

MARKET SNAPSHOT

Market Snapshot by Area & Property Type Comparison

Summit County, Colorado
Full Year 2009 vs. Year-To-Date: 2010

Area	Average Price Single Family 2009	Average Price Single Family 2010	% Change vs. Prior Year	Average Price Multi-Family 2009	Average Price Multi-Family 2010	% Change vs. Prior Year	Average Price Residential Land 2009	Average Price Residential Land 2010	% Change vs. Prior Year
Blue River	\$583,119	\$614,438	5%	\$238,750	\$142,000	-41%	\$156,130	\$123,125	-21%
Breckenridge	\$1,165,304	\$1,075,421	-8%	\$493,262	\$756,187	53%	\$397,833	\$1,179,000	196%
Breckenridge Golf Course	\$1,323,073	\$1,210,844	-8%	\$500,125	\$407,671	-18%	\$427,325	\$305,000	-29%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	\$2,650,000	\$1,150,000	-57%	\$485,617	\$481,750	-1%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$825,750	\$650,000	n/a	\$783,600	\$617,500	-21%	\$0	\$224,500	0%
Dillon Town & Lake	\$592,000	\$406,733	-31%	\$326,622	\$322,875	-1%	\$0	\$0	0%
Dillon Valley	\$342,971	\$380,000	11%	\$149,486	\$163,413	9%	\$0	\$0	0%
Farmers Corner	\$414,867	\$454,500	10%	\$0	\$0	0%	\$222,667	\$335,000	50%
Frisco	\$705,577	\$688,844	-2%	\$382,975	\$365,700	-5%	\$385,000	\$0	n/a
Heeny	\$495,000	\$168,500	-66%	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$1,278,333	\$771,250	-40%	\$397,531	\$369,150	-7%	\$458,125	\$90,000	-80%
Montezuma	\$0	\$0	n/a	\$0	\$0	0%	\$0	\$140,000	0%
North Summit County (Rural)	\$1,176,329	\$505,000	-57%	\$0	\$0	0%	\$1,475,000	\$295,000	-80%
Peak 7	\$809,750	\$516,650	-36%	\$0	\$0	0%	\$291,250	\$0	n/a
Silverthorne	\$857,360	\$761,863	-11%	\$469,657	\$419,625	n/a	\$302,265	\$474,800	57%
Summit Cove	\$539,805	\$573,921	6%	\$252,933	\$194,500	-23%	\$192,000	\$154,000	-20%
Wilderness	\$465,414	\$596,821	28%	\$287,397	\$289,339	1%	\$347,000	\$150,000	-57%
Woodmoor	\$918,524	\$663,000	-28%	\$328,330	\$293,950	-10%	\$0	\$127,500	n/a
Gross Live Average:	\$905,030	\$762,913	-16%	\$398,051	\$489,502	23%	\$399,025	\$419,081	5%

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 2009	Median Price Single Family 2010	% Change vs. Prior Year	Median Price Multi-Family 2009	Median Price Multi-Family 2010	% Change vs. Prior Year	Median Price Residential Land 2009	Median Price Residential Land 2010	% Change vs. Prior Year
Blue River	\$547,450	\$610,000	11%	data not applicable	\$157,500	n/a	\$147,650	\$105,750	-28%
Breckenridge	\$800,000	\$948,000	19%	\$410,000	\$497,000	21%	\$415,000	\$844,500	103%
Breckenridge Golf Course	\$1,292,500	\$1,145,000	-11%	\$402,000	\$396,700	-1%	\$399,000	\$299,000	-25%
Central Summit County (Rural)	\$0	\$0	0%	\$0	\$0	0%	\$0	\$0	0%
Copper Mountain	data not applicable	data not applicable	n/a	\$405,000	\$430,000	6%	\$0	\$0	0%
Corinthian Hills/Summerwood	\$874,500	\$0	n/a	data not applicable	data not applicable	n/a	\$0	data not applicable	0%
Dillon Town & Lake	data not applicable	\$395,700	n/a	\$314,900	\$281,500	-11%	\$0	\$0	0%
Dillon Valley	\$340,000	\$377,500	11%	\$137,000	\$150,000	9%	\$0	\$0	0%
Farmers Corner	\$395,000	data not applicable	n/a	\$0	\$0	0%	\$230,000	data not applicable	0%
Frisco	\$628,500	\$575,000	-9%	\$335,000	\$317,000	-5%	data not applicable	\$0	0%
Heeny	data not applicable	data not applicable	n/a	\$0	\$0	0%	\$0	\$0	0%
Keystone	\$1,265,000	\$715,000	n/a	\$330,000	\$310,500	-6%	\$395,000	data not applicable	0%
Montezuma	\$0	\$0	n/a	\$0	\$0	0%	\$0	data not applicable	n/a
North Summit County (Rural)	\$654,800	\$442,500	-32%	\$0	\$0	0%	\$1,500,000	data not applicable	n/a
Peak 7	\$815,000	\$518,300	-36%	\$0	\$0	0%	data not applicable	\$0	0%
Silverthorne	\$735,000	\$681,000	-7%	\$430,000	\$372,000	n/a	\$312,500	\$375,000	20%
Summit Cove	\$479,900	\$542,500	13%	\$248,750	\$179,500	n/a	data not applicable	data not applicable	n/a
Wilderness	\$447,500	\$500,000	12%	\$256,000	\$257,000	0%	data not applicable	\$0	0%
Woodmoor	\$800,000	\$735,000	-8%	\$299,000	data not applicable	n/a	\$0	data not applicable	0%
Gross Live Median:	\$695,750	\$624,650	-10%	\$330,000	\$350,000	6%	\$340,000	\$265,000	-22%

