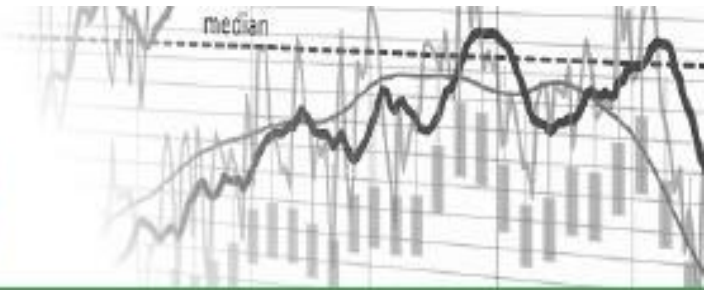
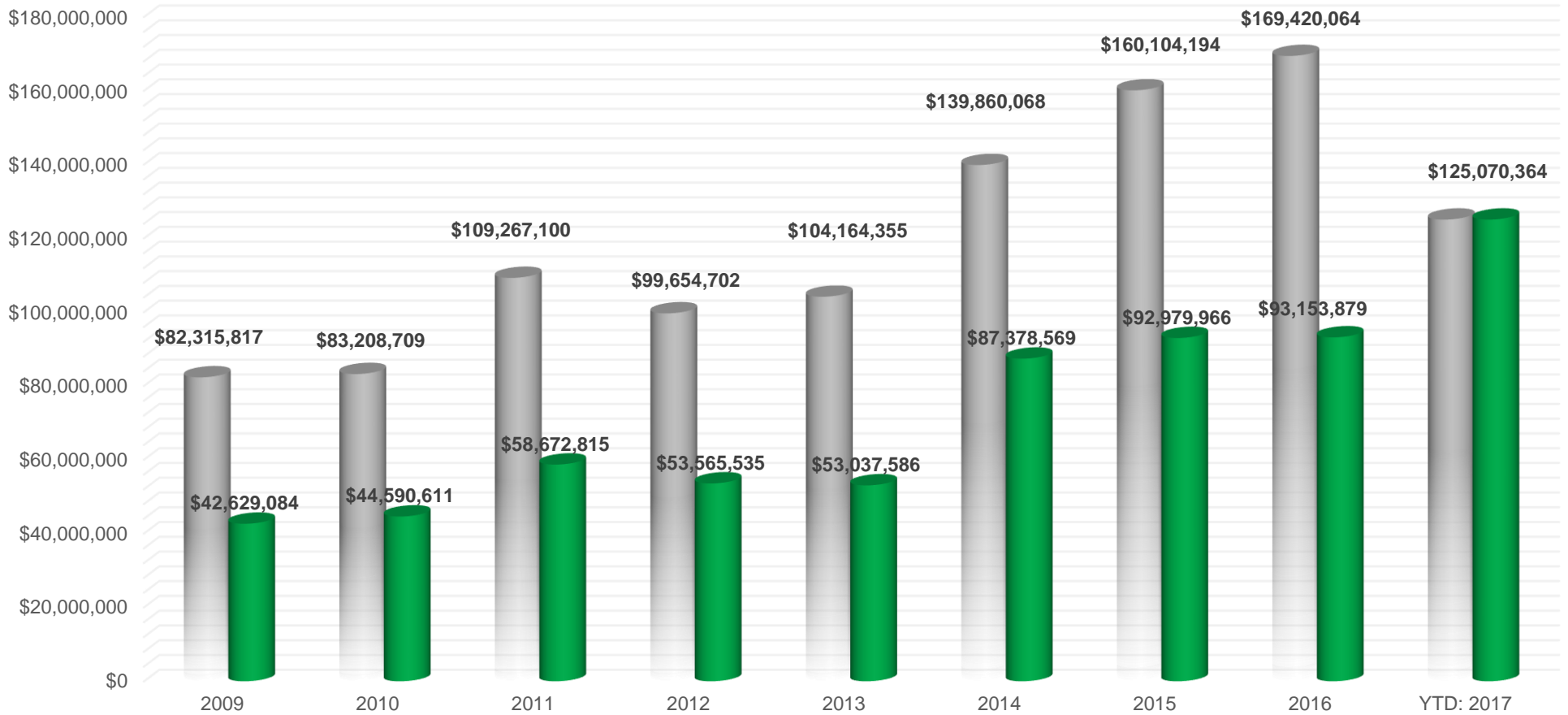




