

Current Local Marketing Conditions - Presented by Lenders Choice Inc. (630-778-7800)

End of 2nd Quarter 2016 - Macro Analysis - 07/03/2016 Report

Attached Houses

| Area | Last 12 Months | Prev. 12 Months | % Change | Last 12 Months | Prev. 12 Months | % Change | # Sales Last 12 Months | # Sales Prev 12 Months | % Change | Absorp Rate | # Active Listings | # Pending Sales | Current Inventory |
|-----------------------------|--------------------|-----------------|----------|----------------|-----------------|----------|------------------------|------------------------|----------|------------------|-------------------|-----------------|-------------------|
| | Median Sales Price | | | Average DOM | | | # of Total Sales | | | Inventory Levels | | | |
| Aurora #507 | | | | | | | | | | | | | |
| #129 School | \$125,000 | \$99,750 | 25.31% | 77 | 84 | -8.33% | 69 | 76 | -9.21% | 5.8 | 22 | 17 | 3.83 |
| #131 School | \$79,900 | \$72,000 | 10.97% | 78 | 86 | -9.30% | 89 | 86 | 3.49% | 7.4 | 12 | 24 | 1.62 |
| #204 School | \$159,375 | \$151,000 | 5.55% | 61 | 72 | -15.28% | 456 | 389 | 17.22% | 38.0 | 70 | 96 | 1.84 |
| #308 School | \$144,950 | \$133,100 | 8.90% | 75 | 72 | 4.17% | 160 | 145 | 10.34% | 13.3 | 15 | 34 | 1.13 |
| Batavia #510 | \$174,750 | \$183,500 | -4.77% | 109 | 71 | 53.52% | 82 | 71 | 15.49% | 6.8 | 16 | 12 | 2.34 |
| Big Rock/Hinckley | \$156,000 | \$142,000 | 9.86% | 27 | 357 | -92.44% | 2 | 1 | 100.00% | 0.2 | 1 | 1 | 6.00 |
| Bolingbrook #440 | \$122,000 | \$103,000 | 18.45% | 64 | 67 | -4.48% | 250 | 216 | 15.74% | 20.8 | 39 | 55 | 1.87 |
| Clarendon Hills #514 | \$175,000 | \$156,250 | 12.00% | 99 | 71 | 39.44% | 37 | 46 | -19.57% | 3.1 | 24 | 10 | 7.78 |
| Cortland #112 | \$96,500 | \$87,000 | 10.92% | 40 | 77 | -48.05% | 10 | 9 | 11.11% | 0.8 | 2 | 4 | 2.40 |
| Crest Hill #498 | \$130,000 | \$120,875 | 7.55% | 55 | 74 | -25.68% | 127 | 150 | -15.33% | 10.6 | 20 | 38 | 1.89 |
| Darien #562 | \$207,750 | \$178,000 | 16.71% | 79 | 74 | 6.76% | 172 | 141 | 21.99% | 14.3 | 37 | 34 | 2.58 |
| Dekalb #115 | \$124,900 | \$116,450 | 7.26% | 116 | 140 | -17.14% | 53 | 58 | -8.62% | 4.4 | 29 | 12 | 6.57 |
| Downers Grove #515 | \$114,500 | \$115,000 | -0.43% | 84 | 76 | 10.53% | 309 | 248 | 24.60% | 25.8 | 67 | 47 | 2.60 |
| Elburn #119 | \$169,900 | \$157,500 | 7.87% | 46 | 71 | -35.21% | 21 | 22 | -4.55% | 1.8 | 4 | 4 | 2.29 |
| Elgin #123 | | | | | | | | | | | | | |
| #46 School | \$135,000 | \$120,000 | 12.50% | 81 | 94 | -13.83% | 353 | 335 | 5.37% | 29.4 | 85 | 80 | 2.89 |
| #301 School | \$189,522 | \$147,250 | 28.71% | 60 | 76 | -21.05% | 50 | 20 | 150.00% | 4.2 | 10 | 5 | 2.40 |

