

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

End of 1st Quarter 2015 - Macro Analysis - 04/01/2015 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			
Aurora #507													
#129 School	\$92,250	\$53,000	74.06%	94	155	-39.35%	68	79	-13.92%	5.7	18	18	3.18
#131 School	\$60,550	\$50,800	19.19%	99	91	8.79%	90	115	-21.74%	7.5	20	18	2.67
#204 School	\$145,500	\$138,000	5.43%	63	76	-17.11%	370	393	-5.85%	30.8	79	100	2.56
#308 School	\$128,250	\$125,000	2.60%	77	110	-30.00%	140	131	6.87%	11.7	19	32	1.63
Batavia #510	\$174,500	\$150,750	15.75%	68	111	-38.74%	69	60	15.00%	5.8	19	13	3.30
Big Rock/Hinckley	\$142,000	\$99,000	43.43%	357	60	495.00%	1	3	-66.67%	0.1	0	1	0.00
Bolingbrook #440	\$89,513	\$70,000	27.88%	77	99	-22.22%	214	219	-2.28%	17.8	45	56	2.52
Clarendon Hills #514	\$152,500	\$153,000	-0.33%	70	157	-55.41%	45	54	-16.67%	3.8	12	8	3.20
Cortland #112	\$86,000	\$75,500	13.91%	57	42	35.71%	8	14	-42.86%	0.7	0	2	0.00
Crest Hill #498	\$117,500	\$118,000	-0.42%	76	107	-28.97%	135	114	18.42%	11.3	23	29	2.04
Darien #562	\$176,000	\$172,210	2.20%	73	98	-25.51%	141	142	-0.70%	11.8	33	29	2.81
Dekalb #115	\$115,535	\$98,000	17.89%	116	101	14.85%	63	50	26.00%	5.3	20	10	3.81
Downers Grove #515	\$107,500	\$105,000	2.38%	80	161	-50.31%	248	323	-23.22%	20.7	79	38	3.82
Elburn #119	\$135,285	\$129,900	4.15%	89	86	3.49%	26	21	23.81%	2.2	0	3	0.00
Elgin #123													
#46 School	\$115,000	\$91,000	26.37%	98	122	-19.67%	323	394	-18.02%	26.9	77	89	2.86
#301 School	\$147,500	\$144,950	1.76%	76	164	-53.66%	18	24	-25.00%	1.5	12	3	8.00

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

End of 1st Quarter 2015 - Macro Analysis - 04/01/2015 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		
Elmhurst #126	\$265,500	\$167,500	58.51%	109	140	-22.14%	93	131	-29.01%	7.8	23	21	2.97
Frankfort #423	\$213,800	\$232,450	-8.02%	92	157	-41.40%	105	96	9.38%	8.8	29	14	3.31
Geneva #134	\$215,000	\$211,400	1.70%	73	145	-49.66%	96	104	-7.69%	8.0	53	15	6.63
Glen Ellyn #137	\$134,000	\$119,872	11.79%	101	113	-10.62%	151	147	2.72%	12.6	34	33	2.70
Hampshire #140	\$136,353	\$117,500	16.05%	95	119	-20.17%	114	137	-16.79%	9.5	26	33	2.74
Hinsdale #521	\$355,000	\$351,500	1.00%	149	182	-18.13%	63	78	-19.23%	5.3	35	23	6.67
Lemont #439	\$269,990	\$257,250	4.95%	132	207	-36.23%	57	60	-5.00%	4.8	24	14	5.05
Lisle #532	\$109,000	\$105,050	3.76%	85	124	-31.45%	179	180	-0.56%	14.9	49	39	3.28
Lockport/Homer #495	\$152,000	\$152,000	0.00%	95	176	-46.02%	147	131	12.21%	12.3	45	29	3.67
Homer Glen #500	\$152,000	\$171,000	-11.11%	95	239	-60.25%	147	24	512.50%	12.3	45	29	3.67
Lombard #148	\$214,999	\$120,000	79.17%	115	131	-12.21%	31	261	-88.12%	2.6	19	4	7.35
Joliet #499													
#202 School	\$135,000	\$122,450	10.25%	66	91	-27.47%	96	86	11.63%	8.0	24	16	3.00
#204 School	\$85,000	\$83,000	2.41%	87	135	-35.56%	188	174	8.05%	15.7	56	32	3.57
Mokena #448	\$177,500	\$175,000	1.43%	105	119	-11.76%	105	95	10.53%	8.8	26	22	2.97
Montgomery #538	\$120,000	\$109,000	10.09%	72	98	-26.53%	103	89	15.73%	8.6	21	18	2.45
Naperville #540													
#203 School	\$151,550	\$141,500	7.10%	83	115	-27.83%	312	274	13.87%	26.0	73	48	2.81