Land Title Guarantee
Breckenridge, Frisco, Dillon
Brooke Roberts
970.453.2255

**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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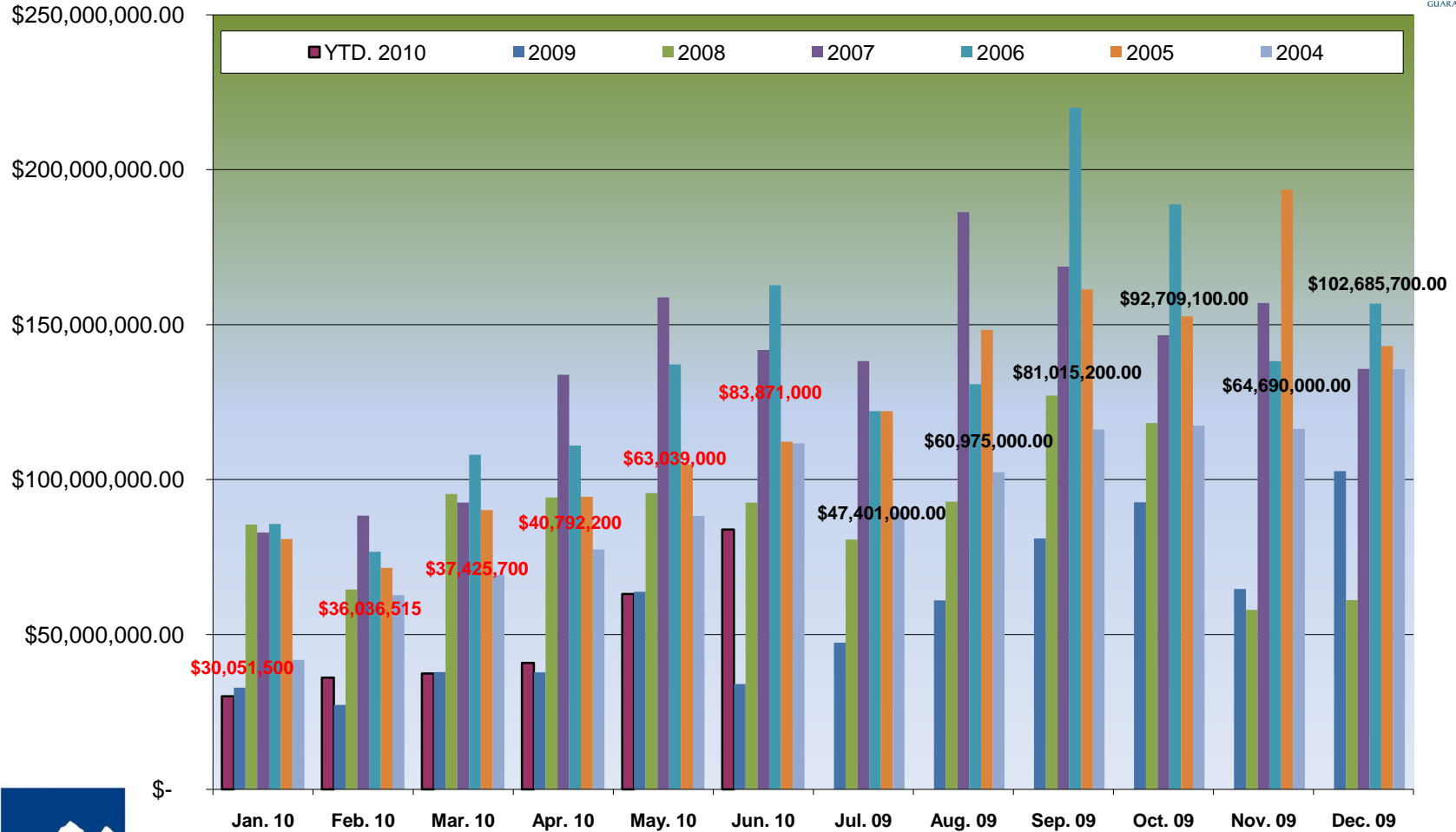


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Land Title Guarantee
 Breckenridge.Frisco.Dillon
 Brooke Roberts -
 broberts@ltgc.com
 970.453.2255

Summit County Gross Real Estate Volume: 2004 through Year-to-Date 2010



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 Breckenridge, Frisco, Dillon
 Brooke Roberts - broberts@ltgc.com
 970.453.2255



