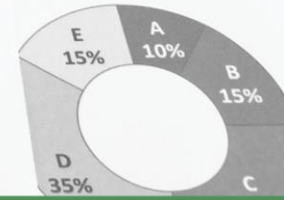
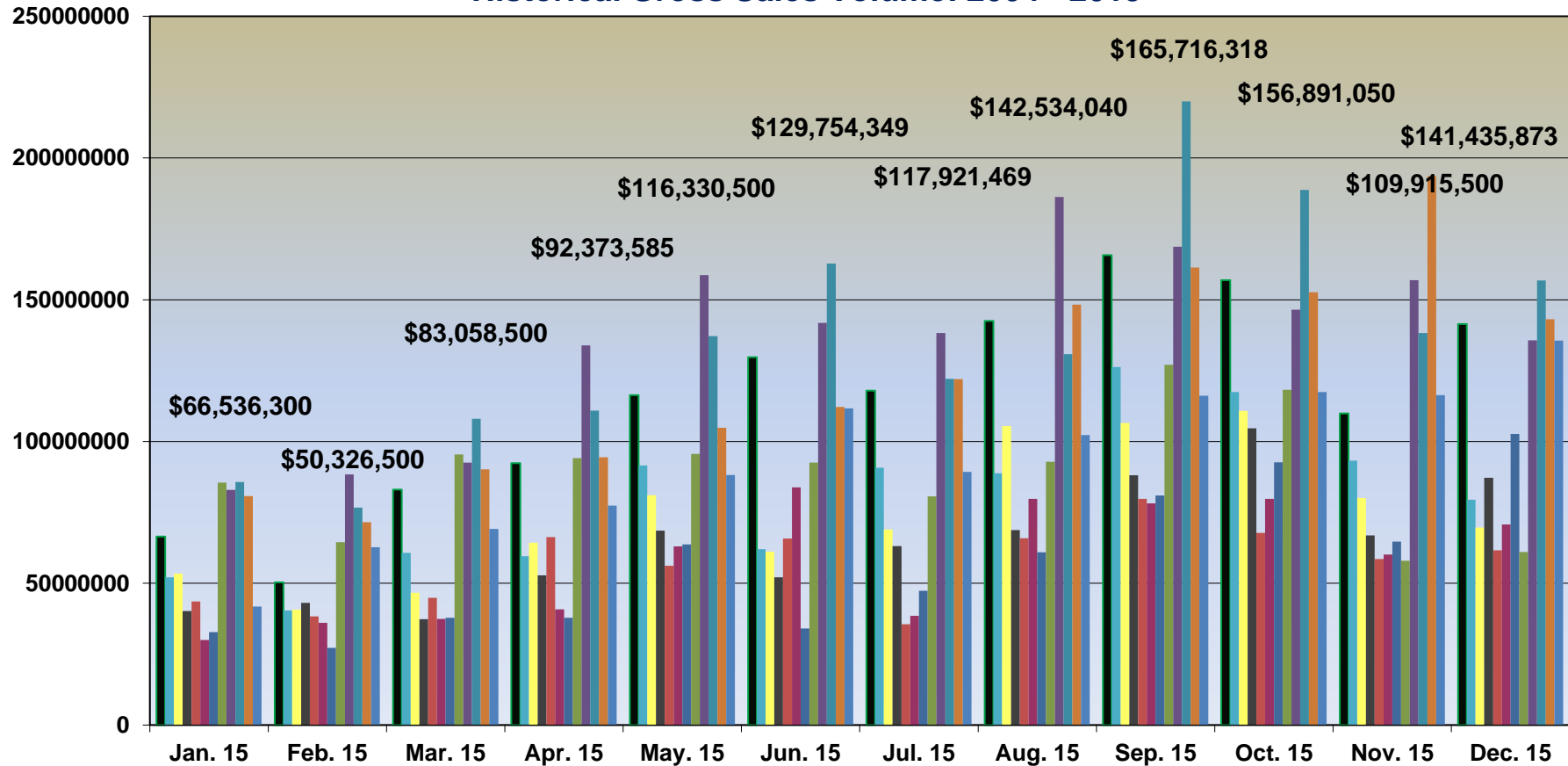




Summit County Market ANALYSIS



Historical Gross Sales Volume: 2004 - 2015



■ 2015
 ■ 2014
 ■ 2013
 ■ 2012
 ■ 2011
 ■ 2010
 ■ 2009
 ■ 2008
 ■ 2007
 ■ 2006
 ■ 2005
 ■ 2004

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Market Analysis by Area

December 2015	All Transaction Summary						Residential Summary		
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	\$14,438,400	10%	25	9%	\$577,536	\$510,000	\$620,235	\$532,000	\$279
Breckenridge	\$43,383,300	31%	63	23%	\$688,624	\$444,000	\$622,469	\$477,000	\$519
Breckenridge Golf Course	\$7,640,500	5%	14	5%	\$545,750	\$344,500	\$758,188	\$500,750	\$330
Copper Mountain	\$5,744,500	4%	18	7%	\$319,139	\$336,500	\$353,375	\$359,000	\$423
Corinthian Hills & Summerwood	\$843,000	1%	1	0%	\$843,000	dna	\$843,000	dna	\$250
Dillon Town & Lake	\$2,954,000	2%	8	3%	\$369,250	\$368,500	\$361,429	\$325,000	\$312
Dillon Valley	\$2,929,600	2%	9	3%	\$325,511	\$194,600	\$265,657	\$194,600	\$220
Farmers Corner	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
Frisco	\$19,383,673	14%	42	15%	\$461,516	\$424,500	\$540,533	\$469,500	\$405
Heeney	\$163,000	0%	1	0%	\$163,000	dna	\$163,000	dna	\$200
Keystone	\$11,454,900	8%	30	11%	\$381,830	\$272,250	\$381,830	\$272,250	\$369
Montezuma	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
North Summit County (rural)	\$269,000	0%	1	0%	\$269,000	dna	\$0	\$0	\$0
Peak 7	\$974,100	1%	2	1%	\$487,050	dna	\$487,050	dna	\$317
Silverthorne	\$15,136,600	11%	21	8%	\$720,790	\$705,000	\$805,180	\$799,000	\$290
Summit Cove	\$4,739,900	3%	10	4%	\$473,990	\$478,950	\$523,433	\$484,900	\$213
Wilderness	\$6,104,000	4%	21	8%	\$290,667	\$273,500	\$312,895	\$288,000	\$265
Woodmoor	\$5,277,400	4%	10	4%	\$527,740	\$411,500	\$564,156	\$438,000	\$310
Quit Claim Deeds	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0
TOTAL	\$141,435,873	100%	276	100%	\$512,449	\$411,000	\$525,692	\$429,000	\$372
(BANK SALES)	\$0	0%	0	0%	\$0	\$0	\$0	\$0	\$0

NOTES: The above figures do not include time share interests or refinance transactions. Average & Median price calculations do not include Quit Claim Deed transactions. Residential Summary includes statistically viable sales only. Average PPSF is calculated from the heated living area when available from the Summit County Assessor's Office.

