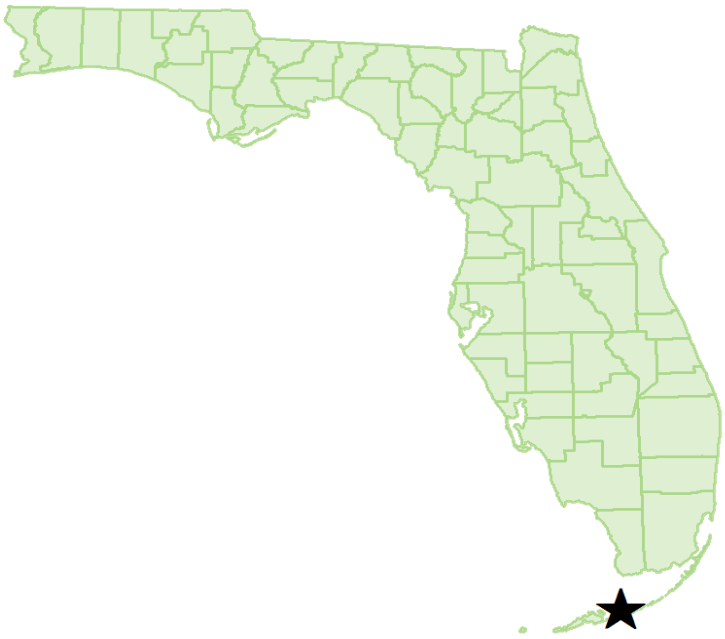
Quarterly Market Detail - Q1 2026

Single-Family Homes

Marathon & Lower Keys Association of REALTORS®

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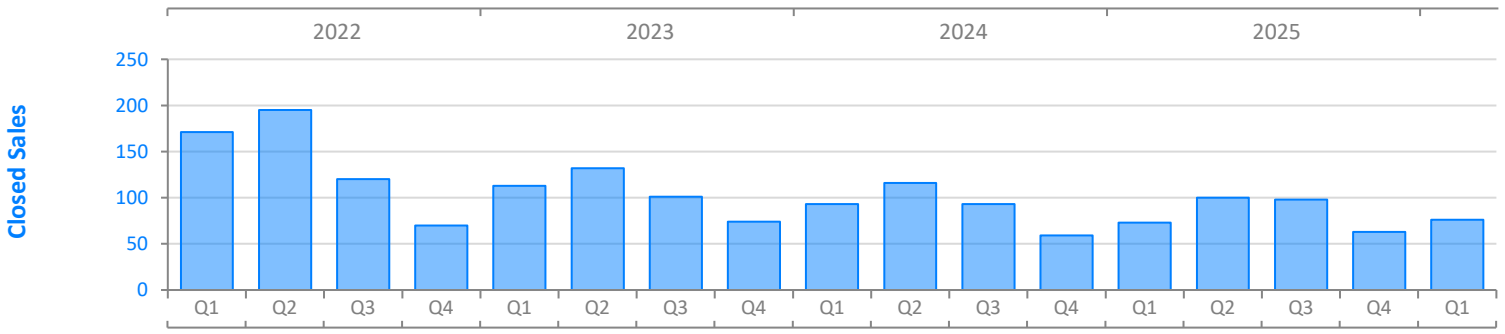
Summary Statistics	Q1 2026	Q1 2025	Percent Change Year-over-Year
Closed Sales	76	73	4.1%
Paid in Cash	34	26	30.8%
Median Sale Price	$1,087,500	$1,015,000	7.1%
Average Sale Price	$1,789,764	$1,325,178	35.1%
Dollar Volume	$136.0 Million	$96.7 Million	40.6%
Median Percent of Original List Price Received	92.4%	92.3%	0.1%
Median Time to Contract	62 Days	86 Days	-27.9%
Median Time to Sale	106 Days	120 Days	-11.7%
New Pending Sales	91	87	4.6%
New Listings	176	192	-8.3%
Pending Inventory	41	39	5.1%
Inventory (Active Listings)	255	293	-13.0%
Months Supply of Inventory	9.1	10.3	-11.7%

Closed Sales

The number of sales transactions which closed during the quarter

Economists' note : Closed Sales are one of the simplest—yet most important—indicators for the residential real estate market. When comparing Closed Sales across markets of different sizes, we recommend comparing the percent changes in sales rather than the number of sales. Closed Sales (and many other market metrics) are affected by seasonal cycles, so actual trends are more accurately represented by year-over-year changes (i.e. comparing a quarter's sales to the amount of sales in the same quarter in the previous year), rather than changes from one quarter to the next.