**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

RESIDENTIAL MARKET SALES BY PRICE POINT

Summit County sales of Improved Residential Units are included in Analysis

June 2010 Residential Improved Units - Price Point Summary			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	23	\$3,590,000	5%
200,001 to 300,000	13	\$3,357,500	4%
300,001 to 400,000	13	\$4,614,600	6%
400,001 to 500,000	15	\$6,742,000	9%
500,001 to 600,000	6	\$3,325,400	4%
600,001 to 700,000	12	\$7,821,100	10%
700,001 to 800,000	5	\$3,810,000	5%
800,001 to 900,000	5	\$4,450,000	6%
900,001 to 1,000,000	2	\$1,875,000	2%
1,000,001 to 1,500,000	13	\$16,271,500	21%
1,500,001 to 2,000,000	12	\$19,900,000	25%
2,000,001 to 2,500,000	0	\$0	0%
2,500,001 to 3,000,000	1	\$2,590,000	3%
over \$ 3 Million	0	\$0	0%
Total:	120	\$78,347,100	100%
New Construction	Number Trans.	Total Volume	Average Price
Single Family	5	\$5,927,000	\$1,185,400
Multi Family	22	\$28,365,000	\$1,289,318
Vacant Land	0	\$0	\$0
Resales	Number Trans.	Total Volume	Average Price
Single Family	34	\$24,470,800	\$719,729
Multi Family	59	\$19,584,300	\$331,937
Vacant Land	5	\$2,169,500	\$433,900
June 2010 Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	39	\$30,397,800	\$779,431
Multi Family	81	\$47,949,300	\$591,967
Vacant Land	5	\$2,169,500	\$433,900
Year - to - Date 2010: Gross Residential Price Index	Number Trans.	Total Volume	Average Price
Single Family	166	\$126,643,500	\$762,913
Multi Family	279	\$136,571,000	\$489,502
Vacant Land	31	\$12,991,500	\$419,081
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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HISTORICAL COST BREAKDOWN: SUMMIT COUNTY

Sales of Improved Residential Units are included in Analysis

Year-to-Date Price Point Summary for Residential Volume: Through June 30th, 2010

	# Transactions	Gross Volume	Percentage Gross
<=200,000	54	\$8,693,300	3%
200,001 to 300,000	82	\$20,958,300	8%
300,001 to 400,000	63	\$22,246,600	8%
400,001 to 500,000	63	\$28,880,900	11%
500,001 to 600,000	32	\$17,600,200	7%
600,001 to 700,000	28	\$18,115,100	7%
700,001 to 800,000	23	\$17,438,400	7%
800,001 to 900,000	27	\$23,474,400	9%
900,001 to 1,000,000	9	\$8,482,500	3%
1,000,001 to 1,500,000	38	\$48,210,800	18%
1,500,001 to 2,000,000	18	\$30,410,000	12%
2,000,001 to 2,500,000	5	\$10,899,000	4%
2,500,001 to 3,000,000	3	\$7,805,000	3%
over \$ 3 Million	0	\$0	0%
Total:	445	\$263,214,500	100%

Year-to-Date Price Point Summary for Residential Volume: Through June 30th, 2009

	# Transactions	Gross Volume	Percentage Gross
<=200,000	21	\$3,412,100	2%
200,001 to 300,000	55	\$14,366,500	7%
300,001 to 400,000	66	\$23,340,300	12%
400,001 to 500,000	32	\$14,516,800	7%
500,001 to 600,000	41	\$22,629,500	11%
600,001 to 700,000	27	\$17,772,900	9%
700,001 to 800,000	17	\$12,824,800	6%
800,001 to 900,000	8	\$6,936,500	3%
900,001 to 1,000,000	12	\$11,486,400	6%
1,000,001 to 1,500,000	30	\$37,112,100	18%
1,500,001 to 2,000,000	9	\$16,064,800	8%
2,000,001 to 2,500,000	3	\$6,700,000	3%
2,500,001 to 3,000,000	1	\$2,800,000	1%
over \$ 3 Million	4	\$12,783,000	6%
Total:	326	\$202,745,700	100%

Year-to-Date Price Point Summary for Residential Volume: Through June 30th, 2008

	# Transactions	Gross Volume	Percentage Gross
<=200,000	82	\$12,827,400	3%
200,001 to 300,000	114	\$29,133,800	7%
300,001 to 400,000	127	\$44,991,400	11%
400,001 to 500,000	111	\$49,569,400	12%
500,001 to 600,000	73	\$40,269,400	10%
600,001 to 700,000	45	\$29,585,100	7%
700,001 to 800,000	48	\$36,197,700	9%
800,001 to 900,000	31	\$26,414,500	6%
900,001 to 1,000,000	22	\$20,989,700	5%
1,000,001 to 1,500,000	50	\$60,344,100	15%
1,500,001 to 2,000,000	18	\$31,479,600	8%
2,000,001 to 2,500,000	8	\$18,049,300	4%
2,500,001 to 3,000,000	3	\$8,000,000	2%
over \$ 3 Million	2	\$7,125,000	2%
Total:	734	\$414,976,400	100%

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Market Analysis % Change % Change: 2004 through Year-to-Date 2010