Delta County Market ANALYSIS



Historical Gross Sales Volume 2009 - YTD: 2017



Gross Sales Volume is a summary of total documentary fees annually, provided by the Delta County Clerk's Office

Compliments of:
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■ Full Year Gross Sales ■ Year-to-Date Gross Sales



Historical Gross Volume Sales Analysis

Gross Volume

Month	Dollar Volume 2009	Dollar Volume 2010	Dollar Volume 2011	Dollar Volume 2012	Dollar Volume 2013	Dollar Volume 2014	Dollar Volume 2015	Dollar Volume 2016	Dollar Volume YTD: 2017				
		Change %	Change %	Change %	Change %	Change %	Change %	Change %	Change %				
January	\$4,150,000	\$2,568,469	-38.11%	\$3,110,420	\$8,024,881	158.00%	\$2,230,857	\$8,054,074	\$7,253,050	\$9,087,870	25.30%	\$18,901,140	107.98%
February	\$3,120,388	\$2,846,057	-8.79%	\$15,592,466	\$3,998,001	-74.36%	\$5,367,504	\$5,027,425	\$6,635,770	\$5,535,803	-16.58%	\$9,285,945	67.74%
March	\$7,750,912	\$4,833,208	-37.64%	\$5,631,850	\$10,894,679	93.45%	\$7,711,325	\$7,302,230	\$13,753,706	\$8,812,998	-35.92%	\$16,640,469	88.82%
April	\$6,651,360	\$6,649,775	-0.02%	\$6,868,877	\$7,011,324	2.07%	\$6,545,494	\$24,571,897	\$17,497,037	\$12,830,456	-26.67%	\$13,782,320	7.42%
May	\$5,066,803	\$11,257,234	122.18%	\$8,726,070	\$8,278,168	-5.13%	\$12,948,355	\$12,055,728	\$14,984,782	\$16,349,317	9.11%	\$19,822,098	21.24%
June	\$9,217,349	\$11,357,683	23.22%	\$6,399,952	\$7,283,010	13.80%	\$12,460,491	\$12,380,890	\$16,953,691	\$19,308,356	11.59%	\$25,054,000	18.02%
July	\$6,672,272	\$5,078,185	-23.89%	\$12,343,180	\$8,075,473	-34.58%	\$5,773,561	\$17,986,325	\$15,901,930	\$15,223,458	-3.29%	\$21,584,392	11.79%
August	\$4,090,860	\$5,330,475	30.30%	\$11,563,843	\$9,309,128	-19.50%	\$9,794,686	\$10,250,493	\$14,738,919	\$16,655,735	11.53%	\$17,301,971	3.88%
September	\$11,925,265	\$9,107,350	-23.63%	\$9,331,372	\$8,256,076	-11.52%	\$8,974,489	\$10,009,131	\$16,655,735	\$17,301,971	3.88%	\$17,301,971	-100.00%
October	\$8,319,117	\$7,466,272	-10.25%	\$11,088,658	\$8,450,061	-23.80%	\$8,950,532	\$12,009,400	\$14,391,672	\$13,806,233	-4.11%	\$13,806,233	-100.00%
November	\$8,982,420	\$4,284,476	-52.30%	\$12,936,449	\$11,078,290	-14.36%	\$10,642,695	\$10,725,350	\$11,314,516	\$13,032,230	15.72%	\$13,032,230	-100.00%
December	\$6,369,072	\$12,429,525	95.15%	\$5,673,963	\$8,995,613	58.54%	\$12,764,367	\$9,487,125	\$10,023,386	\$9,487,125	-5.65%	\$9,487,125	-100.00%
Year to Date:	\$42,629,084	\$44,590,611	4.60%	\$58,672,815	\$53,565,535	-8.70%	\$53,037,586	\$87,378,569	\$92,979,966	\$93,153,879	0.19%	\$125,070,364	34.26%
TOTAL	\$82,315,817	\$83,208,709	1.08%	\$109,267,100	\$99,654,702	-8.80%	\$104,164,355	\$139,860,068	\$160,104,194	\$169,420,064	5.82%	\$125,070,364	-26.18%

