

Lender-Mediated Report – January 2015

A RESEARCH TOOL PROVIDED BY MIDWEST REAL ESTATE DATA LLC
FOR MEMBERS OF THE HOMETOWN ASSOCIATION OF REALTORS®

Lender-mediated properties are those marked in MRED as "Foreclosed," "REO,"
"Pre-Foreclosure" or "Short Sale." Residential activity only.



Share of Closed Sales that were Lender-Mediated: 25.8%



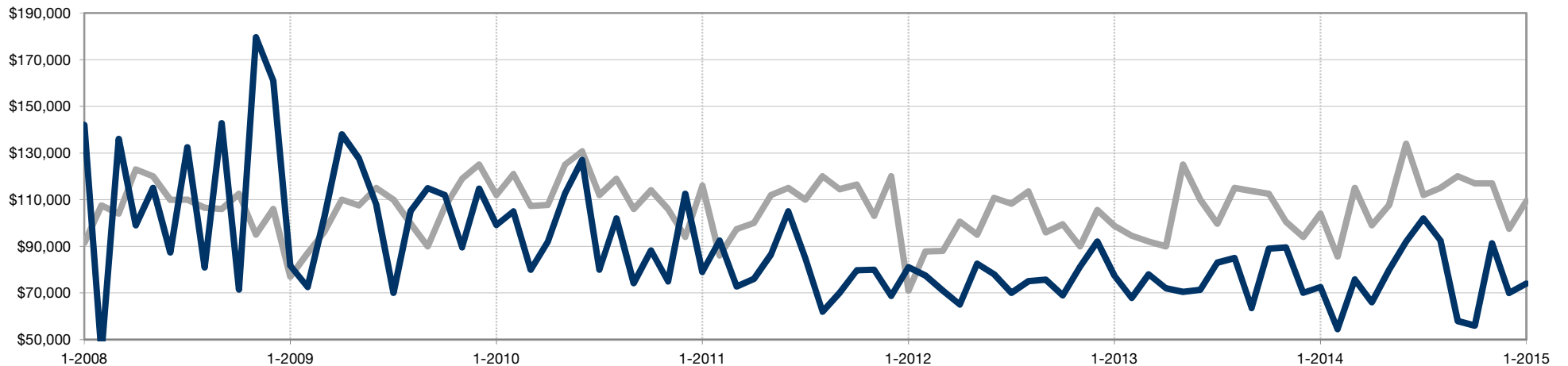
Closed Sales	1-2014	1-2015	+ / -
Traditional	77	92	+19.5%
REO	37	26	-29.7%
Short Sales	3	6	+100.0%
Total Market*	117	124	+6.0%

Median Sales Price	1-2014	1-2015	+ / -
Traditional	\$104,000	\$109,500	+5.3%
REO	\$70,000	\$63,100	-9.9%
Short Sales	\$102,500	\$152,500	+48.8%
Total Market*	\$90,000	\$105,250	+16.9%

*Total Market is not a sum of traditional, REO and short sale activity, as some lender-mediated homes can be listed both as REO and short sale.