Month to Month Comparison # of Transactions and \$ Volume

Month	2004	% Change 04 to 05	2005	% Change 05 to 06	2006	% Change 06 to 07	2007	% Change 07 to 08	2008	% Change 08 to 09	2009	% Change 09 to 10	2010
January	\$41,825,900	93%	\$80,788,900	6%	\$85,701,700	-3%	\$82,933,400	3%	\$85,497,600	-62%	\$32,813,600	-8%	\$30,051,500
February	\$62,725,300	15%	\$72,151,200	6%	\$76,698,900	15%	\$88,392,000	-27%	\$64,539,900	-58%	\$27,246,500	32%	\$36,036,515
March	\$69,129,000	30%	\$90,177,800	20%	\$108,018,500	-14%	\$92,555,500	3%	\$95,396,600	-60%	\$37,878,500	-1%	\$37,425,700
April	\$77,378,000	22%	\$94,438,600	17%	\$110,949,200	21%	\$133,878,100	-30%	\$94,201,300	-60%	\$37,792,900	8%	\$40,792,200
May	\$88,236,800	19%	\$104,834,400	31%	\$137,133,800	16%	\$158,745,300	-40%	\$95,667,500	-33%	\$63,752,300	-1%	\$63,039,000
June	\$111,700,400	0%	\$112,232,799	45%	\$162,725,600	-13%	\$141,802,500	-35%	\$92,536,900	-63%	\$34,049,300	146%	\$ 83,871,000
July	\$89,310,400	37%	\$122,040,800	0%	\$122,097,500	13%	\$138,251,700	-42%	\$80,686,100	-41%	\$47,401,000		
August	\$102,320,900	45%	\$148,269,200	-12%	\$130,811,400	42%	\$186,302,600	-50%	\$92,825,200	-34%	\$60,975,000		
September	\$116,154,100	39%	\$161,353,500	36%	\$219,939,000	-23%	\$168,704,900	-25%	\$127,090,100	-36%	\$81,015,200		
October	\$117,417,900	30%	\$152,693,400	24%	\$188,770,200	-22%	\$146,546,900	-19%	\$118,230,800	-22%	\$92,709,100		
November	\$116,352,500	66%	\$193,562,600	-29%	\$138,233,900	14%	\$156,934,000	-63%	\$58,002,400	12%	\$64,690,000		
December	\$135,624,700	6%	\$143,084,300	10%	\$156,795,100	-13%	\$135,691,900	-55%	\$61,054,700	68%	\$102,685,700		
Year-to-Date TOTAL	\$1,128,175,900	31%	\$1,475,627,499	11%	\$1,637,874,800	0%	\$1,630,738,800	-35%	\$1,065,729,100	-36%	\$683,009,100		\$291,215,915
Month to Date	\$450,995,400	23%	\$554,623,699	23%	\$681,227,700	3%	\$698,306,800	-24%	\$527,839,800	-56%	\$233,533,100	25%	\$291,215,915

Month to Month Comparison by Number of Transactions

Month	2004	% Change 04 to 05	2005	% Change 05 to 06	2006	% Change 06 to 07	2007	% Change 07 to 08	2008	% Change 08 to 09	2009	% Change 09 to 10	2010
January	118	82%	215	-11%	192	-4%	185	-11%	165	-67%	54	0%	54
February	221	-23%	171	6%	181	-8%	166	-23%	128	-57%	55	20%	66
March	212	24%	262	2%	266	-23%	206	-21%	162	-56%	71	21%	86
April	240	3%	247	12%	276	-5%	261	-38%	163	-58%	68	34%	91
May	247	6%	263	18%	310	5%	324	-50%	162	-46%	88	7%	94
June	278	10%	305	11%	340	-17%	283	-45%	155	-48%	80	73%	138
July	229	41%	323	-3%	312	-4%	301	-55%	136	-30%	95		
August	293	37%	400	-27%	291	24%	361	-49%	183	-38%	114		
September	368	21%	445	0%	444	-32%	301	-33%	201	-27%	147		
October	371	5%	389	3%	400	-22%	311	-43%	176	-9%	160		
November	343	11%	381	-14%	326	-14%	281	-63%	105	29%	135		
December	326	-9%	298	-9%	271	-19%	220	-55%	98	82%	178		
Year-to-Date TOTAL	3,246	14%	3,699	-2%	3,609	-11%	3,200	-43%	1834	-32%	1245		529
Month to Date	1,316	11%	1,463	7%	1,565	-9%	1,425	-34%	935	-56%	416	27%	529

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

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Breckenridge, Frisco, Dillon
Brooke Roberts - broberts@ltgc.com
970.453.2255



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256 Dillon Ridge
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970.262.1883

Frisco Land Title

60 Main Street
Frisco, CO 80443

970.668.2205

Breckenridge Land Title

200 North Ridge Street
Breckenridge, CO 80424

970.453.2255

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Market Analysis by Area

Summit County, Colorado

JUNE 2010

There were 8 Bank Sales in June 2010, totalling \$3,718,300 in Gross Volume, or \$464,788 per Unit. This accounts for 4.43% of the Overall Gross Volume in Sales.

Average PPSF is calculated for properties with available Square Footages

Average & Median Residential Price & PPSF Includes: Statistically Viable Sales Only.