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|----------------------------|--------------------|-----------------|----------|----------------|-----------------|----------|------------------------|------------------------|----------|-------------|-------------------|-----------------|-------------------|
| | Median Sales Price | | | Average DOM | | | # of Total Sales | | | | Inventory Levels | | |
| Elmhurst #126 | \$191,500 | \$200,000 | -4.25% | 81 | 90 | -10.00% | 102 | 108 | -5.56% | 8.5 | 23 | 17 | 2.71 |
| Frankfort #423 | \$199,500 | \$232,000 | -14.01% | 102 | 88 | 15.91% | 84 | 104 | -19.23% | 7.0 | 21 | 18 | 3.00 |
| Geneva #134 | \$245,000 | \$220,000 | 11.36% | 128 | 77 | 66.23% | 123 | 95 | 29.47% | 10.3 | 34 | 24 | 3.32 |
| Glen Ellyn #137 | \$145,000 | \$138,500 | 4.69% | 106 | 89 | 19.10% | 138 | 148 | -6.76% | 11.5 | 38 | 22 | 3.30 |
| Hampshire #140 | \$149,700 | \$136,900 | 9.35% | 75 | 90 | -16.67% | 182 | 119 | 52.94% | 15.2 | 39 | 40 | 2.57 |
| Hinsdale #521 | \$438,766 | \$367,250 | 19.47% | 145 | 141 | 2.84% | 90 | 68 | 32.35% | 7.5 | 21 | 26 | 2.80 |
| Lemont #439 | \$289,000 | \$282,000 | 2.48% | 101 | 132 | -23.48% | 61 | 51 | 19.61% | 5.1 | 42 | 8 | 8.26 |
| Lisle #532 | \$117,000 | \$110,250 | 6.12% | 78 | 88 | -11.36% | 183 | 196 | -6.63% | 15.3 | 47 | 44 | 3.08 |
| Lockport/Homer #495 | \$161,000 | \$150,000 | 7.33% | 82 | 89 | -7.87% | 189 | 158 | 19.62% | 15.8 | 40 | 35 | 2.54 |
| Homer Glen #500 | \$219,950 | \$215,000 | 2.30% | 127 | 95 | 33.68% | 22 | 32 | -31.25% | 1.8 | 8 | 4 | 4.36 |
| Lombard #148 | \$171,000 | \$150,000 | 14.00% | 81 | 79 | 2.53% | 274 | 257 | 6.61% | 22.8 | 52 | 50 | 2.28 |
| Joliet #499 | | | | | | | | | | | | | |
| #202 School | \$140,900 | \$135,000 | 4.37% | 66 | 67 | -1.49% | 111 | 92 | 20.65% | 9.3 | 17 | 24 | 1.84 |
| #204 School | \$97,500 | \$89,500 | 8.94% | 83 | 94 | -11.70% | 181 | 189 | -4.23% | 15.1 | 26 | 36 | 1.72 |
| Mokena #448 | \$183,000 | \$181,000 | 1.10% | 87 | 103 | -15.53% | 122 | 101 | 20.79% | 10.2 | 26 | 13 | 2.56 |
| Montgomery #538 | \$132,000 | \$122,000 | 8.20% | 84 | 72 | 16.67% | 106 | 100 | 6.00% | 8.8 | 13 | 27 | 1.47 |
| Naperville #540 | | | | | | | | | | | | | |
| #203 School | \$180,000 | \$147,000 | 22.45% | 74 | 79 | -6.33% | 329 | 323 | 1.86% | 27.4 | 72 | 73 | 2.63 |