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Number of Transactions

Month	# Transactions 2009	# Transactions 2010	# Transactions 2011	# Transactions 2012	# Transactions 2013	# Transactions 2014	# Transactions 2015	# Transactions 2016	# Transactions YTD: 2017				
		Change %	Change %	Change %	Change %	Change %	Change %	Change %	Change %				
January	24	19	-20.83%	23	45	95.65%	25	41	64.00%	41	0.00%	49	19.51%
February	22	17	-22.73%	30	35	16.67%	39	31	-20.51%	38	22.58%	37	-2.63%
March	37	29	-21.62%	33	57	72.73%	58	34	-41.38%	72	111.76%	57	-20.83%
April	46	41	-10.87%	39	46	17.95%	46	70	52.17%	80	14.29%	76	-5.00%
May	33	58	75.76%	36	52	44.44%	69	69	0.00%	79	14.49%	87	10.13%
June	62	56	-9.68%	39	53	35.90%	67	82	22.39%	101	23.17%	100	-0.99%
July	37	30	-18.92%	68	41	-39.71%	42	78	85.71%	74	-5.13%	97	31.08%
August	30	35	16.67%	66	54	-18.18%	68	56	-17.65%	91	62.50%	88	-3.30%
September	60	47	-21.67%	63	53	-15.87%	52	51	-1.92%	92	80.39%	79	-14.13%
October	51	40	-21.57%	54	54	0.00%	55	66	20.00%	85	28.79%	78	-8.24%
November	50	31	-38.00%	63	75	19.05%	57	61	7.02%	53	-13.11%	73	37.74%
December	31	33	6.45%	48	56	16.67%	48	50	4.17%	61	22.00%	71	16.39%
Year to Date:	261	250	-4.21%	268	329	22.76%	346	405	17.05%	485	19.75%	503	3.71%
TOTAL	483	436	-9.73%	562	621	10.50%	626	689	10.06%	867	25.83%	892	2.88%

This data is reported from the Delta County Clerk & Recorders office and believed to be accurate but is not guaranteed.

Figures shown reflect arms-length property only and do not include deeds on which a documentary fee was not paid.

Delta
Land Title Office

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Market Analysis

July 2017

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
Austin	\$444,400	2%	3	3%	\$148,133	\$161,500	\$148,133	\$161,500	\$126
Cedaredge	\$5,193,930	24%	25	24%	\$207,757	\$168,000	\$255,524	\$257,000	\$139
Cory	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Crawford	\$145,000	1%	1	1%	\$145,000	dna	\$145,000	dna	\$131
Delta	\$7,327,600	34%	33	31%	\$222,048	\$185,000	\$215,807	\$185,000	\$129
Eckert	\$729,000	3%	3	3%	\$243,000	\$195,000	\$243,000	\$195,000	\$89
Hotchkiss	\$4,669,288	22%	23	22%	\$203,013	\$175,000	\$241,729	\$222,500	\$134
Lazear	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Orchard City	\$175,000	1%	1	1%	\$175,000	dna	\$175,000	dna	\$128
Paonia	\$2,838,174	4578%	15	14%	\$189,212	\$167,000	\$218,583	\$170,000	\$162
Rural & Out of Area	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Quit Claim Deeds	\$62,000	0%	2	2%	\$31,000	dna	\$0	\$0	\$0
TOTAL	\$21,584,392	100%	106	100%	\$206,946	\$171,000	\$227,995	\$189,900	\$134
(NEW UNIT SALES)	\$398,500	2%	1	1%	\$398,500	dna	\$398,500	dna	\$202

Please note: The above figures do not include time share interests. Calculations are an unofficial tabulation of Delta County records that are believed to be reasonably accurate but are not guaranteed. Average & Median Residential Price & PPSF Includes: Statistically Viable Sales Only. Average PPSF is calculated for properties with available Square Footages.