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	\$4,877,700	6%	10	7%	\$487,770	\$422,200	\$508,078	\$532,500	\$ 256
Breckenridge	\$42,067,900	50%	42	30%	\$1,001,617	\$910,000	\$999,217	\$895,000	\$ 836
Breckenridge Golf Course	\$6,398,000	8%	14	10%	\$457,000	\$302,000	\$822,583	\$831,250	\$ 302
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain	\$1,442,500	2%	2	1%	\$721,250	data not applicable	\$721,250	data not applicable	\$ 514
Corinthian Hills & Summerwood	\$874,500	1%	2	1%	\$437,250	data not applicable	\$650,000	data not applicable	\$ 252
Dillon Town & Lake	\$2,228,200	3%	6	4%	\$371,367	\$347,250	\$371,367	\$347,250	\$ 290
Dillon Valley	\$1,211,200	1%	7	5%	\$173,029	\$139,300	\$173,029	\$139,300	\$ 194
Farmers Corner	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Frisco	\$3,187,600	4%	9	7%	\$354,178	\$380,000	\$394,700	\$407,500	\$ 258
Heeney	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Keystone	\$3,805,800	5%	10	7%	\$380,580	\$428,500	\$380,580	\$428,500	\$ 293
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
North Summit County (rural)	\$1,400,000	2%	2	1%	\$700,000	data not applicable	\$700,000	data not applicable	\$ 205
Peak 7	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Silverthorne	\$7,850,500	9%	13	9%	\$603,885	\$442,500	\$667,833	\$533,000	\$ 250
Summit Cove	\$2,947,900	4%	7	5%	\$421,129	\$368,000	\$488,650	\$453,950	\$ 226
Wildemest	\$5,579,200	7%	14	10%	\$398,514	\$305,000	\$387,177	\$295,000	\$ 225
Woodmoor	\$0	0%	0	0%	\$0	data not applicable	\$0	data not applicable	\$ -
Quit Claim Deeds	\$0	0%	0	0%	\$0	data not applicable	\$0	\$0	\$ -
TOTAL	\$83,871,000	100%	138	100%	\$607,761	\$433,500	\$652,893	\$467,500	\$ 456

Please note: The above figures do not include time share interests or refinance transactions. Average & Median price calculations do not include Quit Claim Deed transactions. Calculations are an unofficial tabulation of Summit County records that are believed to be reasonably accurate but are not guaranteed.

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Market Analysis by Area

Summit County, Colorado

YEAR-TO-DATE 2010: THROUGH JUNE 30th, 2010

There have been 16 Bank Sales YTD through June 2010, totalling \$7,308,800 in Gross Volume, or \$456,800 per Unit . This accounts for 2.51% of the Overall Gross Volume in Sales.

Average PPSF is calculated for properties with available Square Footages

Average & Median Residential Price & PPSF Includes: Statistically Viable Sales Only.

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	\$14,826,200	5%	35	7%	\$423,606	\$385,000	\$538,848	\$590,000	\$ 247
Breckenridge	\$117,119,900	40%	143	27%	\$819,020	\$705,000	\$825,478	\$705,000	\$ 499
Breckenridge Golf Course	\$25,825,200	9%	42	8%	\$614,886	\$373,350	\$966,400	\$950,000	\$ 301
Central Summit County (non-town)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$ -
Copper Mountain Less Ski Area Sale	\$6,184,500	2%	13	2%	\$475,731	\$425,000	\$542,500	\$435,000	\$ 434
Corinthian Hills & Summerwood	\$2,109,500	1%	4	1%	\$527,375	\$467,500	\$628,333	\$650,000	\$ 254
Dillon Town & Lake	\$3,913,200	1%	12	2%	\$326,100	\$297,500	\$345,745	\$305,000	\$ 284
Dillon Valley	\$4,008,400	1%	20	4%	\$200,420	\$167,750	\$209,011	\$172,000	\$ 206
Farmers Corner	\$1,244,000	0%	3	1%	\$414,667	\$429,000	\$454,500	data not applicable	\$ 246
Frisco	\$25,022,000	9%	55	10%	\$454,945	\$380,000	\$467,078	\$385,000	\$ 285
Heeney	\$886,000	0%	6	1%	\$147,667	\$72,500	\$168,500	data not applicable	\$ 181
Keystone	\$22,579,415	8%	60	11%	\$376,324	\$294,000	\$397,871	\$326,500	\$ 333
Montezuma	\$140,000	0%	1	0%	\$140,000	data not applicable	\$0	data not applicable	\$ -
North Summit County (rural)	\$2,315,000	1%	5	1%	\$463,000	\$385,000	\$505,000	\$442,500	\$ 163
Peak 7	\$2,066,600	1%	4	1%	\$516,650	\$518,300	\$516,650	\$518,300	\$ 266
Silverthorne	\$31,721,300	11%	46	9%	\$689,593	\$479,500	\$683,637	\$525,000	\$ 262
Summit Cove	\$9,019,900	3%	21	4%	\$429,519	\$390,000	\$489,606	\$515,950	\$ 232
Wilderness	\$18,020,900	6%	47	9%	\$383,423	\$315,000	\$385,000	\$315,000	\$ 258
Woodmoor	\$4,157,900	1%	9	2%	\$461,989	\$326,000	\$557,557	\$560,000	\$ 233
Quit Claim Deeds	\$56,000	0%	3	1%	\$18,667	\$25,000	\$0	\$0	\$ -
TOTAL	\$291,215,915	100%	529	100%	\$553,536	\$396,700	\$591,493	\$448,000	\$ 343

Please note: The above figures do not include time share interests or refinance transactions. Average & Median price calculations do not include Quit Claim Deed transactions. Calculations are an unofficial tabulation of Summit County records that are believed to be reasonably accurate but are not guaranteed.