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

End of 1st Quarter 2015 - Macro Analysis - 04/01/2015 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		
#204 School	\$182,000	\$170,000	7.06%	76	88	-13.64%	426	418	1.91%	35.5	97	83	2.73
Newark #541	\$0	\$0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0.0	0	0	#DIV/0!
New Lenox #451	\$126,750	\$129,000	-1.74%	88	152	-42.11%	86	95	-9.47%	7.2	11	7	1.53
North Aurora #542	\$129,900	\$124,000	4.76%	100	117	-14.53%	73	66	10.61%	6.1	20	12	3.29
Oak Brook #523	\$320,000	\$267,500	19.63%	90	219	-58.90%	76	104	-26.92%	6.3	21	7	3.32
Oswego #543	\$136,500	\$118,000	15.68%	71	122	-41.80%	158	191	-17.28%	13.2	42	28	3.19
Ottawa #350	\$127,000	\$119,500	6.28%	180	177	1.69%	19	15	26.67%	1.6	7	1	4.42
Plainfield #544													
#202 School	\$144,000	\$136,000	5.88%	74	86	-13.95%	294	229	28.38%	24.5	49	48	2.00
#204 School	\$126,450	\$114,450	10.48%	115	88	30.68%	14	14	0.00%	1.2	3	4	2.57
#308 School	\$206,000	\$186,000	10.75%	89	85	4.71%	14	5	180.00%	1.2	13	2	11.14
Plano #545	\$87,051	\$70,500	23.48%	54	71	-23.94%	68	80	-15.00%	5.7	12	14	2.12
Romeoville #494	\$123,000	\$109,900	11.92%	71	101	-29.70%	185	175	5.71%	15.4	43	43	2.79
St. Charles #174													
#301 School	\$176,000	\$120,000	46.67%	41	207	-80.19%	4	7	-42.86%	0.3	1	0	3.00
#303 School	\$203,000	\$180,000	12.78%	98	116	-15.52%	167	188	-11.17%	13.9	62	37	4.46
Sandwich #491	\$116,500	\$115,000	1.30%	63	127	-50.39%	12	11	9.09%	1.0	8	2	8.00
Shorewood #496	\$140,000	\$120,000	16.67%	64	104	-38.46%	67	53	26.42%	5.6	7	11	1.25

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

End of 1st Quarter 2015 - Macro Analysis - 04/01/2015 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		
South Elgin #177	\$134,900	\$115,000	17.30%	109	110	-0.91%	118	125	-5.60%	9.8	16	32	1.63
Sugar Grove #554	\$154,250	\$143,750	7.30%	70	87	-19.54%	58	61	-4.92%	4.8	26	7	5.38
Sycamore #178	\$125,000	\$110,000	13.64%	99	98	1.02%	92	79	16.46%	7.7	21	17	2.74
Villa Park #186	\$111,000	\$80,000	38.75%	63	93	-32.26%	76	97	-21.65%	6.3	17	22	2.68
Warrenville #555	\$146,400	\$127,000	15.28%	71	104	-31.73%	102	128	-20.31%	8.5	20	26	2.35
West Chicago #185	\$129,000	\$75,000	72.00%	141	82	71.95%	35	41	-14.63%	2.9	6	6	2.06
Wheaton #187	\$154,000	\$154,330	-0.21%	80	146	-45.21%	237	227	4.41%	19.8	56	42	2.84
Willowbrook #516	\$118,250	\$116,000	1.94%	70	113	-38.05%	184	170	8.24%	15.3	49	34	3.20
Winfield #190	\$219,000	\$202,000	8.42%	81	124	-34.68%	79	75	5.33%	6.6	14	12	2.13
Woodridge #517	\$85,393	\$70,000	21.99%	112	131	-14.50%	134	143	-6.29%	11.2	31	44	2.78
Yorkville #560	\$109,450	\$93,000	17.69%	60	75	-20.00%	126	121	4.13%	10.5	17	28	1.62

* Items shaded in green represent a larger than 10% increase in median price levels. **Survey completed on 04/05/2015.

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