Median Sales Prices

— Traditional — Lender-Mediated



Lender-Mediated Report – Activity by Area

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January 2015

	Homes for Sale Current Month			Closed Sales Last 12 Months			Median Sales Price For the 12 Months Ending...						Average Sales Price For the 12 Months Ending...					
	Total	Lender-Mediated	Share	Total	Lender-Mediated	Share	1-2014			1-2015			1-2014			1-2015		
							Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-
Albany	1	0	0.0%	3	0	0.0%	\$0	\$0	--	\$134,250	\$165,000	+22.9%	\$0	\$0	--	\$134,250	\$149,967	+11.7%
Baileyville	0	0	--	0	0	--	\$0	\$0	--	\$0	\$0	--	\$0	\$0	--	\$0	\$0	--
Baker, Leland	10	3	30.0%	20	12	60.0%	\$116,500	\$35,915	-69.2%	\$155,650	\$174,950	+12.4%	\$122,962	\$51,294	-58.3%	\$184,120	\$178,238	-3.2%
Balance of DeKalb County	0	0	--	1	1	100.0%	\$0	\$230,000	--	\$0	\$0	--	\$0	\$230,000	--	\$0	\$0	--
Byron	15	2	13.3%	35	9	25.7%	\$127,643	\$120,000	-6.0%	\$145,750	\$134,500	-7.7%	\$123,217	\$108,094	-12.3%	\$168,603	\$146,133	-13.3%
Chana	4	1	25.0%	9	2	22.2%	\$54,450	\$29,325	-46.1%	\$87,750	\$152,000	+73.2%	\$51,600	\$29,325	-43.2%	\$112,000	\$141,521	+26.4%
Clare	2	1	50.0%	1	0	0.0%	\$112,750	\$0	-100.0%	\$0	\$192,500	--	\$0	\$0	--	\$0	\$192,500	--
Coleta	1	0	0.0%	0	0	--	\$0	\$0	--	\$0	\$0	--	\$0	\$0	--	\$0	\$0	--
Cortland	26	9	34.6%	68	29	42.6%	\$101,250	\$116,000	+14.6%	\$136,000	\$148,900	+9.5%	\$102,528	\$115,221	+12.4%	\$131,441	\$143,860	+9.4%
Creston	8	3	37.5%	10	1	10.0%	\$49,900	\$49,000	-1.8%	\$142,500	\$115,000	-19.3%	\$49,900	\$49,000	-1.8%	\$142,500	\$108,878	-23.6%
Davis Junction	7	3	42.9%	16	7	43.8%	\$90,938	\$110,500	+21.5%	\$149,000	\$160,000	+7.4%	\$91,797	\$104,160	+13.5%	\$143,078	\$180,044	+25.8%
De Kalb	134	32	23.9%	336	104	31.0%	\$83,950	\$85,031	+1.3%	\$140,000	\$141,500	+1.1%	\$90,564	\$94,382	+4.2%	\$146,376	\$146,755	+0.3%
Deer Grove	2	0	0.0%	0	0	--	\$0	\$0	--	\$50,000	\$0	-100.0%	\$0	\$0	--	\$44,333	\$0	-100.0%
Dixon, Nelson	132	6	4.5%	236	32	13.6%	\$39,000	\$45,000	+15.4%	\$87,450	\$103,500	+18.4%	\$56,539	\$63,407	+12.1%	\$105,249	\$117,064	+11.2%
Eldena	0	0	--	1	0	0.0%	\$0	\$0	--	\$88,000	\$110,000	+25.0%	\$0	\$0	--	\$88,000	\$110,000	+25.0%
Elizabeth	1	0	0.0%	0	0	--	\$0	\$0	--	\$770,000	\$0	-100.0%	\$0	\$0	--	\$770,000	\$0	-100.0%
Erie	4	0	0.0%	0	0	--	\$0	\$0	--	\$75,000	\$0	-100.0%	\$0	\$0	--	\$70,333	\$0	-100.0%
Esmond	2	1	50.0%	2	0	0.0%	\$47,450	\$0	-100.0%	\$0	\$134,750	--	\$47,450	\$0	-100.0%	\$0	\$134,750	--
Fairdale	0	0	--	0	0	--	\$0	\$0	--	\$10,000	\$0	-100.0%	\$0	\$0	--	\$10,000	\$0	-100.0%
Forreston	2	0	0.0%	1	1	100.0%	\$27,522	\$18,432	-33.0%	\$104,500	\$0	-100.0%	\$27,522	\$18,432	-33.0%	\$104,500	\$0	-100.0%
Fulton	2	0	0.0%	8	2	25.0%	\$49,000	\$122,001	+149.0%	\$61,000	\$80,000	+31.1%	\$49,000	\$122,001	+149.0%	\$88,279	\$80,959	-8.3%
Genoa	35	9	25.7%	85	42	49.4%	\$109,000	\$136,552	+25.3%	\$156,050	\$150,000	-3.9%	\$110,814	\$133,461	+20.4%	\$176,138	\$149,758	-15.0%
Harding, Earlville	24	6	25.0%	36	20	55.6%	\$47,500	\$40,000	-15.8%	\$109,000	\$114,000	+4.6%	\$54,961	\$68,659	+24.9%	\$123,809	\$115,963	-6.3%
Harmon	3	0	0.0%	2	1	50.0%	\$102,500	\$4,000	-96.1%	\$0	\$8,433	--	\$102,500	\$4,000	-96.1%	\$0	\$8,433	--
Hinckley	20	5	25.0%	26	6	23.1%	\$99,000	\$85,792	-13.3%	\$158,700	\$164,000	+3.3%	\$98,463	\$97,448	-1.0%	\$171,877	\$173,845	+1.1%
Kingston	14	3	21.4%	29	9	31.0%	\$147,500	\$95,000	-35.6%	\$187,000	\$174,200	-6.8%	\$149,093	\$116,624	-21.8%	\$204,179	\$195,370	-4.3%
Kirkland	13	5	38.5%	28	15	53.6%	\$105,000	\$86,000	-18.1%	\$100,500	\$114,900	+14.3%	\$106,477	\$97,353	-8.6%	\$111,804	\$123,386	+10.4%
Lake Carroll	22	0	0.0%	8	0	0.0%	\$0	\$0	--	\$227,250	\$227,500	+0.1%	\$0	\$0	--	\$251,210	\$296,406	+18.0%
Lake Summerset	9	1	11.1%	5	1	20.0%	\$45,000	\$193,624	+330.3%	\$180,700	\$210,175	+16.3%	\$45,000	\$193,624	+330.3%	\$180,700	\$202,463	+12.0%
Leaf River	5	0	0.0%	6	3	50.0%	\$28,002	\$36,000	+28.6%	\$134,000	\$150,000	+11.9%	\$28,002	\$73,833	+163.7%	\$134,000	\$140,833	+5.1%
Lee Center	0	0	--	0	0	--	\$51,507	\$0	-100.0%	\$65,000	\$0	-100.0%	\$51,507	\$0	-100.0%	\$65,000	\$0	-100.0%
Lindenwood	1	0	0.0%	4	3	75.0%	\$6,500	\$110,000	+1592.3%	\$168,000	\$147,500	-12.2%	\$6,500	\$92,467	+1322.6%	\$168,000	\$147,500	-12.2%
Lowell, Tonica	4	1	25.0%	14	4	28.6%	\$57,813	\$75,006	+29.7%	\$88,200	\$108,000	+22.4%	\$60,206	\$74,436	+23.6%	\$115,025	\$127,240	+10.6%