Land Title Guarantee
Breckenridge, Frisco, Dillon
Brooke Roberts - broberts@ltgc.com
970.453.2255



**Dillon
Land Title**

256 Dillon Ridge
Dillon, CO 80435

970.262.1883

**Frisco
Land Title**

60 Main Street
Frisco, CO 80443

970.668.2205

**Breckenridge
Land Title**

200 North Ridge Street
Breckenridge, CO 80424

970.453.2255



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SUMMIT COUNTY BANK SALES: June 2010

The property located at 1211 Estates Drive, aka Summit Estates Subd #1 Lot 23 sold on June 30th, 2010 for \$1,231,000
The Single Family Home is 4 Bedroom 5 Bath and has 4,297 SF Living Area. Landsize is 2.62 AC. PPSF is \$286.48
The Seller was Bank of the West. The Purchaser was Greg Jackson.

The Property located at 4192 Highway #9, aka Quandary Breckenridge Condo Unit 30U sold on June 30th, 2010 for \$67,000
This Condo is 1 Bedroom 2 Bath and has 432 SF Living Area. PPSF is \$155.09
The Seller was: FNMA. The Purchaser was John Kane

The Property located at 0535 Straight Creek Drive, aka Dillon Valley West Condo Unit 204, Building D sold on June 18th, 2010 for \$139,300
This Condo is 3 Bedroom 2 Bath and has 998 SF Living Area. PPSF is \$139.58
The Seller was: FHLMC. The Purchaser was Joseph A. Wilson

The Property located at 0129 Tip Top Trail, aka Settlers Creek Townhouse Condo Unit 6543 sold on June 1st, 2010 for \$613,800
This Townhome is 4 Bedroom 3 Bath and has 1,847 SF Living Area. PPSF is \$332.32
The Seller was: US Bank, NA. The Purchaser was Marcia Schor

The Property located at 2100 Lodge Pole Circle, aka Treehouse Condo Unit G2, Building A sold on June 7th, 2010 for \$180,300
This Condo is 2 Bedroom 1 Bath and has 758 SF Living Area. PPSF is \$237.86
The Seller was: FNMA. The Purchaser was: Matthew Colin Azer

The Property located at 6595 Highway #9, aka Leap Year Subd Lot 313 sold on June 4th, 2010 for \$311,900
This Single Family Home is 2 Bedroom 1 Bath and has 960 SF Living Area. Landsize is .60 AC. PPSF is \$324.90
The Seller was: FHMLC. The Purchaser was: Robert Oderman

The Property located at 1130 Golden Eagle Road, aka Eagles Nest Golf Course Subd #1 Lot 10 sold June 7th, 2010 for \$800,000
This Single Family Home is 4 Bedroom 4 Bath and has 3,795 SF Living Area. Landsize is 2.8044 AC. PPSF is \$210.80
The Seller was: Onewest Bank. The Purchaser was: Tony A. Jenson Trust

The Property located at 0585 Two Cabins Drive, aka Eagles Nest Golf Course Subd #4 Lot 33 sold on June 28th, 2010 for \$375,000
This Vacant Residential Site has a landsize of 3.9778 AC. PPAC is \$94,273
The Seller was: Alpine Bank. The Purchaser was: Turboprop Properties, LLC

Land Title Guarantee

Breckenridge.Frisco.Dillon

Brooke Roberts - broberts@ltgc.com

970.453.2255



Land Title Guarantee
 Breckenridge.Frisco.Dillon
Brooke Roberts
 970.453.2255
 broberts@ltgc.com