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Market Analysis

YTD: July 2017

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
Austin	\$3,579,350	3%	23	4%	\$155,624	\$160,000	\$166,742	\$160,750	\$103
Cedaredge	\$22,711,866	18%	125	21%	\$181,695	\$160,000	\$218,110	\$182,750	\$123
Cory	\$242,500	0%	2	0%	\$121,250	dna	\$121,250	dna	\$95
Crawford	\$9,847,582	8%	39	6%	\$252,502	\$227,500	\$292,433	\$251,000	\$170
Delta	\$44,580,123	36%	228	37%	\$195,527	\$160,000	\$199,701	\$172,500	\$116
Eckert	\$9,802,150	8%	25	4%	\$392,086	\$195,000	\$432,355	\$204,250	\$132
Hotchkiss	\$16,273,783	13%	71	12%	\$229,208	\$172,000	\$247,637	\$222,500	\$154
Lazear	\$206,900	0%	2	0%	\$103,450	dna	\$145,000	dna	\$121
Orchard City	\$449,000	0%	3	0%	\$149,667	\$175,000	\$149,667	\$175,000	\$98
Paonia	\$16,147,386	1313%	82	13%	\$196,919	\$169,000	\$221,983	\$185,250	\$141
Rural & Out of Area	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Quit Claim Deeds	\$1,229,724	1%	9	1%	\$136,636	\$60,000	\$0	\$0	\$0
TOTAL	\$125,070,364	100%	609	100%	\$206,401	\$165,000	\$226,140	\$181,500	\$128
(NEW UNIT SALES)	\$3,199,020	3%	8	1%	\$399,878	\$324,500	\$399,878	\$324,500	\$182

Please note: The above figures do not include time share interests. Calculations are an unofficial tabulation of Delta County records that are believed to be reasonably accurate but are not guaranteed. Average & Median Residential Price & PPSF Includes: Statistically Viable Sales Only. Average PPSF is calculated for properties with available Square Footages.

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Price Point Analysis

July 2017

Residential Summary

	# Transactions	Gross Volume	Percentage Gross
<=100,000	8	\$663,250	4%
100,001 to 200,000	38	\$6,072,000	33%
200,001 to 300,000	20	\$5,266,450	29%
300,001 to 400,000	7	\$2,561,400	14%
400,001 to 500,000	7	\$3,129,500	17%
500,001 to 600,000	0	\$0	0%
600,001 to 700,000	0	\$0	0%
700,001 to 800,000	1	\$775,000	4%
800,001 to 900,000	0	\$0	0%
900,001 to 1,000,000	0	\$0	0%
1,000,001 to 1,500,000	0	\$0	0%
1,500,001 to 2,000,000	0	\$0	0%
over \$2 Million	0	\$0	0%
Total:	81	\$18,467,600	100%

Residential Price Index

July 2017	Number Trans.	Total Volume	Average Price
Single Family	81	\$18,467,600	\$227,995
Multi Family	0	\$0	#DIV/0!
Vacant Land	10	\$993,174	\$99,317
YTD: 2017	Number Trans.	Total Volume	Average Price
Single Family	425	\$96,735,363	\$227,613
Multi Family	7	\$957,000	\$136,714
Vacant Land	92	\$9,000,572	\$97,832
Full Year: 2016	Number Trans.	Total Volume	Average Price
Single Family	598	\$125,136,467	\$209,258
Multi Family	6	\$694,500	\$115,750
Vacant Land	136	\$14,002,204	\$102,957

Commercial Index

July 2017	Number Trans.	Total Volume	Average Price
Commercial Improved	5	\$1,306,888	\$261,378
Commercial Vacant	1	\$85,000	\$0
Development Vacant	0	\$0	\$0
YTD: 2017 Commercial Summary	Number Trans.	Total Volume	Average Price
Commercial Improved	27	\$7,447,888	\$275,848
Commercial Vacant	5	\$261,400	\$52,280
Development Vacant	3	\$4,800,000	\$1,600,000
Full Year 2016: Commercial Summary	Number Trans.	Total Volume	Average Price
Commercial Improved	51	\$18,923,150	\$371,042
Commercial Vacant	19	\$1,928,064	\$101,477
Development Vacant	1	\$1,061,000	\$1,061,000

