

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

End of 4th Quarter 2014 - Macro Analysis - 01/01/2015 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			
<b>Aurora #507</b>													
#129 School	\$90,450	\$52,500	72.29%	108	160	-32.50%	62	93	-33.33%	5.2	17	14	3.29
#131 School	\$58,000	\$47,600	21.85%	100	102	-1.96%	102	110	-7.27%	8.5	15	11	1.76
#204 School	\$141,500	\$137,000	3.28%	67	78	-14.10%	374	396	-5.56%	31.2	70	56	2.25
#308 School	\$128,000	\$125,000	2.40%	68	115	-40.87%	143	125	14.40%	11.9	20	16	1.68
<b>Batavia #510</b>	\$170,000	\$148,500	14.48%	60	124	-51.61%	62	60	3.33%	5.2	15	12	2.90
<b>Big Rock/Hinckley</b>	\$154,900	\$110,500	40.18%	400	123	225.20%	1	4	-75.00%	0.1	0	0	0.00
<b>Bolingbrook #440</b>	\$85,000	\$68,000	25.00%	82	94	-12.77%	213	214	-0.47%	17.8	48	38	2.70
<b>Clarendon Hills #514</b>	\$150,000	\$153,000	-1.96%	76	170	-55.29%	43	59	-27.12%	3.6	10	5	2.79
<b>Cortland #112</b>	\$85,000	\$74,750	13.71%	58	50	16.00%	9	18	-50.00%	0.8	1	0	1.33
<b>Crest Hill #498</b>	\$115,100	\$116,500	-1.20%	85	99	-14.14%	135	112	20.54%	11.3	22	16	1.96
<b>Darien #562</b>	\$169,200	\$174,250	-2.90%	78	100	-22.00%	138	144	-4.17%	11.5	37	14	3.22
<b>Dekalb #115</b>	\$115,000	\$93,000	23.66%	85	100	-15.00%	59	55	7.27%	4.9	20	6	4.07
<b>Downers Grove #515</b>	\$107,000	\$105,000	1.90%	87	177	-50.85%	251	320	-21.56%	20.9	64	25	3.06
<b>Elburn #119</b>	\$128,285	\$127,950	0.26%	78	82	-4.88%	26	22	18.18%	2.2	1	5	0.46
<b>Elgin #123</b>													
#46 School	\$107,000	\$89,950	18.95%	100	120	-16.67%	353	382	-7.59%	29.4	87	58	2.96
#301 School	\$147,250	\$144,900	1.62%	90	159	-43.40%	20	21	-4.76%	1.7	5	6	3.00

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

End of 4th Quarter 2014 - Macro Analysis - 01/01/2015 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		
<b>Elmhurst #126</b>	\$202,000	\$167,500	20.60%	109	159	-31.45%	99	125	-20.80%	8.3	27	9	3.27
<b>Frankfort #423</b>	\$213,800	\$230,000	-7.04%	89	173	-48.55%	105	95	10.53%	8.8	23	8	2.63
<b>Geneva #134</b>	\$200,000	\$210,650	-5.06%	99	141	-29.79%	91	106	-14.15%	7.6	36	15	4.75
<b>Glen Ellyn #137</b>	\$133,250	\$115,000	15.87%	100	134	-25.37%	148	157	-5.73%	12.3	30	14	2.43
<b>Hampshire #140</b>	\$135,000	\$115,000	17.39%	102	116	-12.07%	117	135	-13.33%	9.8	34	13	3.49
<b>Hinsdale #521</b>	\$331,700	\$360,125	-7.89%	152	197	-22.84%	75	66	13.64%	6.3	41	10	6.56
<b>Lemont #439</b>	\$264,050	\$269,990	-2.20%	151	224	-32.59%	59	57	3.51%	4.9	25	10	5.08
<b>Lisle #532</b>	\$107,000	\$92,000	16.30%	77	132	-41.67%	193	175	10.29%	16.1	40	20	2.49
<b>Lockport/Homer Glen</b>	\$153,250	\$147,000	4.25%	120	158	-24.05%	136	143	-4.90%	11.3	35	26	3.09
<b>Lombard #148</b>	\$147,000	\$120,000	22.50%	77	143	-46.15%	283	259	9.27%	23.6	41	26	1.74
<b>Joliet #499</b>													
#202 School	\$133,450	\$120,000	11.21%	66	91	-27.47%	94	90	4.44%	7.8	15	12	1.91
#204 School	\$87,670	\$82,000	6.91%	92	145	-36.55%	185	173	6.94%	15.4	45	24	2.92
<b>Mokena #448</b>	\$173,000	\$175,000	-1.14%	108	113	-4.42%	115	95	21.05%	9.6	26	11	2.71
<b>Montgomery #538</b>	\$118,000	\$104,000	13.46%	72	103	-30.10%	107	93	15.05%	8.9	24	11	2.69
<b>Naperville #540</b>													
#203 School	\$149,750	\$144,500	3.63%	86	133	-35.34%	310	264	17.42%	25.8	65	28	2.52
#204 School	\$179,800	\$165,000	8.97%	76	94	-19.15%	412	417	-1.20%	34.3	93	46	2.71