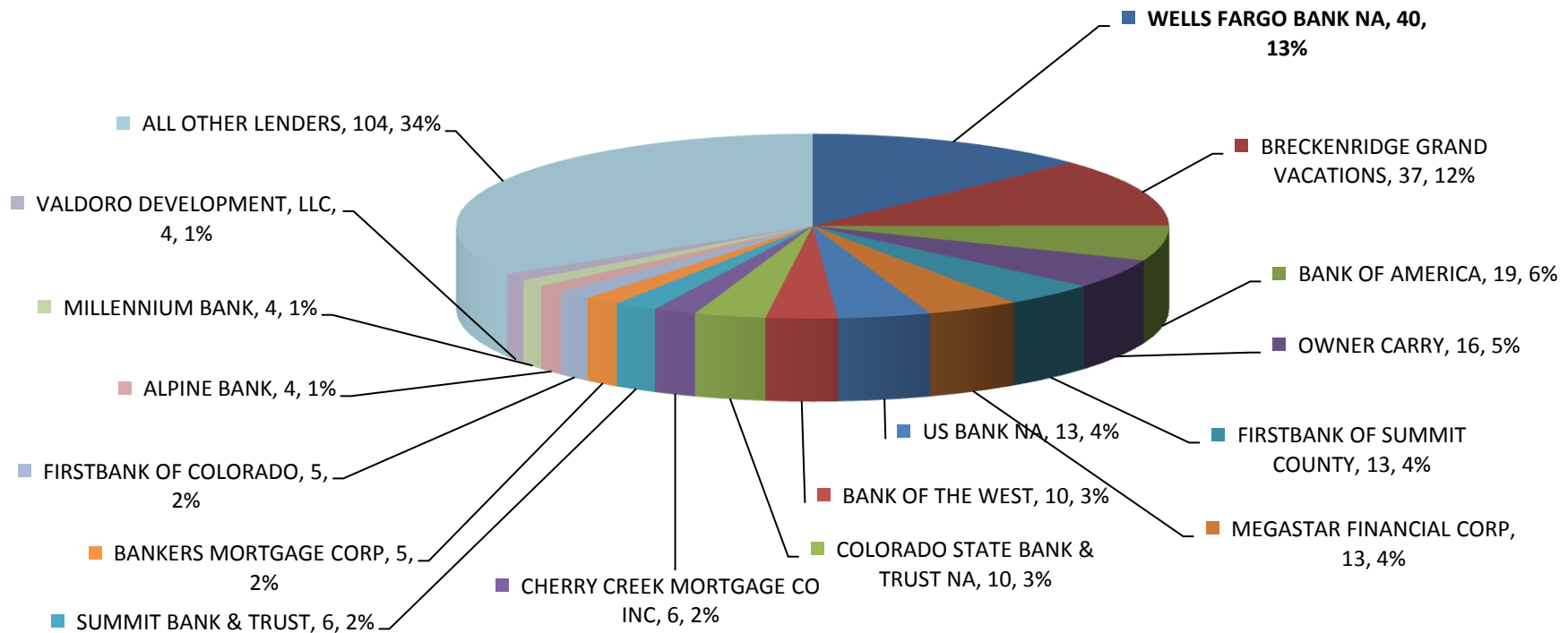
Top 66% Lenders for June 2010: Summit County

Total Loans Recorded in June 2010: 309 Loans

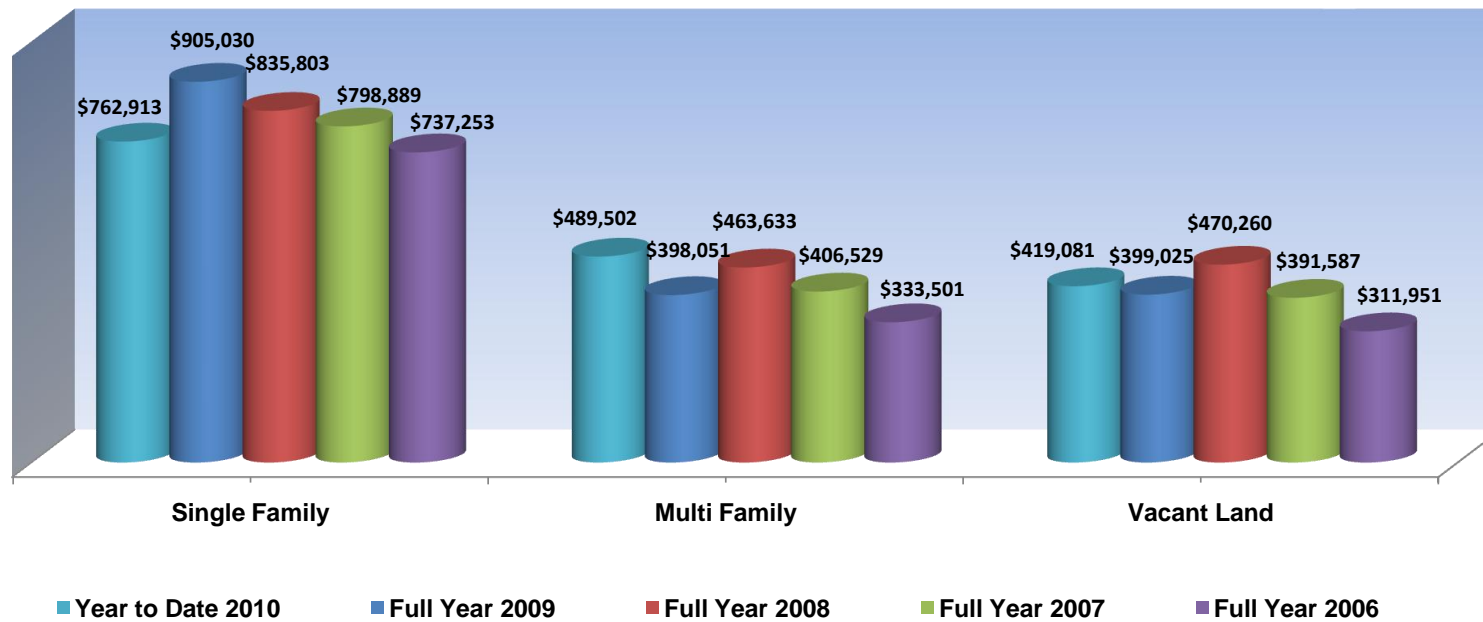
LOAN BREAKDOWN: 83 Loans related to Sales: 60% of the 138 Sales Transactions.