Quarter	Closed Sales	Percent Change Year-over-Year
Year-to-Date	76	4.1%
Q1 2026	**76**	**4.1%**
Q4 2025	63	6.8%
Q3 2025	98	5.4%
Q2 2025	100	-13.8%
Q1 2025	73	-21.5%
Q4 2024	59	-20.3%
Q3 2024	93	-7.9%
Q2 2024	116	-12.1%
Q1 2024	93	-17.7%
Q4 2023	74	5.7%
Q3 2023	101	-15.8%
Q2 2023	132	-32.3%
Q1 2023	113	-33.9%



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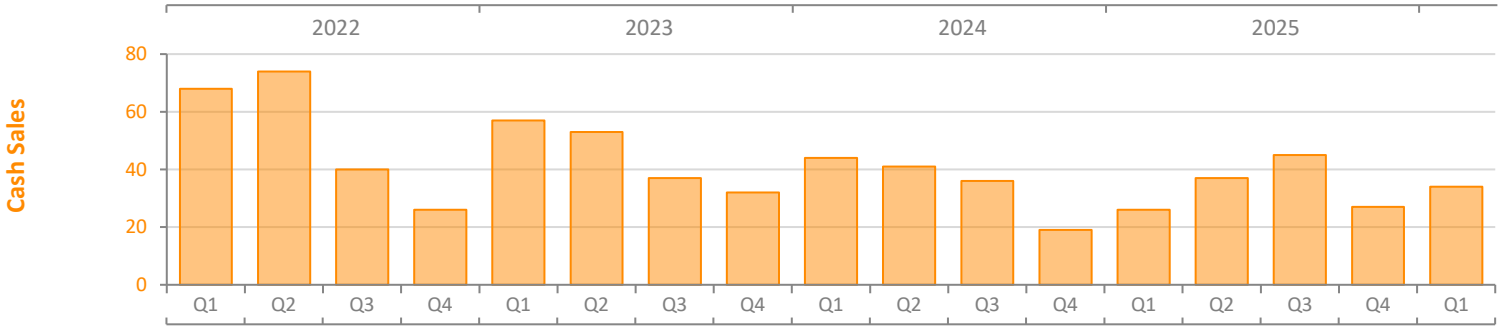
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Cash Sales

The number of Closed Sales during the quarter in which buyers exclusively paid in cash

Economists' note : Cash Sales can be a useful indicator of the extent to which investors are participating in the market. Why? Investors are far more likely to have the funds to purchase a home available up front, whereas the typical homebuyer requires a mortgage or some other form of financing. There are, of course, many possible exceptions, so this statistic should be interpreted with care.

Quarter	Cash Sales	Percent Change Year-over-Year
Year-to-Date	34	30.8%
Q1 2026	**34**	**30.8%**
Q4 2025	27	42.1%
Q3 2025	45	25.0%
Q2 2025	37	-9.8%
Q1 2025	26	-40.9%
Q4 2024	19	-40.6%
Q3 2024	36	-2.7%
Q2 2024	41	-22.6%
Q1 2024	44	-22.8%
Q4 2023	32	23.1%
Q3 2023	37	-7.5%
Q2 2023	53	-28.4%
Q1 2023	57	-16.2%