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Year-to-Date Market Analysis by Area

Full Year: 2015	All Transaction Summary						Residential Summary		
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	\$62,552,200	5%	137	5%	\$456,585	\$462,000	\$556,871	\$514,000	\$264
Breckenridge	\$417,566,803	30%	580	23%	\$719,943	\$515,000	\$724,251	\$537,000	\$490
Breckenridge Golf Course	\$109,617,549	8%	177	7%	\$619,308	\$360,000	\$969,549	\$733,750	\$350
Copper Mountain	\$40,822,750	3%	118	5%	\$345,956	\$338,750	\$355,966	\$350,000	\$386
Corinthian Hills & Summerwood	\$8,037,500	1%	14	1%	\$574,107	\$599,500	\$574,107	\$599,500	\$252
Dillon Town & Lake	\$33,740,800	2%	83	3%	\$406,516	\$340,000	\$369,037	\$340,000	\$306
Dillon Valley	\$28,036,200	2%	83	3%	\$337,786	\$155,100	\$211,956	\$155,000	\$214
Farmers Corner	\$5,564,100	0%	14	1%	\$397,436	\$427,400	\$503,280	\$495,000	\$229
Frisco	\$172,094,782	13%	328	13%	\$524,679	\$439,500	\$554,432	\$499,000	\$356
Heeney	\$1,660,500	0%	6	0%	\$276,750	\$232,500	\$286,100	\$235,000	\$192
Keystone	\$153,161,700	11%	354	14%	\$432,660	\$317,500	\$420,776	\$325,000	\$333
Montezuma	\$3,008,500	0%	10	0%	\$300,850	\$272,500	\$426,667	\$442,500	\$280
North Summit County (rural)	\$6,471,500	0%	9	0%	\$719,056	\$460,000	\$1,064,500	\$460,000	\$292
Peak 7	\$13,316,800	1%	20	1%	\$665,840	\$598,550	\$794,406	\$647,500	\$337
Silverthorne	\$170,763,600	12%	226	9%	\$755,591	\$535,750	\$627,317	\$549,000	\$278
Summit Cove	\$40,483,700	3%	81	3%	\$499,799	\$475,000	\$534,418	\$507,450	\$252
Wilderness	\$74,409,200	5%	232	9%	\$320,729	\$285,000	\$333,574	\$294,450	\$259
Woodmoor	\$29,815,100	2%	49	2%	\$608,471	\$385,000	\$653,095	\$460,000	\$290
Quit Claim Deeds	\$1,670,700	0%	16	1%	\$104,419	\$50,000	\$0	\$0	\$0
TOTAL	\$1,372,793,984	100%	2537	100%	\$543,881	\$390,000	\$546,678	\$421,000	\$348
(BANK SALES)	\$10,339,100	1%	13	1%	\$795,315	\$290,000	\$254,833	\$195,500	\$233

NOTES: The above figures do not include time share interests or refinance transactions. Average & Median price calculations do not include Quit Claim Deed transactions. Residential Summary includes statistically viable sales only.

Average PPSF is calculated from the heated living area when available from the Summit County Assessor's Office.

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Market Snapshot by Area

Full Year 2014 versus Full Year 2015

Area	Average Price Single Family 2014	Average Price Single Family 2015	% Change vs. Prior Year	Average Price Multi-Family 2014	Average Price Multi-Family 2015	% Change vs. Prior Year	Average Price Vacant Land 2014	Average Price Vacant Land 2015	% Change vs. Prior Year
Blue River	\$645,423	\$609,297	-6%	\$198,822	\$193,923	-2%	\$157,895	\$124,087	-21%
Breckenridge	\$990,105	\$1,264,723	28%	\$445,369	\$540,033	21%	\$579,929	\$761,003	31%
Breckenridge Golf Course	\$1,298,733	\$1,368,690	5%	\$565,728	\$423,355	-25%	\$350,089	\$364,441	4%
Copper Mountain	\$1,995,000	\$0	n/a	\$336,043	\$355,966	6%	\$1,030,000	\$1,025,000	0%
Corinthian Hills/Summerwood	\$695,575	\$681,188	-2%	\$449,346	\$431,333	-4%	\$0	\$0	0%
Dillon Town & Lake	\$515,403	\$571,250	11%	\$318,220	\$338,398	6%	\$0	\$0	0%
Dillon Valley	\$357,192	\$425,050	19%	\$123,859	\$146,944	19%	\$103,000	\$0	n/a
Farmers Corner	\$635,188	\$503,280	-21%	\$0	\$0	n/a	\$218,700	\$146,500	-33%
Frisco	\$669,198	\$814,014	22%	\$423,583	\$437,106	3%	\$228,625	\$286,421	25%
Heeneey	\$297,667	\$286,100	-4%	\$0	\$0	0%	\$0	\$230,000	n/a
Keystone	\$714,536	\$1,155,666	62%	\$311,658	\$352,469	13%	\$306,000	\$291,250	-5%
Montezuma	\$489,000	\$426,667	-13%	\$0	\$0	0%	\$55,000	\$146,667	167%
North Summit County (Rural)	\$752,000	\$1,064,500	42%	\$0	\$0	0%	\$573,667	\$359,667	-37%
Peak 7	\$640,882	\$794,406	24%	\$0	\$0	0%	\$167,800	\$151,575	-10%
Silverthorne	\$691,129	\$707,508	2%	\$397,347	\$486,984	23%	\$354,500	\$273,535	-23%
Summit Cove	\$500,403	\$619,291	24%	\$262,476	\$320,214	22%	\$146,000	\$175,960	21%
Wilderness	\$558,767	\$550,507	-1%	\$245,283	\$283,324	16%	\$175,125	\$163,125	-7%
Woodmoor	\$967,423	\$985,110	2%	\$299,815	\$364,387	22%	\$278,167	\$273,500	-2%
Gross Live Average:	\$784,779	\$855,925	9%	\$357,612	\$399,232	12%	\$318,230	\$372,794	17%

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 2014	Median Price Single Family 2015	% Change vs. Prior Year	Median Price Multi-Family 2014	Median Price Multi-Family 2015	% Change vs. Prior Year	Median Price Vacant Land 2014	Median Price Vacant Land 2015	% Change vs. Prior Year
Blue River	\$525,000	\$540,000	3%	\$145,000	\$192,500	33%	\$146,500	\$125,000	-15%
Breckenridge	\$813,500	\$963,500	18%	\$408,500	\$445,000	9%	\$560,000	\$655,000	17%
Breckenridge Golf Course	\$1,198,500	\$1,375,000	15%	\$596,000	\$383,500	-36%	\$295,000	\$347,500	18%
Copper Mountain	dna	\$0	n/a	\$320,000	\$350,000	9%	dna	dna	n/a
Corinthian Hills/Summerwood	\$575,000	\$685,000	19%	\$365,000	\$340,000	-7%	\$0	\$0	n/a
Dillon Town & Lake	\$465,000	\$524,500	13%	\$331,000	\$327,500	-1%	\$0	\$0	n/a
Dillon Valley	\$325,000	\$383,650	18%	\$117,000	\$139,000	19%	dna	\$0	n/a
Farmers Corner	\$522,500	\$504,550	-3%	dna	\$0	n/a	\$220,000	dna	n/a
Frisco	\$674,250	\$729,000	8%	\$402,000	\$407,000	1%	\$254,550	\$287,500	13%
Heeneey	\$320,000	\$235,000	-27%	\$0	\$0	0%	\$0	dna	n/a
Keystone	\$675,000	\$729,000	8%	\$275,000	\$294,500	7%	\$300,000	dna	n/a
Montezuma	dna	\$442,500	n/a	\$0	\$0	0%	dna	\$125,000	n/a
North Summit County (Rural)	\$822,500	\$580,000	-29%	\$0	\$0	0%	\$450,000	\$350,000	-22%
Peak 7	\$630,000	\$647,500	3%	\$0	\$0	0%	\$169,000	\$143,150	-15%
Silverthorne	\$551,250	\$610,000	11%	\$370,000	\$421,450	14%	\$319,000	\$230,000	-28%
Summit Cove	\$450,000	\$615,000	37%	\$253,800	\$316,500	25%	\$149,500	\$162,500	9%
Wilderness	\$550,000	\$540,000	-2%	\$232,000	\$264,000	14%	\$210,500	\$158,250	-25%
Woodmoor	\$820,000	\$863,750	5%	\$277,500	\$336,000	21%	\$275,000	\$254,500	-7%
Gross Live Median:	\$642,500	\$685,000	7%	\$285,000	\$339,000	19%	\$241,000	\$260,000	8%