There were 186 Refinance/Equity Loans, and 40 Loans related to Timeshare Sales.

The Remainder of Sales: 40% of Real Estate closings were Cash Transactions at the time of closing.



Average Price History for Real Estate Transactions in Summit County, Colorado: 2006 through Year-to-Date 2010



Land Title Guarantee
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 broberts@ltgc.com



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June 2010 Foreclosure Process Document Breakdown: Summit County

JUNE 2010:		Total	Timeshare	Fee Simple	Unknown: No legal shown
#1	Notice of Election & Demand for Sale: (NED)	26	1	23	2
#2	Certificate of Purchase: (CTP)	2	0	2	0
#3	Public Trustee's Deeds: (PTD)	10	6	4	0
Total Foreclosure Documents Filed:		38	7	29	2

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 deferralment, cure, withdraw 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 lien 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/liens & 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.*

Land Title Guarantee
Breckenridge.Frisco.Dillon
 Brooke Roberts
 970.453.2255
 broberts@ltgc.com



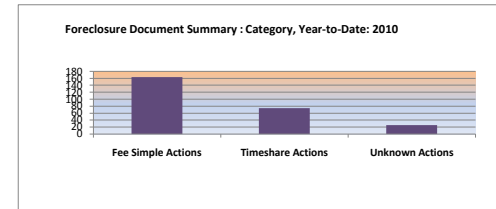
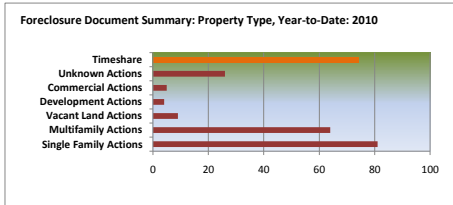
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YEAR-TO-DATE SUMMARY OF FORECLOSURE ACTIONS:

Property Foreclosure Summary:	
Fee Simple Actions	163
Timeshare Actions	74
Unknown Actions	26
Property Type Breakdown:	
Single Family Actions	81
Multifamily Actions	64
Vacant Land Actions	9
Development Actions	4
Commercial Actions	5
Unknown Actions	26
Timeshare	74

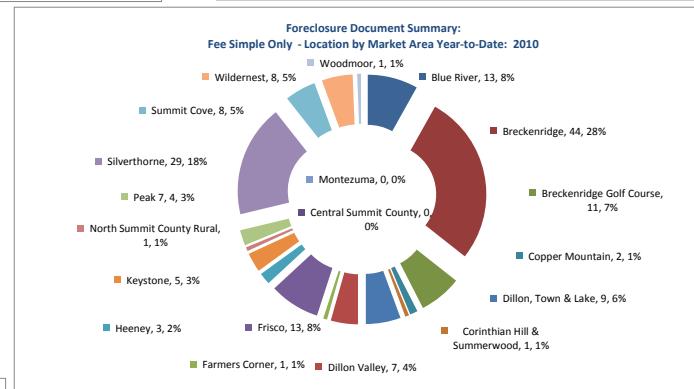
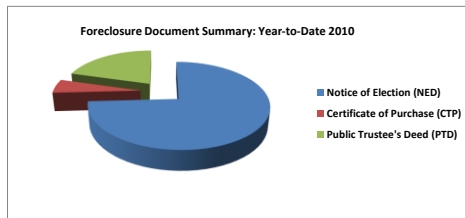


Location Summary: ALL TYPES	
Blue River	13
Breckenridge	118
Breckenridge Golf Course	12
Central Summit County	0
Copper Mountain	2
Corinthian Hill & Summerwood	1
Dillon, Town & Lake	9
Dillon Valley	7
Farmers Corner	1
Frisco	14
Heeney	3
Keystone	5
Montezuma	0
North Summit County Rural	2
Peak 7	4
Silverthorne	29
Summit Cove	8
Wilderness	8
Woodmoor	1

Location Summary: Fee Simple Only	
Blue River	13
Breckenridge	44
Breckenridge Golf Course	11
Central Summit County	0
Copper Mountain	2
Corinthian Hill & Summerwood	1
Dillon, Town & Lake	9
Dillon Valley	7
Farmers Corner	1
Frisco	13
Heeney	3
Keystone	5
Montezuma	0
North Summit County Rural	1
Peak 7	4
Silverthorne	29
Summit Cove	8
Wilderness	8
Woodmoor	1

* Location Summaries do not include recordings with Unknown Legal Descriptions

Document Summary:	
Notice of Election (NED)	195
Certificate of Purchase (CTP)	14
Public Trustee's Deed (PTD)	54



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 Guarantee
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2009 Summit County Foreclosure Summary:

Notice of Election & Demand for Sale: (NED)	300
Withdrawn NED'S	117
Active NED's for 2009:	183
Public Trustee's Deeds: (PTD)	86

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

Land Title Guarantee
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Brooke Roberts
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