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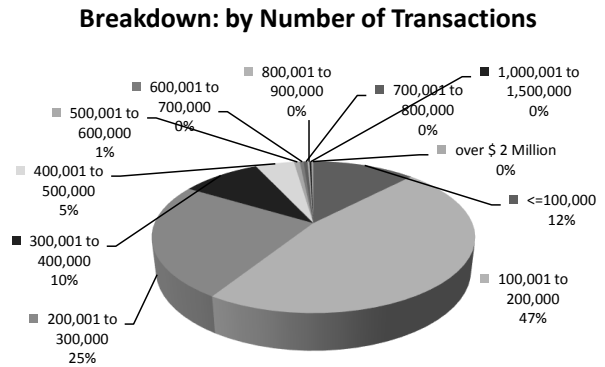
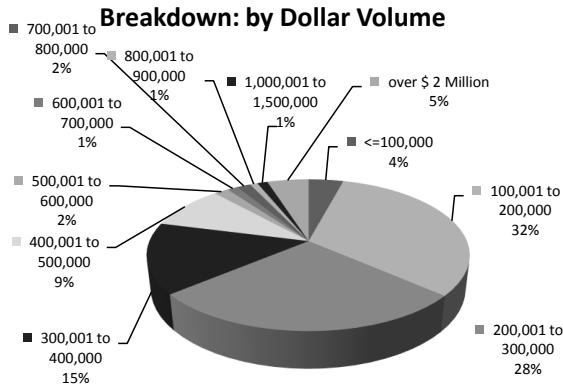


Historical Price Point Analysis

YTD: July 2017

Residential Summary

	# Transactions	Gross Volume	Percentage Gross
<=100,000	53	\$4,055,280	4%
100,001 to 200,000	202	\$31,513,058	32%
200,001 to 300,000	106	\$26,871,500	28%
300,001 to 400,000	41	\$14,736,800	15%
400,001 to 500,000	20	\$9,090,825	9%
500,001 to 600,000	3	\$1,700,000	2%
600,001 to 700,000	2	\$1,249,900	1%
700,001 to 800,000	2	\$1,570,000	2%
800,001 to 900,000	1	\$880,000	1%
900,001 to 1,000,000	0	\$0	0%
1,000,001 to 1,500,000	1	\$1,200,000	1%
1,500,001 to 2,000,000	0	\$0	0%
over \$ 2 Million	1	\$4,825,000	5%
Total:	432	\$97,692,363	100%



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Full Year: 2016

Residential Summary

	# Transactions	Gross Volume	Percentage Gross
<=100,000	74	\$5,399,733	4%
100,001 to 200,000	272	\$41,297,998	33%
200,001 to 300,000	173	\$42,716,438	34%
300,001 to 400,000	59	\$20,253,698	16%
400,001 to 500,000	16	\$7,139,600	6%
500,001 to 600,000	1	\$550,000	0%
600,001 to 700,000	4	\$2,635,000	2%
700,001 to 800,000	2	\$1,463,500	1%
800,001 to 900,000	0	\$0	0%
900,001 to 1,000,000	0	\$0	0%
1,000,001 to 1,500,000	2	\$2,225,000	2%
1,500,001 to 2,000,000	0	\$0	0%
over \$ 2 Million	1	\$2,150,000	2%
Total:	604	\$125,830,967	100%



Average Price History





Market Highlights

July 2017

Highest Priced Residential Sale:

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Comments
3	2.00	2001	2804	\$ 775,000.00	Tierra Del Sol Minor Subdivision Lot 1A w/21.53 AC Land	ROGER LORD ENTERPRISES LLC	\$ 276.39	7/12/2017	12259 3600 RD	



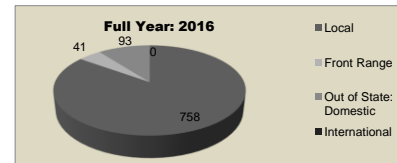
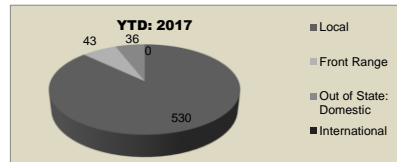
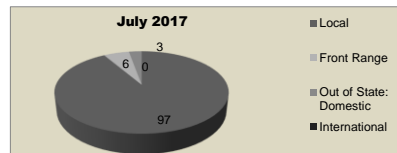
Highest Price PSF Residential Sale:

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Comments
1	1.00	1940	867	\$ 295,000.00	M&B: S 24 T 14S R 91W w/.40 AC Land	NICHOLOFF STEPHEN C	\$ 340.25	7/26/2017	147 FREEDOM ST	

Bank Sales Detail:

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
	2.25	1971	39407	\$ 800,000.00	M&B: S 24 T 15S R 96W w/12.73 AC Land	Bank: RIVERSIDE INDUSTRIAL PARK BUSINESS CENTER LLC	\$ 20.30	7/28/2017	5513 HIGHWAY 348	Bank: ALPINE BANK
	1.25	1975	2800	\$ 100,000.00	Hotchkiss Subdivision Lot 17 Blk 3	Bank: ZIMMER FREDERICK	\$ 35.71	7/18/2017	110 E HOTCHKISS AVE	Bank: WELLS FARGO BANK, NA

Purchaser Abstract:



All Sales: July 2017		
Origin of Buyer	# of Trans.	% Overall
Local	97	92%
Front Range	6	6%
Out of State: Domestic	3	3%
International	0	0%
Total Sales	106	100%

All Sales: YTD. 2017		
Origin of Buyer	# of Trans.	% Overall
Local	530	87%
Front Range	43	7%
Out of State: Domestic	36	6%
International	0	0%
Total Sales	609	100%

All Sales: Full Year 2016		
Origin of Buyer	# of Trans.	% Overall
Local	758	85%
Front Range	41	5%
Out of State: Domestic	93	10%
International	0	0%
Total Sales	892	100%

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Market Snapshot by Area

YTD: 2017 vs. Full Year: 2016

Area	Average Price Single Family YTD: 2016	Average Price Single Family YTD: 2017	% Change Price Single Family	Average Price Multi-Family YTD: 2016	Average Price Multi-Family YTD: 2017	% Change Price Multi-Family	Average Price Vacant Land YTD: 2016	Average Price Vacant Land YTD: 2017	% Change Price Vacant Land
Austin	\$218,904	\$166,742	-23.83%	\$0	\$0	\$0	\$249,131	\$80,000	-67.89%
Cedaredge	\$214,454	\$220,740	2.93%	\$109,833	\$145,333	32.32%	\$86,525	\$67,968	-21.45%
Cory	\$232,500	\$121,250	-47.85%	\$0	\$0	\$0	\$0	\$0	0.00%
Crawford	\$325,675	\$292,433	-10.21%	\$0	\$0	\$0	\$135,412	\$128,668	-4.98%
Delta	\$181,375	\$201,344	11.01%	\$121,667	\$130,250	7.05%	\$59,266	\$121,233	104.56%
Eckert	\$192,563	\$432,355	124.53%	\$0	\$0	\$0	\$59,817	\$0	n/a
Hotchkiss	\$219,064	\$247,637	13.04%	\$0	\$0	\$0	\$86,407	\$80,765	-6.53%
Lazear	\$0	\$145,000	n/a	\$0	\$0	\$0	\$0	\$61,900	n/a
Orchard City	\$0	\$149,667	n/a	\$0	\$0	\$0	\$30,000	\$0	n/a
Paonia	\$242,273	\$221,983	-8.37%	\$0	\$0	\$0	\$134,598	\$102,494	-23.85%
Rural & Out of Area	\$0	\$0	0.00%	\$0	\$0	\$0	\$206,080	\$0	n/a
Gross Live Average:	\$209,258	\$227,613	8.77%	\$115,750	\$136,714	18.11%	\$102,957	\$97,832	-4.98%

Please note: The above figures are an unofficial tabulation of Delta 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	Average PPSF Single Family YTD: 2016	Average PPSF Single Family YTD: 2017	% Change Price Single Family	Average PPSF Multi-Family YTD: 2016	Average PPSF Multi-Family YTD: 2017	% Change Price Multi-Family	Average PPAC Vacant Land YTD: 2016	Average PPAC Vacant Land YTD: 2017	% Change Price Vacant Land
Austin	\$120.37	\$103.07	-14.37%	\$0.00	\$0.00	0.00%	\$5,847	\$8,620	47.44%
Cedaredge	\$123.94	\$124.26	0.26%	\$91.07	\$94.33	3.57%	\$68,420	\$47,978	-29.88%
Cory	\$113.91	\$94.90	-16.69%	\$0.00	\$0.00	0.00%	\$0	\$0	0.00%
Crawford	\$172.63	\$170.04	-1.50%	\$0.00	\$0.00	0.00%	\$20,502	\$8,227	-59.87%
Delta	\$111.22	\$115.58	3.92%	\$105.73	\$122.53	15.89%	\$55,448	\$14,998	-72.95%
Eckert	\$104.29	\$132.01	26.58%	\$0.00	\$0.00	0.00%	\$26,996	\$0	n/a
Hotchkiss	\$141.42	\$153.50	8.54%	\$0.00	\$0.00	0.00%	\$28,769	\$15,447	-46.31%
Lazear	\$0.00	\$120.83	n/a	\$0.00	\$0.00	0.00%	\$0	\$25,706	n/a
Orchard City	\$0.00	\$98.48	n/a	\$0.00	\$0.00	\$0.00	\$14,085	\$0	n/a
Paonia	\$131.52	\$141.44	7.54%	\$0.00	\$0.00	\$0.00	\$153,672	\$25,333	-83.51%
Rural & Out of Area	\$0.00	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$6,500	\$0	n/a
Gross Live PPSF:	\$122.40	\$128.02	4.59%	\$98.40	\$110.44	12.24%	\$67,682	\$23,483	-65.30%