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Historical Market Analysis: Percentage Market Change: 2007 - YTD. 2015

Month to Month Comparison # of Transactions and \$ Volume

Month	2007	% Change 07 to 08	2008	% Change 08 to 09	2009	% Change 09 to 10	2010	% Change 10 to 11	2011	% Change 11 to 12	2012	% Change 12 to 13	2013	% Change 13 to 14	2014	% Change 14 to 15	2015
January	\$82,933,400	3%	\$85,497,600	-62%	\$32,813,600	-8%	\$30,051,500	45%	\$44,042,400	-8%	\$42,663,800	33%	\$62,235,670	-2%	\$53,073,051	25%	\$66,536,300
February	\$88,392,000	-27%	\$64,539,900	-58%	\$27,246,500	32%	\$36,036,515	6%	\$38,516,800	12%	\$43,683,600	-6%	\$45,837,653	-1%	\$44,671,060	13%	\$50,326,500
March	\$92,555,500	3%	\$95,396,600	-60%	\$37,878,500	-1%	\$37,425,700	20%	\$45,046,200	-17%	\$38,893,960	25%	\$55,149,780	30%	\$67,244,100	24%	\$83,058,500
April	\$133,878,100	-30%	\$94,201,300	-60%	\$37,792,900	8%	\$40,792,200	63%	\$66,323,300	-20%	\$55,250,700	22%	\$64,956,000	-7%	\$62,554,700	48%	\$92,373,585
May	\$158,745,300	-40%	\$95,667,500	-33%	\$63,752,300	-1%	\$63,039,000	-11%	\$56,177,600	22%	\$73,173,000	18%	\$94,375,050	13%	\$96,773,950	20%	\$116,330,500
June	\$141,802,500	-35%	\$92,536,900	-63%	\$34,049,300	146%	\$83,871,000	-22%	\$65,751,300	-21%	\$56,820,400	17%	\$70,371,650	1%	\$69,830,150	86%	\$129,754,349
July	\$138,251,700	-42%	\$80,686,100	-41%	\$47,401,000	-19%	\$38,565,100	-8%	\$35,555,500	77%	\$65,197,855	9%	\$80,849,879	32%	\$95,597,625	23%	\$117,921,469
August	\$186,302,600	-50%	\$92,825,200	-34%	\$60,975,000	31%	\$79,753,200	-17%	\$65,898,700	4%	\$71,800,475	53%	\$108,430,700	-16%	\$95,422,383	49%	\$142,534,040
September	\$168,704,900	-25%	\$127,090,100	-36%	\$81,015,200	-3%	\$78,228,400	2%	\$79,799,400	10%	\$90,330,100	21%	\$111,130,100	19%	\$147,078,700	13%	\$165,716,318
October	\$146,546,900	-19%	\$118,230,800	-22%	\$92,709,100	-14%	\$79,749,200	-15%	\$73,125,800	54%	\$114,295,400	6%	\$114,722,935	6%	\$130,161,800	21%	\$156,891,050
November	\$156,934,000	-63%	\$58,002,400	12%	\$64,690,000	-7%	\$60,172,900	-3%	\$61,748,100	14%	\$74,734,600	20%	\$89,196,800	16%	\$104,587,700	5%	\$109,915,500
December	\$135,691,900	-55%	\$61,054,700	68%	\$102,685,700	-31%	\$70,755,100	-13%	\$66,168,700	42%	\$88,152,000	-20%	\$75,615,706	14%	\$90,305,800	57%	\$141,435,873
Year-to-Date through Dec 31st	\$1,630,738,800	-35%	\$1,065,729,100	-36%	\$683,009,100	2%	\$698,439,815	0%	\$698,153,800	17%	\$814,995,890	19%	\$972,871,923	9%	\$1,057,301,019	30%	\$1,372,793,984
Annual Total	\$1,630,738,800	-35%	\$1,065,729,100	-36%	\$683,009,100	2%	\$698,439,815	0%	\$698,153,800	17%	\$814,995,890	19%	\$972,871,923	9%	\$1,057,301,019	30%	\$1,372,793,984

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Month to Month Comparison by Number of Transactions

Month	2007	% Change 07 to 08	2008	% Change 08 to 09	2009	% Change 09 to 10	2010	% Change 10 to 11	2011	% Change 11 to 12	2012	% Change 12 to 13	2013	% Change 13 to 14	2014	% Change 14 to 15	2015
January	185	-11%	165	-67%	54	0%	54	61%	90	10%	102	13%	116	-6%	107	19%	127
February	166	-23%	128	-57%	55	20%	66	35%	90	-11%	81	16%	97	-10%	91	16%	106
March	206	-21%	162	-56%	71	21%	86	19%	103	-21%	86	46%	128	1%	125	19%	149
April	261	-38%	163	-58%	68	34%	91	16%	106	7%	119	19%	136	-13%	124	23%	153
May	324	-50%	162	-46%	88	7%	94	14%	107	25%	145	18%	165	10%	181	13%	205
June	283	-45%	155	-48%	80	73%	138	-25%	104	5%	124	28%	151	6%	155	69%	262
July	301	-55%	136	-30%	95	-21%	75	31%	98	29%	131	23%	163	26%	201	0%	202
August	361	-49%	183	-38%	114	3%	117	28%	150	6%	162	36%	221	-6%	214	25%	267
September	301	-33%	201	-27%	147	1%	149	9%	162	-2%	164	54%	254	11%	286	5%	301
October	311	-43%	176	-9%	160	-4%	154	5%	171	43%	240	5%	251	5%	265	7%	284
November	281	-63%	105	29%	135	4%	141	1%	152	8%	158	10%	197	19%	216	-5%	205
December	220	-55%	98	82%	178	-13%	154	-9%	147	32%	188	-29%	138	32%	186	48%	276
Year-to-Date through Dec. 31st	3,200	-43%	1,834	-32%	1,245	6%	1,319	12%	1,480	15%	1,700	19%	2,017	7%	2,151	18%	2,537
Annual Total	3,200	-43%	1,834	-32%	1,245	6%	1,319	12%	1,480	15%	1,700	19%	2,017	7%	2,151	18%	2,537