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							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Lyndon	2	1	50.0%	8	0	0.0%	\$23,000	\$0	-100.0%	\$73,000	\$63,950	-12.4%	\$25,333	\$0	-100.0%	\$73,000	\$95,425	+30.7%
Malta	8	1	12.5%	17	8	47.1%	\$85,650	\$86,500	+1.0%	\$135,500	\$117,000	-13.7%	\$81,475	\$96,877	+18.9%	\$147,093	\$123,278	-16.2%
Milledgeville	10	0	0.0%	4	0	0.0%	\$20,500	\$0	-100.0%	\$47,500	\$57,500	+21.1%	\$21,180	\$0	-100.0%	\$65,290	\$61,250	-6.2%
Monroe Center	3	1	33.3%	5	0	0.0%	\$90,000	\$0	-100.0%	\$125,000	\$137,000	+9.6%	\$97,300	\$0	-100.0%	\$117,100	\$149,700	+27.8%
Morrison	48	3	6.3%	63	2	3.2%	\$40,900	\$19,850	-51.5%	\$87,500	\$85,000	-2.9%	\$48,967	\$19,850	-59.5%	\$110,485	\$111,349	+0.8%
Mount Morris	18	3	16.7%	37	10	27.0%	\$40,000	\$44,625	+11.6%	\$88,800	\$87,000	-2.0%	\$47,980	\$53,517	+11.5%	\$88,300	\$86,573	-2.0%
Nachusa	3	0	0.0%	1	0	0.0%	\$14,000	\$0	-100.0%	\$0	\$12,500	--	\$14,000	\$0	-100.0%	\$0	\$12,500	--
Oregon	32	3	9.4%	60	12	20.0%	\$55,000	\$44,950	-18.3%	\$121,425	\$140,500	+15.7%	\$77,361	\$72,073	-6.8%	\$150,516	\$133,198	-11.5%
Polo	30	2	6.7%	48	10	20.8%	\$39,000	\$24,750	-36.5%	\$74,950	\$86,500	+15.4%	\$59,095	\$37,320	-36.8%	\$80,353	\$90,088	+12.1%
Prophetstown	11	0	0.0%	15	0	0.0%	\$75,750	\$0	-100.0%	\$77,500	\$65,000	-16.1%	\$75,750	\$0	-100.0%	\$97,406	\$67,300	-30.9%
Rochelle, Flagg Center, Hillcrest, Kings	85	13	15.3%	132	39	29.5%	\$63,200	\$70,000	+10.8%	\$110,000	\$120,000	+9.1%	\$68,786	\$78,339	+13.9%	\$127,403	\$133,424	+4.7%
Rock Falls	82	8	9.8%	160	18	11.3%	\$37,063	\$35,160	-5.1%	\$66,500	\$70,000	+5.3%	\$45,613	\$37,596	-17.6%	\$74,302	\$80,286	+8.1%
Shabbona	9	2	22.2%	12	2	16.7%	\$65,000	\$82,327	+26.7%	\$146,500	\$137,750	-6.0%	\$64,311	\$82,327	+28.0%	\$175,000	\$137,590	-21.4%
Shannon	4	1	25.0%	2	0	0.0%	\$0	\$0	--	\$0	\$97,500	--	\$0	\$0	--	\$0	\$97,500	--
Somonauk	10	2	20.0%	31	15	48.4%	\$99,900	\$89,900	-10.0%	\$168,000	\$135,750	-19.2%	\$104,206	\$92,609	-11.1%	\$176,279	\$141,297	-19.8%
Sterling	134	13	9.7%	238	21	8.8%	\$47,000	\$40,000	-14.9%	\$79,500	\$85,500	+7.5%	\$59,611	\$50,407	-15.4%	\$100,342	\$106,511	+6.1%
Stillman Valley	4	1	25.0%	23	3	13.0%	\$103,650	\$69,000	-33.4%	\$161,000	\$162,500	+0.9%	\$114,263	\$94,267	-17.5%	\$184,056	\$171,265	-6.9%
Tampico	5	1	20.0%	10	0	0.0%	\$35,000	\$0	-100.0%	\$53,000	\$70,250	+32.5%	\$35,000	\$0	-100.0%	\$47,864	\$87,610	+83.0%
Waterman	13	6	46.2%	31	18	58.1%	\$106,500	\$77,000	-27.7%	\$136,500	\$78,000	-42.9%	\$99,781	\$82,476	-17.3%	\$137,694	\$111,827	-18.8%
Woosung	2	1	50.0%	2	0	0.0%	\$0	\$0	--	\$156,450	\$190,000	+21.4%	\$0	\$0	--	\$156,450	\$190,000	+21.4%