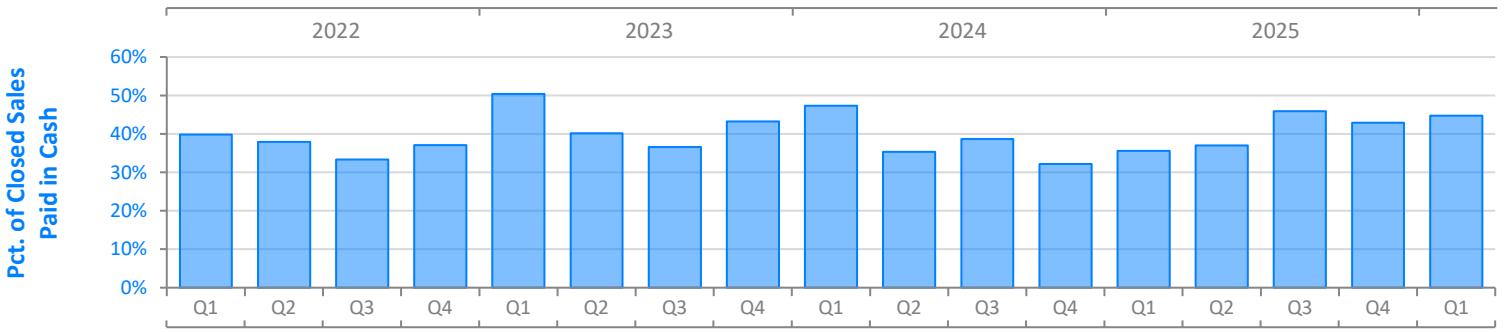


Cash Sales as a Percentage of Closed Sales

The percentage of Closed Sales during the quarter which were Cash Sales

Economists' note : This statistic is simply another way of viewing Cash Sales. The remaining percentages of Closed Sales (i.e. those not paid fully in cash) each quarter involved some sort of financing, such as mortgages, owner/seller financing, assumed loans, etc.

Quarter	Percent of Closed Sales Paid in Cash	Percent Change Year-over-Year
Year-to-Date	44.7%	25.6%
Q1 2026	**44.7%**	**25.6%**
Q4 2025	42.9%	33.2%
Q3 2025	45.9%	18.6%
Q2 2025	37.0%	4.8%
Q1 2025	35.6%	-24.7%
Q4 2024	32.2%	-25.5%
Q3 2024	38.7%	5.7%
Q2 2024	35.3%	-12.2%
Q1 2024	47.3%	-6.2%
Q4 2023	43.2%	16.4%
Q3 2023	36.6%	9.9%
Q2 2023	40.2%	6.1%
Q1 2023	50.4%	26.6%



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Single-Family Homes

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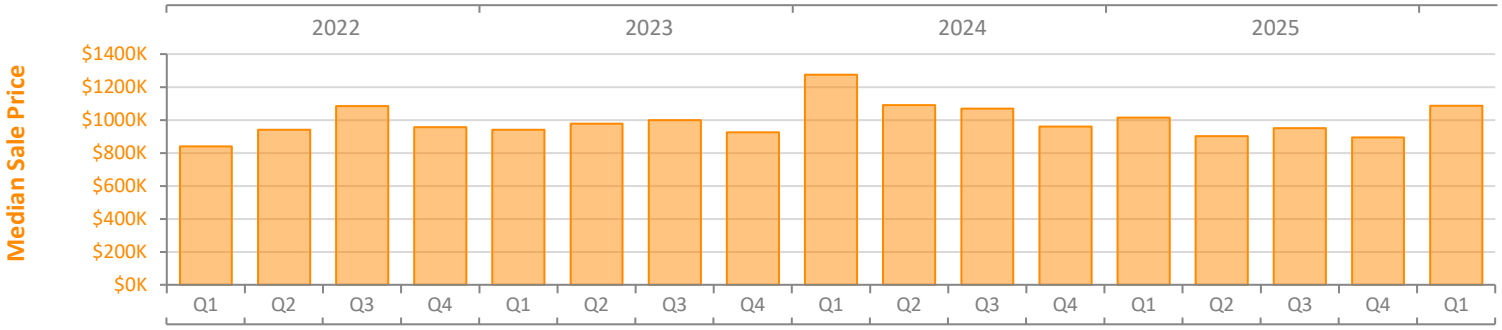
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Median Sale Price

The median sale price reported for the quarter (i.e. 50% of sales were above and 50% of sales were below)

Economists' note : Median Sale Price is our preferred summary statistic for price activity because, unlike Average Sale Price, Median Sale Price is not sensitive to high sale prices for small numbers of homes that may not be characteristic of the market area. Keep in mind that median price trends over time are not always solely caused by changes in the general value of local real estate. Median sale price only reflects the values of the homes that *sold* each quarter, and the mix of the types of homes that sell can change over time.