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

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Residential Cost Analysis

December 2015 Residential Improved Units - Price Point Summary

	# Transactions	Gross Volume	Percentage Gross
<=200,000	20	\$3,220,500	3%
200,001 to 300,000	48	\$11,722,200	10%
300,001 to 400,000	34	\$11,994,300	10%
400,001 to 500,000	36	\$16,000,700	13%
500,001 to 600,000	29	\$15,925,850	13%
600,001 to 700,000	16	\$10,501,400	9%
700,001 to 800,000	13	\$9,760,500	8%
800,001 to 900,000	9	\$7,623,500	6%
900,001 to 1,000,000	9	\$8,550,300	7%
1,000,001 to 1,500,000	9	\$10,690,000	9%
1,500,001 to 2,000,000	3	\$5,300,000	4%
2,000,001 to 2,500,000	3	\$6,750,000	6%
2,500,001 to 3,000,000	1	\$2,870,000	2%
over \$ 3 Million	0	\$0	0%
Total:	230	\$120,909,250	100%
New Construction			
	Number Trans.	Total Volume	Average Price
Single Family	14	\$19,581,600	\$1,398,686
Multi Family	9	\$5,332,750	\$592,528
Vacant Land	0	\$0	\$0
Resales			
	Number Trans.	Total Volume	Average Price
Single Family	57	\$38,979,300	\$683,847
Multi Family	150	\$57,015,600	\$380,104
Vacant Land	19	\$8,035,300	\$422,911
Dec. 2015 Gross Residential Price Index			
	Number Trans.	Total Volume	Average Price
Single Family	71	\$58,560,900	\$824,801
Multi Family	159	\$62,348,350	\$392,128
Vacant Land	19	\$8,035,300	\$422,911
Full Year 2015: Gross Residential Price Index			
	Number Trans.	Total Volume	Average Price
Single Family	678	\$580,317,085	\$855,925
Multi Family	1422	\$567,707,483	\$399,232
Vacant Land	156	\$58,155,900	\$372,794
Full Year 2014: Gross Residential Price Index			
	Number Trans.	Total Volume	Average Price
Single Family	561	\$440,261,075	\$784,779
Multi Family	1170	\$418,406,606	\$357,612
Vacant Land	126	\$40,097,000	\$318,230
Full Year 2013: Gross Residential Price Index			
	Number Trans.	Total Volume	Average Price
Single Family	569	\$427,455,600	\$751,240
Multi Family	994	\$342,510,355	\$344,578
Vacant Land	118	\$38,248,200	\$324,137
Full Year 2012: Gross Residential Price Index			
	Number Trans.	Total Volume	Average Price
Single Family	509	\$389,107,600	\$764,455
Multi Family	805	\$284,438,000	\$353,339
Vacant Land	114	\$35,284,400	\$309,512
Full Year 2011: Gross Residential Price Index			
	Number Trans.	Total Volume	Average Price
Single Family	454	\$333,355,100	\$734,262
Multi Family	722	\$265,175,800	\$367,280
Vacant Land	91	\$22,429,500	\$246,478
Full Year 2010: Gross Residential Price Index			
	Number Trans.	Total Volume	Average Price
Single Family	415	\$319,880,900	\$770,797
Multi Family	691	\$293,730,300	\$425,080
Vacant Land	77	\$25,920,100	\$336,625
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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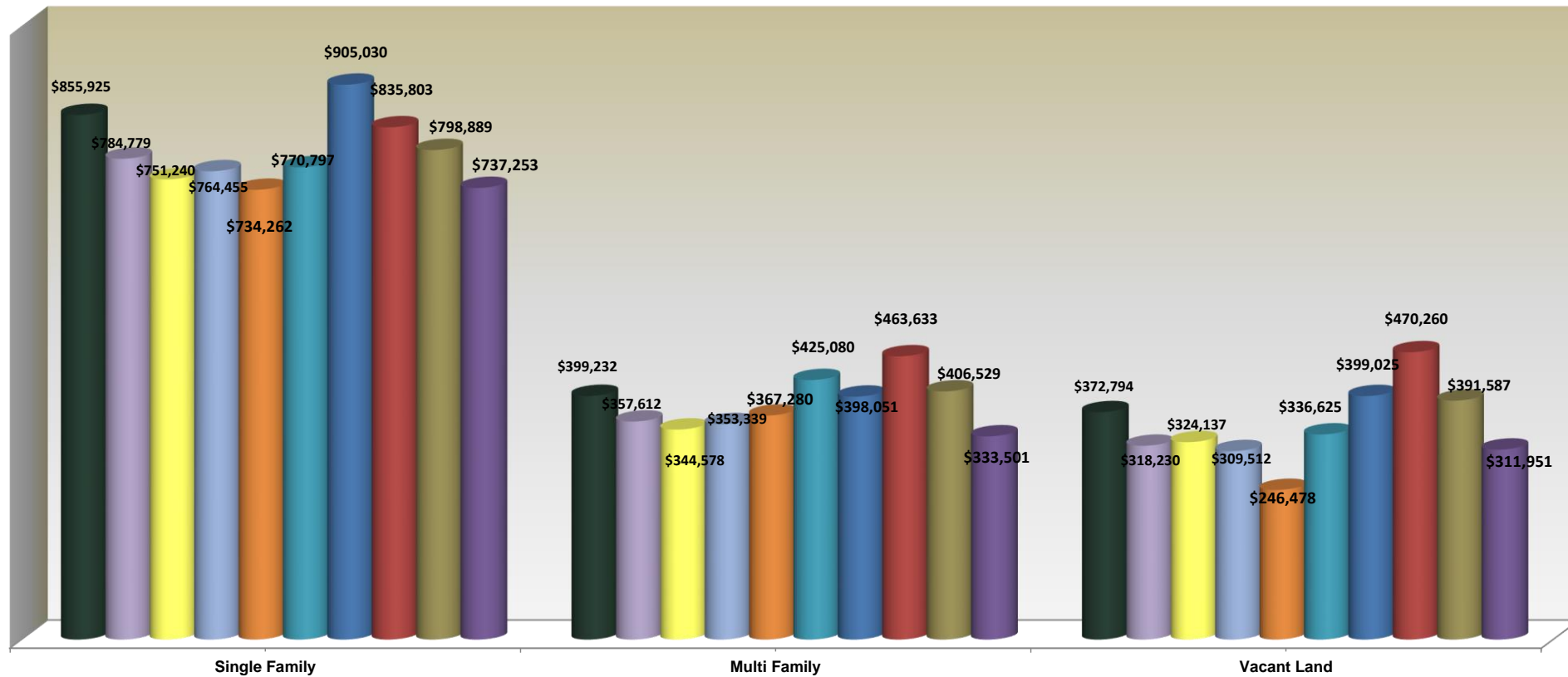
Frisco
Land Title
60 Main Street
Frisco, CO 80443
970.668.2205

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



Average Price History by Type: 2006 - YTD. 2015



■ YTD: 2015 ■ 2014 ■ 2013 ■ 2012 ■ 2011 ■ 2010 ■ 2009 ■ 2008 ■ 2007 ■ 2006

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Comparative Historical Cost Analysis