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|--------------------------|--------------------|-----------------|----------|----------------|-----------------|----------|------------------------|------------------------|----------|-------------|-------------------|-----------------|-------------------|
| | Median Sales Price | | | Average DOM | | | # of Total Sales | | | | Inventory Levels | | |
| #204 School | \$188,900 | \$185,000 | 2.11% | 77 | 78 | -1.28% | 490 | 448 | 9.38% | 40.8 | 85 | 74 | 2.08 |
| Newark #541 | \$0 | \$0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0.0 | 0 | 0 | #DIV/0! |
| New Lenox #451 | \$144,500 | \$125,000 | 15.60% | 75 | 73 | 2.74% | 76 | 79 | -3.80% | 6.3 | 13 | 10 | 2.05 |
| North Aurora #542 | \$150,000 | \$136,000 | 10.29% | 73 | 88 | -17.05% | 83 | 76 | 9.21% | 6.9 | 12 | 16 | 1.73 |
| Oak Brook #523 | \$312,500 | \$270,000 | 15.74% | 94 | 116 | -18.97% | 79 | 67 | 17.91% | 6.6 | 35 | 11 | 5.32 |
| Oswego #543 | \$142,000 | \$135,500 | 4.80% | 62 | 66 | -6.06% | 201 | 175 | 14.86% | 16.8 | 19 | 49 | 1.13 |
| Ottawa #350 | \$120,000 | \$125,000 | -4.00% | 169 | 160 | 5.63% | 20 | 15 | 33.33% | 1.7 | 19 | 4 | 11.40 |
| Plainfield #544 | | | | | | | | | | | | | |
| #202 School | \$153,250 | \$148,500 | 3.20% | 64 | 69 | -7.25% | 288 | 293 | -1.71% | 24.0 | 45 | 53 | 1.88 |
| #204 School | \$142,000 | \$123,500 | 14.98% | 37 | 93 | -60.22% | 27 | 20 | 35.00% | 2.3 | 2 | 2 | 0.89 |
| #308 School | \$216,308 | \$207,000 | 4.50% | 66 | 81 | -18.52% | 8 | 15 | -46.67% | 0.7 | 9 | 3 | 13.50 |
| Plano #545 | \$106,253 | \$90,225 | 17.76% | 80 | 49 | 63.27% | 68 | 62 | 9.68% | 5.7 | 9 | 21 | 1.59 |
| Romeoville #494 | \$129,900 | \$117,500 | 10.55% | 73 | 75 | -2.67% | 185 | 179 | 3.35% | 15.4 | 22 | 50 | 1.43 |
| St. Charles #174 | | | | | | | | | | | | | |
| #301 School | \$170,000 | \$181,000 | -6.08% | 216 | 65 | 232.31% | 5 | 2 | 150.00% | 0.4 | 0 | 1 | 0.00 |
| #303 School | \$210,000 | \$195,000 | 7.69% | 86 | 93 | -7.53% | 193 | 177 | 9.04% | 16.1 | 40 | 49 | 2.49 |
| Sandwich #491 | \$116,900 | \$120,000 | -2.58% | 90 | 58 | 55.17% | 13 | 14 | -7.14% | 1.1 | 2 | 4 | 1.85 |
| Shorewood #496 | \$150,000 | \$142,000 | 5.63% | 61 | 53 | 15.09% | 55 | 57 | -3.51% | 4.6 | 12 | 14 | 2.62 |

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|-------------------|--------------------|-----------------|----------|----------------|-----------------|----------|------------------------|------------------------|----------|------------------|-------------------|-----------------|-------------------|
| | Median Sales Price | | | Average DOM | | | # of Total Sales | | | Inventory Levels | | | |
| South Elgin #177 | \$145,000 | \$137,000 | 5.84% | 78 | 113 | -30.97% | 119 | 121 | -1.65% | 9.9 | 34 | 23 | 3.43 |
| Sugar Grove #554 | \$171,000 | \$157,015 | 8.91% | 79 | 76 | 3.95% | 74 | 66 | 12.12% | 6.2 | 13 | 19 | 2.11 |
| Sycamore #178 | \$140,000 | \$122,000 | 14.75% | 71 | 95 | -25.26% | 88 | 90 | -2.22% | 7.3 | 28 | 24 | 3.82 |
| Villa Park #186 | \$127,000 | \$107,000 | 18.69% | 85 | 67 | 26.87% | 79 | 85 | -7.06% | 6.6 | 12 | 16 | 1.82 |
| Warrenville #555 | \$163,375 | \$146,300 | 11.67% | 62 | 76 | -18.42% | 126 | 105 | 20.00% | 10.5 | 21 | 21 | 2.00 |
| West Chicago #185 | \$154,000 | \$135,000 | 14.07% | 52 | 148 | -64.86% | 41 | 35 | 17.14% | 3.4 | 3 | 10 | 0.88 |
| Wheaton #187 | \$150,000 | \$162,000 | -7.41% | 88 | 67 | 31.34% | 263 | 239 | 10.04% | 21.9 | 41 | 55 | 1.87 |
| Willowbrook #516 | \$140,000 | \$126,250 | 10.89% | 69 | 71 | -2.82% | 184 | 185 | -0.54% | 15.3 | 36 | 23 | 2.35 |
| Winfield #190 | \$165,450 | \$217,000 | -23.76% | 80 | 73 | 9.59% | 76 | 80 | -5.00% | 6.3 | 20 | 18 | 3.16 |
| Woodridge #517 | \$112,500 | \$86,500 | 30.06% | 71 | 96 | -26.04% | 154 | 150 | 2.67% | 12.8 | 27 | 27 | 2.10 |
| Yorkville #560 | \$122,900 | \$114,900 | 6.96% | 52 | 60 | -13.33% | 131 | 124 | 5.65% | 10.9 | 16 | 33 | 1.47 |

* Items shaded in green represent a larger than 10% increase in median price levels. **Survey completed on 07/03/2016.

* Items shaded in red represent less than a 3 Month supply of housing - based on the 12 month average absorption rates