Delta
Land Title Office

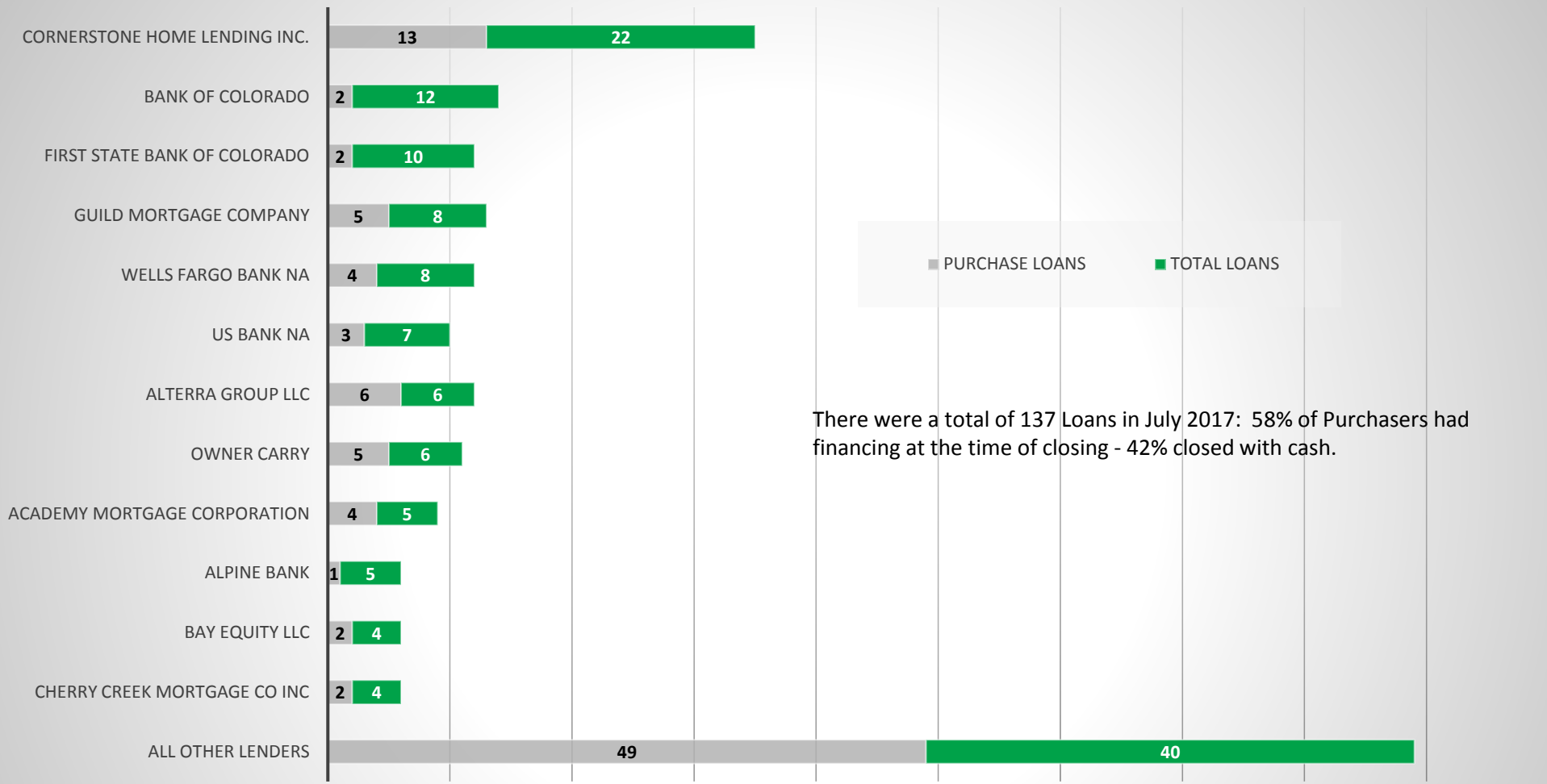
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Monthly Lender Analysis