YTD. 2015 Price Point Summary for Residential Volume			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	227	\$35,658,828	3%
200,001 to 300,000	398	\$99,675,150	9%
300,001 to 400,000	360	\$126,211,700	11%
400,001 to 500,000	272	\$121,814,240	11%
500,001 to 600,000	215	\$117,796,335	10%
600,001 to 700,000	167	\$108,342,115	9%
700,001 to 800,000	124	\$93,015,100	8%
800,001 to 900,000	84	\$71,558,900	6%
900,001 to 1,000,000	55	\$52,159,000	5%
1,000,001 to 1,500,000	113	\$140,910,600	12%
1,500,001 to 2,000,000	47	\$81,401,500	7%
2,000,001 to 2,500,000	18	\$40,673,100	4%
2,500,001 to 3,000,000	14	\$37,983,000	3%
over \$ 3 Million	6	\$20,825,000	2%
Total:	2100	\$1,148,024,568	100%
YTD. 2014 Price Point Summary for Residential Volume			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	243	\$36,626,150	4%
200,001 to 300,000	318	\$79,260,900	9%
300,001 to 400,000	336	\$117,384,706	14%
400,001 to 500,000	246	\$110,176,100	13%
500,001 to 600,000	152	\$83,290,000	10%
600,001 to 700,000	127	\$82,613,800	10%
700,001 to 800,000	82	\$60,923,600	7%
800,001 to 900,000	58	\$49,577,000	6%
900,001 to 1,000,000	43	\$40,799,425	5%
1,000,001 to 1,500,000	78	\$95,465,100	11%
1,500,001 to 2,000,000	22	\$37,100,400	4%
2,000,001 to 2,500,000	15	\$33,104,500	4%
2,500,001 to 3,000,000	7	\$18,429,100	2%
over \$ 3 Million	4	\$13,916,900	2%
Total:	1731	\$858,667,681	100%
YTD. 2013 Price Point Summary for Residential Volume			
	# Transactions	Gross Volume	Percentage Gross
<=200,000	207	\$31,011,355	4%
200,001 to 300,000	339	\$84,540,900	11%
300,001 to 400,000	293	\$102,490,900	13%
400,001 to 500,000	194	\$86,406,100	11%
500,001 to 600,000	146	\$80,615,500	10%
600,001 to 700,000	103	\$67,194,400	9%
700,001 to 800,000	92	\$68,551,100	9%
800,001 to 900,000	43	\$36,369,400	5%
900,001 to 1,000,000	24	\$23,005,800	3%
1,000,001 to 1,500,000	78	\$98,364,200	13%
1,500,001 to 2,000,000	28	\$47,450,400	6%
2,000,001 to 2,500,000	7	\$15,193,000	2%
2,500,001 to 3,000,000	4	\$10,940,000	1%
over \$ 3 Million	5	\$17,832,900	2%
Total:	1563	\$769,965,955	100%

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Land Title
200 North Ridge
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Lender Analysis

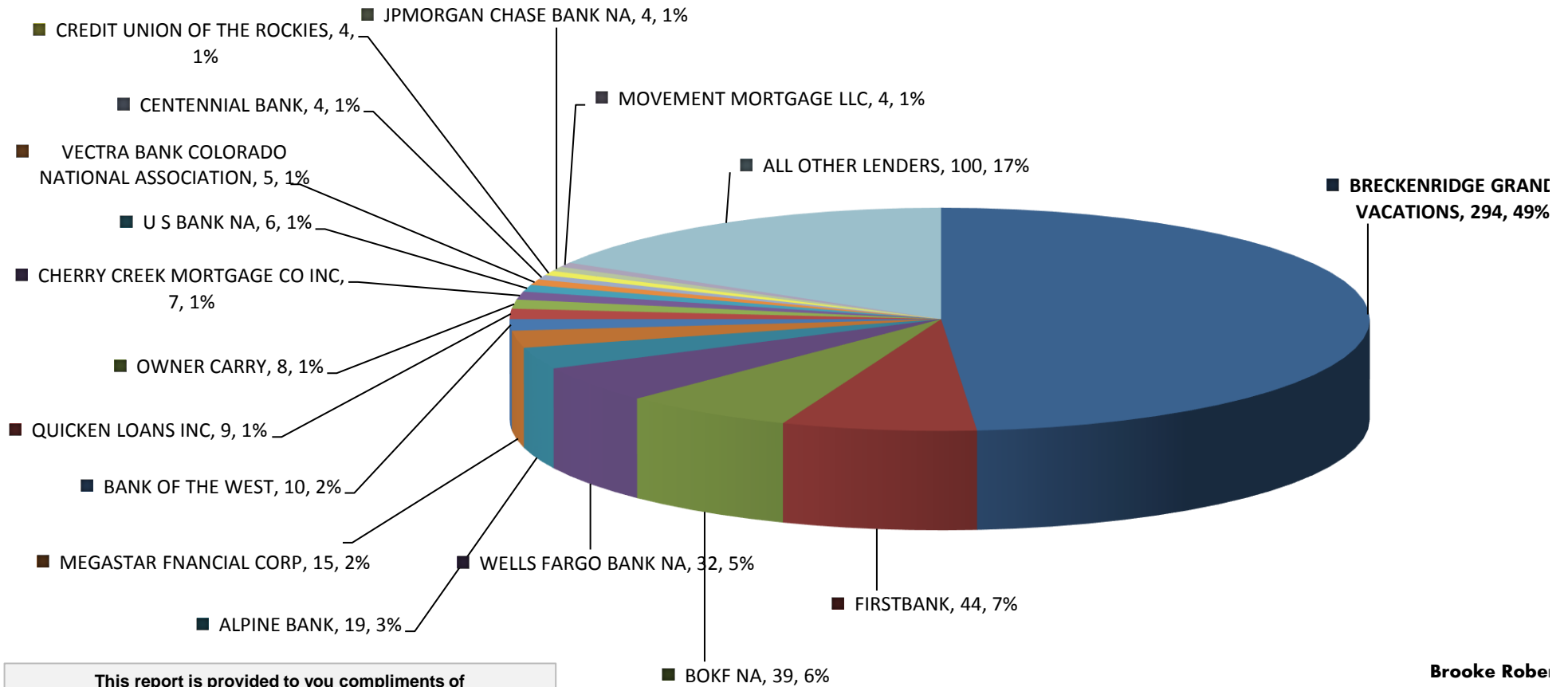
TOP 83% LENDERS - December 2015

LOAN BREAKDOWN: 179 Loans related to Sales 65% of the 276 Sales Transactions.

There were 131 Refinance/Equity Loans, and 294 Loans related to Timeshare Sales.

The Remainder of Sales: 35% of Real Estate closings were Cash Transactions at the time of closing.

Total Loans: 604



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Market Highlights

Highest Priced Residential Sale: December 2015

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Comments
4	6.00	2015	3668	\$ 2,870,000	Cottages @ Shock Hill Subd PH VIII Lot 8	P: SHOCK HILL 61 LLC	\$ 782.44	12/15/2015	61 REGENT DRIVE	

61 Regent Drive



Highest Price PSF Residential Sale: December 2015

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Comments
1	2.00	2008	691	\$ 730,000	One Ski Hill Place Condo Unit 8218	P: KOGAN FAMILY LTD	\$ 1,056.44	12/30/2015	1521 SKI HILL RD	

Bank Sales Detail: December 2015

Brm	Bath	Year Built	Size	Price	Legal	Purchaser	PPSF	Date	Street Address	Bank Reference
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There were no Bank Sales in December 2015

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Foreclosure Document Breakdown

December 2015:	Total	Timeshare	Fee Simple	Unknown: No legal shown
#1 Notice Election & Demand: (NED)	1	0	1	0
#2 Certificate of Purchase: (CTP)	1	0	1	0
#3 Public Trustee's Deeds: (PTD)	1	0	1	0
Total Foreclosure Docs Filed:	3	0	3	0

Land Title Historical Foreclosure Summary

2009 Summary:	
NED:	300
Withdrawn NED'S	117
Active NED's for 2009:	183
Public Trustee's Deeds Issued:	86

2010 Summary:	
NED:	367
Withdrawn NED'S	162
Active NED's for 2010:	205
Public Trustee's Deeds Issued:	148

2011 Summary:	
NED:	326
Withdrawn NED'S	148
Active NED's for 2011:	178
Public Trustee's Deeds Issued:	227

2012 Summary:	
NED:	251
Withdrawn NED'S	132
Active NED's for 2012:	119
Public Trustee's Deeds Issued:	165

2013 Summary:	
NED:	138
Withdrawn NED'S	86
Active NED's for 2013:	52
Public Trustee's Deeds Issued:	92

2014 Summary:	
NED:	86
Withdrawn NED'S	27
Active NED's for 2014:	59
Public Trustee's Deeds Issued:	65

2015 Summary:	
NED:	32
Withdrawn NED'S	14
Active NED's for 2015:	18
Public Trustee's Deeds Issued:	26

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Seven Year Foreclosure Summary & Analysis:	
Total Active NED's for Period: 1/1/2009 thru 12/31/2015	813
Total PTD's Issued: 1/1/2009 thru 12/31/2015	808
Unissued Public Trustee's Deeds Remaining:	5

