

### All Sales YTD: Oct. 2014

Origin of Buyer	# of Trans.	% Overall
Local	413	25%
Front Range	708	43%
Out of State: Domestic	527	32%
International	17	1%
<b>Total Sales</b>	<b>1665</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>