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

End of 4th Quarter 2014 - Macro Analysis - 01/01/2015 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		
<b>Newark #541</b>	\$0	\$0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0.0	0	0	#DIV/0!
<b>New Lenox #451</b>	\$128,000	\$130,000	-1.54%	96	151	-36.42%	81	89	-8.99%	6.8	11	8	1.63
<b>North Aurora #542</b>	\$129,900	\$124,500	4.34%	84	135	-37.78%	73	67	8.96%	6.1	16	9	2.63
<b>Oak Brook #523</b>	\$320,000	\$230,000	39.13%	106	244	-56.56%	94	87	8.05%	7.8	21	7	2.68
<b>Oswego #543</b>	\$136,500	\$115,000	18.70%	70	127	-44.88%	182	199	-8.54%	15.2	28	12	1.85
<b>Ottawa #350</b>	\$127,000	\$117,250	8.32%	183	199	-8.04%	21	16	31.25%	1.8	15	0	8.57
<b>Plainfield #544</b>													
#202 School	\$140,001	\$134,507	4.08%	74	99	-25.25%	290	245	18.37%	24.2	51	24	2.11
#204 School	\$123,000	\$113,500	8.37%	101	111	-9.01%	11	16	-31.25%	0.9	3	3	3.27
#308 School	\$200,000	\$160,500	24.61%	82	176	-53.41%	14	6	133.33%	1.2	13	1	11.14
<b>Plano #545</b>	\$85,500	\$66,000	29.55%	55	79	-30.38%	66	91	-27.47%	5.5	9	10	1.64
<b>Romeoville #494</b>	\$121,950	\$102,799	18.63%	75	112	-33.04%	187	161	16.15%	15.6	31	36	1.99
<b>St. Charles #174</b>													
#301 School	\$143,500	\$140,000	2.50%	83	194	-57.22%	4	6	-33.33%	0.3	1	0	3.00
#303 School	\$209,000	\$179,500	16.43%	89	123	-27.64%	177	179	-1.12%	14.8	38	18	2.58
<b>Sandwich #491</b>	\$118,500	\$98,500	20.30%	90	107	-15.89%	14	10	40.00%	1.2	3	1	2.57
<b>Shorewood #496</b>	\$138,900	\$120,500	15.27%	69	100	-31.00%	63	52	21.15%	5.3	5	9	0.95
<b>South Elgin #177</b>	\$134,900	\$114,650	17.66%	113	96	17.71%	106	133	-20.30%	8.8	23	19	2.60

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

End of 4th Quarter 2014 - Macro Analysis - 01/01/2015 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			
<b>Sugar Grove #554</b>	\$151,000	\$141,750	6.53%	74	100	-26.00%	59	62	-4.84%	4.9	15	5	3.05
<b>Sycamore #178</b>	\$126,500	\$107,500	17.67%	103	106	-2.83%	86	93	-7.53%	7.2	24	12	3.35
<b>Villa Park #186</b>	\$106,893	\$73,000	46.43%	69	88	-21.59%	78	97	-19.59%	6.5	17	17	2.62
<b>Warrenville #555</b>	\$145,000	\$126,750	14.40%	75	116	-35.34%	111	128	-13.28%	9.3	18	10	1.95
<b>West Chicago #185</b>	\$126,125	\$75,000	68.17%	114	116	-1.72%	36	39	-7.69%	3.0	6	7	2.00
<b>Wheaton #187</b>	\$145,100	\$140,000	3.64%	83	160	-48.13%	235	226	3.98%	19.6	42	18	2.14
<b>Willowbrook #516</b>	\$122,250	\$115,000	6.30%	70	124	-43.55%	186	171	8.77%	15.5	42	12	2.71
<b>Winfield #190</b>	\$234,500	\$180,500	29.92%	97	123	-21.14%	83	70	18.57%	6.9	11	8	1.59
<b>Woodridge #517</b>	\$81,500	\$71,000	14.79%	120	128	-6.25%	132	148	-10.81%	11.0	34	27	3.09
<b>Yorkville #560</b>	\$108,000	\$84,000	28.57%	59	87	-32.18%	116	137	-15.33%	9.7	19	21	1.97

\* Items shaded in green represent a larger than 10% increase in median price levels. \*\*Survey completed on 01/06/2015.

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