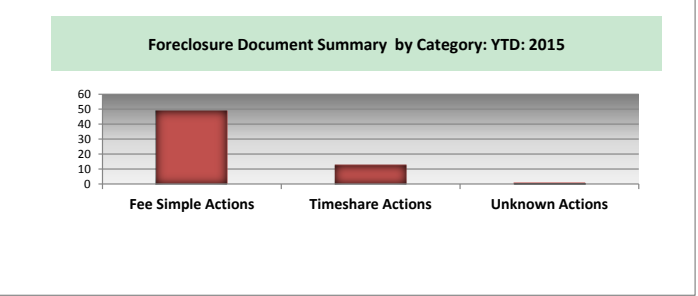
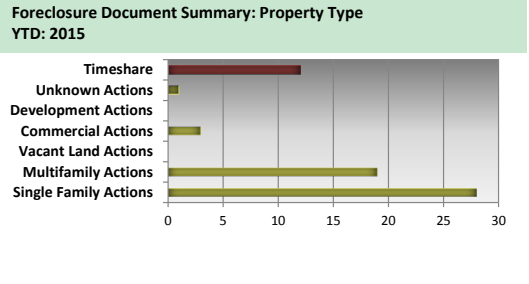
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Summary of Foreclosure Actions

Property Foreclosure Summary:	
Fee Simple Actions	49
Timeshare Actions	13
Unknown Actions	1

Property Type Breakdown:	
Single Family Actions	28
Multifamily Actions	19
Vacant Land Actions	0
Commercial Actions	3
Development Actions	0
Unknown Actions	1
Timeshare	12

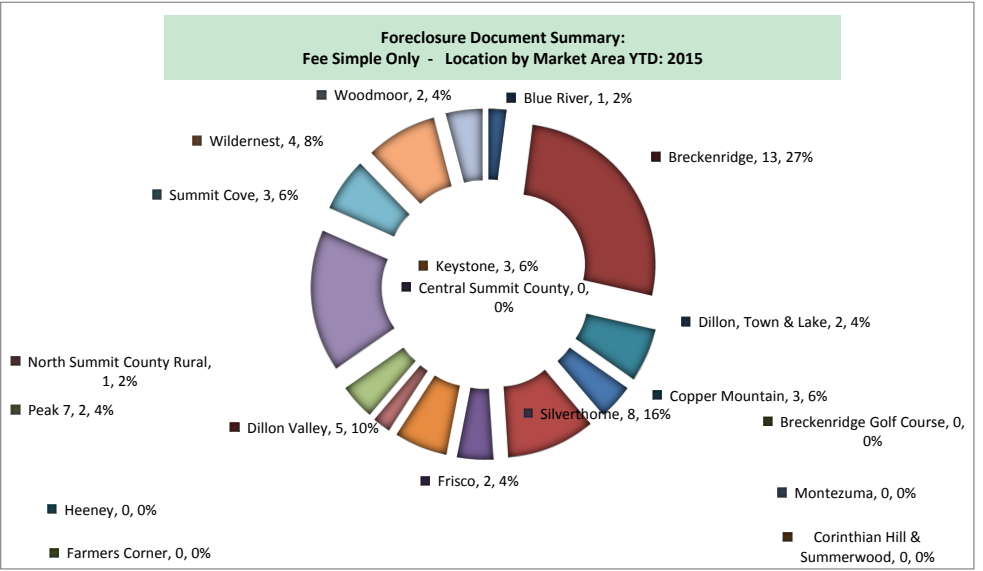
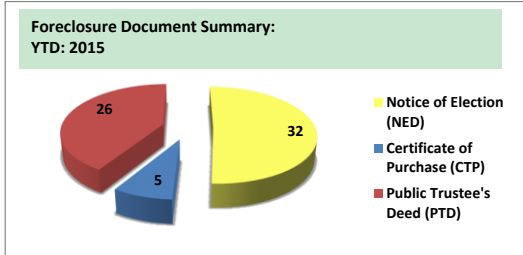


Location Summary: ALL TYPES	
Blue River	1
Breckenridge	25
Breckenridge Golf Course	0
Central Summit County	0
Copper Mountain	3
Corinthian Hill & Summerwoc	0
Dillon, Town & Lake	2
Dillon Valley	5
Farmers Corner	0
Frisco	3
Heeneey	0
Keystone	3
Montezuma	0
North Summit County Rural	1
Peak 7	2
Silverthorne	8
Summit Cove	3
Wilderness	4
Woodmoor	2

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

* Location Summaries do not include recordings with Unknown Legal Descriptions

Document Summary:	
Notice of Election (NED)	32
Certificate of Purchase (CTP)	5
Public Trustee's Deed (PTD)	26