Compliments of:
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Lender Listing by Volume

LENDER	NUMBER LOANS	PURCHASE LOANS	OVERALL % TOTAL	
CORNERSTONE HOME LENDING INC.	22	13	16.06%	Top 71% Lenders for July 2017
BANK OF COLORADO	12	2	8.76%	Delta County
First State Bank of Colorado	10	2	7.30%	
GUILD MORTGAGE COMPANY	8	5	5.84%	
WELLS FARGO BANK NA	8	4	5.84%	
US BANK NA	7	3	5.11%	
ALTERRA GROUP LLC	6	6	4.38%	
OWNER CARRY	6	5	4.38%	
ACADEMY MORTGAGE CORPORATION	5	4	3.65%	
ALPINE BANK	5	1	3.65%	
BAY EQUITY LLC	4	2	2.92%	
CHERRY CREEK MORTGAGE CO INC	4	2	2.92%	
ALL OTHER LENDERS	40	49	13.00%	
AMERICAN AGCREDIT FLCA	3	1	2.19%	
COLORADO HOUSING AND FINANCING AUTHORITY	3	2	2.19%	
1ST REVERSE MORTGAGE USA	2		1.46%	
ANB BANK	2		1.46%	
BANK OF THE WEST	2	1	1.46%	
Delta Housing Authority	2		1.46%	
GRAND VALLEY BANK	2	1	1.46%	
HOUSING AUTHORITY OF THE CITY OF DELTA	2	1	1.46%	
MORTGAGE SOLUTIONS OF COLORADO LLC	2	1	1.46%	
SECRETARY OF HOUSING AND URBAN DEVELOPMENT	2		1.46%	
UNITED STATES OF AMERICA	2	2	1.46%	
AMERICAN ADVISORS GROUP	1		0.73%	
CHERRY CREEK MORTGAGE COMPANY	1		0.73%	
CREDIT SUISSE AG CAYMAN ISLAND BRANCH	1		0.73%	
Delta County Federal Credit Union	1		0.73%	
DITECH FINANCIAL LLC	1		0.73%	
EVERETT FINANCIAL INC	1	1	0.73%	
FAIRWAY INDEPENDENT MORTGAGE CORP	1	1	0.73%	
Flagstar Bank FSB	1		0.73%	
GLOBAL EQUITY FINANCE INC	1		0.73%	
HOME POINT FINANCIAL CORPORATION	1		0.73%	
KEYBANK NATIONAL ASSOCIATION	1		0.73%	
NETWORK CAPITAL FUNDING CORPORATION	1		0.73%	
NEW DAY FINANCIAL LLC	1		0.73%	
PARAMOUNT EQUITY MORTGAGE LLC	1		0.73%	
TIMBERLINE BANK	1	1	0.73%	
UNIFIRST MORTGAGE COMPANY	1	1	0.73%	
TOTAL LOANS FOR JULY 2017:	137	62	100.00%	

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**Delta
 Land Title Office**

620 Main Street,
 Suite 101
 Delta, CO 81416



New Unit Sales Detail

July 2017

Improved Residential New Unit Sales Detail:

Brm	Bath	Year Built	Size	Price	Legal	Unit Type	PPSF	Address
3	2.50	2013	1977	\$ 398,500.00	Vista Valleymajor Subd Lot 10 w/2.71 AC Land	SINGLEFAM	\$ 201.57	7032 ARCHWAY

Summary of Improved Residential New Unit Sales:

Average Price:	\$ 398,500.00
Average PPSF:	\$ 201.57
Median Price:	DNA
# Transactions:	1
Gross Volume:	\$ 398,500.00

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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.