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Top Lender Listing

LENDER	NUMBER LOANS	PERCENTAGE TOTAL	
BRECKENRIDGE GRAND VACATIONS	294	48.68%	Top 83% Lenders for December
FIRSTBANK	44	7.28%	Summit County
BOKF NA	39	6.46%	
WELLS FARGO BANK NA	32	5.30%	
ALPINE BANK	19	3.15%	
MEGASTAR FNANCIAL CORP	15	2.48%	
BANK OF THE WEST	10	1.66%	
QUICKEN LOANS INC	9	1.49%	
OWNER CARRY	8	1.32%	
CHERRY CREEK MORTGAGE CO INC	7	1.16%	
U S BANK NA	6	0.99%	
VECTRA BANK COLORADO NATIONAL ASSOCIATION	5	0.83%	
CENTENNIAL BANK	4	0.66%	
CREDIT UNION OF THE ROCKIES	4	0.66%	
JPMORGAN CHASE BANK NA	4	0.66%	
MOVEMENT MORTGAGE LLC	4	0.66%	
ALL OTHER LENDERS	100	16.56%	
BANK OF ENGLAND	3	0.50%	
CORNERSTONE HOME LENDING INC	3	0.50%	
LIBERTY SAVINGS BANK FSB	3	0.50%	
MOUNTAIN TROPIC CONNECTIONS INC	3	0.50%	
WARREN FEDERAL CREDIT UNION	3	0.50%	
BANK OF AMERICA NA	2	0.33%	
DITECH FINANCIAL LLC	2	0.33%	
ENT FEDERAL CREDIT UNION	2	0.33%	
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	2	0.33%	
FIRST NATIONAL BANK OF DENVER	2	0.33%	
FIRST NATIONAL BANK OF TRENTON	2	0.33%	
LAKEVIEW LOAN SERVICING LLC	2	0.33%	
LOANDEPOT.COM LLC	2	0.33%	
LOW VA RATES	2	0.33%	
M & T BANK	2	0.33%	
MB FINANCIAL BANK NA	2	0.33%	
QUEENSBOROUGH NATIONAL BANK & TRUST COMPANY	2	0.33%	
UNIVERSAL AMERICAN MORTGAGE COMPANY LLC	2	0.33%	
UNKNOWN LENDER	2	0.33%	
360 MORTGAGE GROUP LLC	1	0.17%	
ALLIANT CREDIT UNION	1	0.17%	
AMERIFIRST FINANCIAL INC	1	0.17%	
AMRES CORPORATION	1	0.17%	
ATLANTIC COAST BANK	1	0.17%	
BANK OF COLORADO	1	0.17%	
BANK SNB	1	0.17%	
BAY EQUITY LLC	1	0.17%	
BELCO CREDIT UNION	1	0.17%	
BLUE SKY MORTGAGE LLC	1	0.17%	
BNC NATIONAL BANK	1	0.17%	
BNY MELLON NA	1	0.17%	
BOFI FEDERAL BANK	1	0.17%	
BRECKENRIDGE TOWN OF	1	0.17%	
BRIDGE CAPITAL RESOURCES LLC	1	0.17%	
BROKER SOLUTIONS INC	1	0.17%	
CAPITAL ONE NA	1	0.17%	
CARDINAL FINANCIAL COMPANY LIMITED PARTNERSHIP	1	0.17%	
CITIBANK NA	1	0.17%	
COLORADO BUSINESS BANK	1	0.17%	
COLORADO HOME MORTGAGE INC	1	0.17%	
COMMERCE HOME MORTGAGE	1	0.17%	
CORNERSTONE NATIONAL BANK & TRUST COMPANY	1	0.17%	
DAKOTA HERITAGE BANK OF ND	1	0.17%	
DSW MORTGAGE INC	1	0.17%	
EASTERN COLORADO BANK	1	0.17%	
EVERBANK	1	0.17%	
F & M COMMUNITY BANK NA	1	0.17%	
FARMERS STATE BANK OF BRUSH	1	0.17%	
FINANCE OF AMERICA MORTGAGE LLC	1	0.17%	
FIRST AMERICAN BANK	1	0.17%	
FIRST AMERICAN STATE BANK	1	0.17%	
FIRST COMMUNITY MORTGAGE INC	1	0.17%	
FIRST NATIONAL BANK OF OMAHA	1	0.17%	
FIRST NATIONAL FINANCING INC	1	0.17%	
FIRST STATE BANK OF ST CHARLES MO	1	0.17%	
FRANK WEST CAPITAL LLC	1	0.17%	
HERRING BANK	1	0.17%	
INTERFIRST MORTGAGE COMPANY	1	0.17%	
MACS MORTGAGE INC	1	0.17%	
MIDFIRST BANK	1	0.17%	
MORGAN STANLEY PRIVATE BANK NATIONAL ASSOCIATION	1	0.17%	
NAVY FEDERAL CREDIT UNION	1	0.17%	
NBH BANK NA	1	0.17%	
PACIFIC UNION FINANCIAL LLC	1	0.17%	
PEOPLES NATIONAL BANK	1	0.17%	
RAYMOND JAMES BANK NA	1	0.17%	
RPM MORTGAGE INC	1	0.17%	
SECURITY SERVICE FEDERAL CREDIT UNION	1	0.17%	
SILICON VALLEY BANK	1	0.17%	
STATE FARM BANK FSB	1	0.17%	
SUMMIT COMBINED HOUSING AUTHORITY	1	0.17%	
SWBC MORTGAGE CORP	1	0.17%	
TRUXTON TRUST COMPANY	1	0.17%	
US BANK NATIONAL ASSOCIATION ND	1	0.17%	
US WIDE FINANCIAL LLC	1	0.17%	
WILMINGTON TRUST NATIONAL ASSOCIATION	1	0.17%	
TOTAL LENDERS FOR DECEMBER 2015:	604	100.00%	



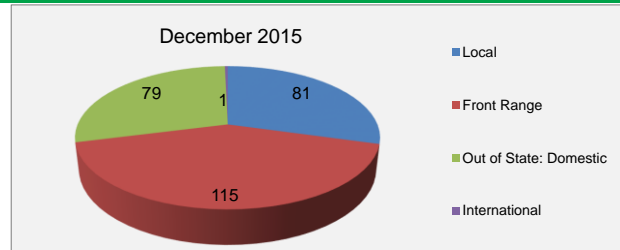
Purchaser Profile Abstract

Upper End Purchaser Details: December 2015

Brm	Bath	Year Built	Size	Price	Legal	PPSF	Date	Street Address	Origin of Buyer: City	Origin of Buyer: State
5	5.00	2001	6419	\$ 3,900,000	M&B: Country Bay MS#3591 + Extensive Legal w/46.51 AC	\$ 607.57	12/03/2015	151 ALPHABET LANE	BIRMINGHAM	AL
4	6.00	2015	3668	\$ 2,870,000	Cottages @ Shock Hill Subd PH VIII Lot 8	\$ 782.44	12/15/2015	61 REGENT DRIVE	PROVIDENCE	RI
			.545 AC	\$ 2,480,000	Timber Trail Subd #2 Lot 22	N/A	12/31/2015	400 TIMBER TRAIL ROAD	FORT WORTH	TX
6	6.00	2006	4981	\$ 2,450,000	Highlands @ Breck Gold Run Subd Lots: 262 263	\$ 491.87	12/23/2015	317 & 343 GLEN EAGLE LOOP	PRESTON	MN
4	5.00	2014	3418	\$ 2,200,000	Weisshorn Subd #2 Block 10 Lot 9	\$ 643.65	12/02/2015	103 N PINE ST	COLORADO SPRINGS	CO
5	5.00	2004	4943	\$ 2,100,000	Goldenview Subd #1 Lot 30R	\$ 424.84	12/31/2015	62 GOLDENVIEW DRIVE	BRECKENRIDGE	CO
5	6.00	1986	5226	\$ 1,975,000	Spruce Valley Ranch Subd #1 Lot 7	\$ 377.92	12/15/2015	224 TARNWOOD DR	LEAWOOD	KS
4	5.00	2015	2487	\$ 1,795,000	Shock Hill Landing Subd #3 Lot 5	\$ 721.75	12/04/2015	132 UNION TRAIL	GALVESTON	TX
4	4.00	2011	4189	\$ 1,530,000	Eagles Nest Golf Course Subd #6 Lot 9	\$ 365.24	12/18/2015	308 RAVEN GOLF LANE	SILVERTHORNE	CO
3	3.00	2007	1862	\$ 1,480,000	Crystal Peak Lodge Condos Unit 7504	\$ 794.84	12/04/2015	1891 SKI HILL ROAD	LONGMONT	CO
		1955	4585	\$ 1,300,000	Bartlett & Shock Subd Lot 58	\$ 283.53	12/31/2015	208 N MAIN ST	BRECKENRIDGE	CO
4	4.00	1998	2358	\$ 1,265,000	Westridge TH Unit 3A	\$ 536.47	12/14/2015	49 WESTRIDGE ROAD	MONTAGNOLA	SWITZERLAND
4	4.00	2011	3330	\$ 1,245,000	Bills Ranch Subd Lot 19A	\$ 373.87	12/09/2015	24 TAYLOR TRL	FRISCO	CO
6	6.00	1994	5743	\$ 1,200,000	Lakeshore Subd Lot 479	\$ 208.95	12/09/2015	391 LAKESHORE LOOP	OKLAHOMA CITY	OK
4	4.00	1995	2248	\$ 1,190,000	Pines @ 4 O'Clock TH #9 Unit 11A	\$ 529.36	12/09/2015	99 TALL PINES DR	SPRING	TX
5	4.00	1990	4112	\$ 1,105,000	Lakeshore Subd Lot 481	\$ 268.73	12/10/2015	331 LAKESHORE LOOP	BRECKENRIDGE	CO
5	4.00	2006	3517	\$ 1,100,000	Reserve @ Frisco Subd #2 PH 1 Block 2 Lot 7	\$ 312.77	12/09/2015	124 ROSE CROWN	DEKALB	IL
4	4.00	2012	3188	\$ 1,070,000	Willow Creek Highlands Subd #6 Lot 16	\$ 335.63	12/16/2015	704 WILLOWBROOK ROAD	GWYNEDD	PA
3	4.00	2006	4979	\$ 1,035,000	Timber Creek Estates Subd #3 Lot 20A	\$ 207.87	12/31/2015	575 WHISPERING PINES	BRECKENRIDGE	CO
12	12.00	2002	6063	\$ 1,025,000	Dillon Valley Subd Lot 21, Block 1	\$ 169.06	12/04/2015	725 STRAIGHT CREEK DRIVE	SILVERTHORNE	CO

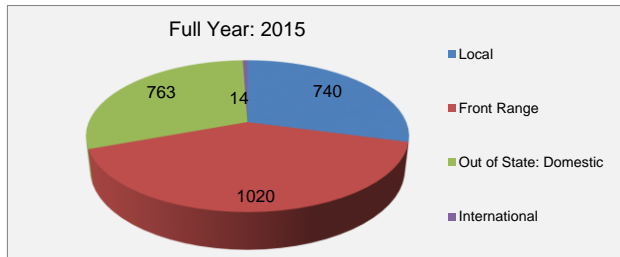
All Sales: Dec. 2015

Origin of Buyer	# of Trans.	% Overall
Local	81	29%
Front Range	115	42%
Out of State: Domestic	79	29%
International	1	0%
Total Sales	276	100%



All Sales: 2015

Origin of Buyer	# of Trans.	% Overall
Local	740	29%
Front Range	1020	40%
Out of State: Domestic	763	30%
International	14	1%
Total Sales	2537	100%



All Sales: 2014

Origin of Buyer	# of Trans.	% Overall
Local	492	24%
Front Range	896	44%
Out of State: Domestic	635	31%
International	19	1%
Total Sales	2042	100%

All Sales: 2013

Origin of Buyer	# of Trans.	% Overall
Local	502	26%
Front Range	765	40%
Out of State: Domestic	624	33%
International	17	1%
Total Sales	1908	100%

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New Development Summary

Improved Residential New Unit Sales detail: December 2015

Brm	Bath	Year Built	Size	Price	Legal	Unit Type	PPSF	Address
4.00	6	2015	3,668	\$ 2,870,000	Cottages @ Shock Hill Subd PH VIII Lot 8	SINGLEFAM	\$ 782.44	61 REGENT DRIVE
6.00	6	2006	4,981	\$ 2,450,000	Highlands @ Breck Gold Run Subd Lots: 262 263	SINGLEFAM	\$ 491.87	317 & 343 GLEN EAGLE LOOP
4.00	5	2014	3,418	\$ 2,200,000	Weisshorn Subd #2 Block 10 Lot 9	SINGLEFAM	\$ 643.65	103 N PINE ST
4.00	5	2015	2,487	\$ 1,795,000	Shock Hill Landing Subd #3 Lot 5	SINGLEFAM	\$ 721.75	132 UNION TRAIL
4.00	4	2011	4,189	\$ 1,530,000	Eagles Nest Golf Course Subd #6 Lot 9	SINGLEFAM	\$ 365.24	308 RAVEN GOLF LANE
4.00	4	2011	3,330	\$ 1,245,000	Bills Ranch Sub Lot 19A	SINGLEFAM	\$ 373.87	24 TAYLOR TRL
4.00	4	2012	3,188	\$ 1,070,000	Willow Creek Highlands Subd #6 Lot 16	SINGLEFAM	\$ 335.63	704 WILLOWBROOK ROAD
4.00	5	2006	3,019	\$ 998,800	Eagles Nest Subd #1 Phase 1 Block 5 Lot 4	SINGLEFAM	\$ 330.84	1725 FALCON DRIVE
3.00	4	2014	2,638	\$ 970,000	Shores @ The Highlands Subd #4 Lot 14B	SINGLEFAM	\$ 367.70	59 RED QUILL LANE
6.00	8	2015	4,185	\$ 940,000	Teller Street Residences Lot D	SINGLEFAM	\$ 224.61	414 TELLER ST
4.00	4	2015	2,758	\$ 919,000	Cabins @ Angler Mtn Ranch Subd #3 Lot 13	SINGLEFAM	\$ 333.21	174 STONEFLY DRIVE
4.00	4	2015	2,899	\$ 904,000	Cabins @ Angler Mtn Ranch Subd #3 Lot 2	SINGLEFAM	\$ 311.83	205 STONEFLY DRIVE
3.00	3	2015	1,721	\$ 849,800	Homes @ Maggie Point Subd #2 Lot 7	SINGLEFAM	\$ 493.78	59 MAGGIE PLACER LOOP
3.00	3	2015	1,739	\$ 840,000	Homes @ Maggie Point Subd #2 Lot 8	SINGLEFAM	\$ 483.04	61 MAGGIE PLACER LOOP
3.00	4	2015	2,360	\$ 799,000	Angler Mtn Ranch Lakeside Th #6 Unit 39B	MULTIFAM	\$ 338.56	483 FLY LINE DRIVE
3.00	3	2015	1,853	\$ 687,400	Alders TH Unit 4A	MULTIFAM	\$ 370.97	74 INDEPENDENCE LANE
2.00	2	2014	1,501	\$ 675,000	Town Centre Condos Bldg 2 Unit 14	MULTIFAM	\$ 449.70	116 5TH AVE
2.00	2	2014	1,226	\$ 640,000	481C West Main Condo Unit C202	MULTIFAM	\$ 522.02	481 W MAIN ST
2.00	2	2014	990	\$ 566,350	Town Centre Condos Bldg 2 Unit 13	MULTIFAM	\$ 572.07	116 S 5TH AVE
2.00	2	2014	1,002	\$ 560,000	Town Centre Condos Bldg 1 Unit 4	MULTIFAM	\$ 558.88	118 S FIFTH AVE
2.00	2	2014	980	\$ 530,000	Town Centre Condos Bldg 2 Unit 12	MULTIFAM	\$ 540.82	116 S 5TH AVE
2.00	2	2014	1,038	\$ 530,000	Town Centre Condos Bldg 1 Unit 3	MULTIFAM	\$ 510.60	116 5TH AVE
2.00	2	2003	860	\$ 345,000	Fifth And Main Condo Unit 2	MULTIFAM	\$ 401.16	419 MAIN STREET
2.00	2	2014	964	\$ 285,000	Town Centre Condos Bldg 1 Unit 6	DEED RESTRICTED	\$ 295.64	118 S 5TH AVE
2.00	2	2014	989	\$ 285,000	Town Centre Condos Bldg 2 Unit 16	DEED RESTRICTED	\$ 288.17	116 S 5TH AVE
2.00	2	2014	1,015	\$ 285,000	Town Centre Condos Bldg 2 Unit 15	DEED RESTRICTED	\$ 280.79	116 S 5TH AVE
2.00	2	2014	1,031	\$ 285,000	Town Centre Condos Bldg 1 Unit 8	DEED RESTRICTED	\$ 276.43	118 S 5TH AVE

Summary of Improved Residential New Unit Sales: December 2015

Average Price:	\$964,976
Average PPSF:	\$432.05
Median Price:	\$840,000
# Transactions:	27
Gross Volume:	\$ 26,054,350



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