Quarter	Median Sale Price	Percent Change Year-over-Year
Year-to-Date	$1,087,500	7.1%
Q1 2026	**$1,087,500**	**7.1%**
Q4 2025	$895,000	-6.8%
Q3 2025	$950,000	-11.2%
Q2 2025	$901,250	-17.3%
Q1 2025	$1,015,000	-20.4%
Q4 2024	$960,000	3.8%
Q3 2024	$1,070,000	7.0%
Q2 2024	$1,090,000	11.5%
Q1 2024	$1,275,000	35.6%
Q4 2023	$925,000	-3.3%
Q3 2023	$1,000,000	-7.8%
Q2 2023	$977,500	4.0%
Q1 2023	$940,000	11.9%

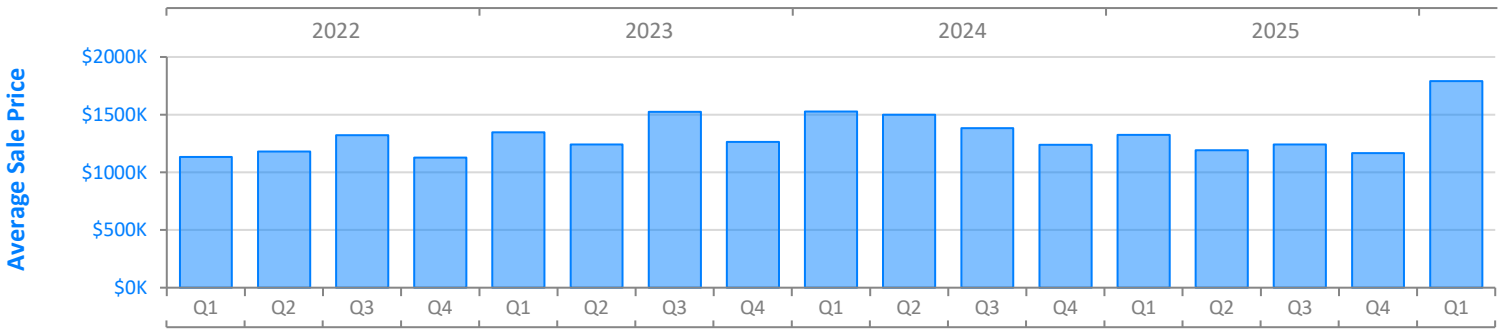


Average Sale Price

The average sale price reported for the quarter (i.e. total sales in dollars divided by the number of sales)

Economists' note : Usually, we prefer Median Sale Price over Average Sale Price as a summary statistic for home prices. However, Average Sale Price does have its uses—particularly when it is analyzed alongside the Median Sale Price. For one, the relative difference between the two statistics can provide some insight into the market for higher-end homes in an area.

Quarter	Average Sale Price	Percent Change Year-over-Year
Year-to-Date	$1,789,764	35.1%
Q1 2026	**$1,789,764**	**35.1%**
Q4 2025	$1,165,726	-5.9%
Q3 2025	$1,242,563	-10.2%
Q2 2025	$1,192,586	-20.5%
Q1 2025	$1,325,178	-13.2%
Q4 2024	$1,239,434	-1.8%
Q3 2024	$1,383,349	-9.2%
Q2 2024	$1,500,453	20.7%
Q1 2024	$1,526,701	13.4%
Q4 2023	$1,262,575	12.0%
Q3 2023	$1,523,141	15.2%
Q2 2023	$1,242,667	5.3%
Q1 2023	$1,346,484	19.0%



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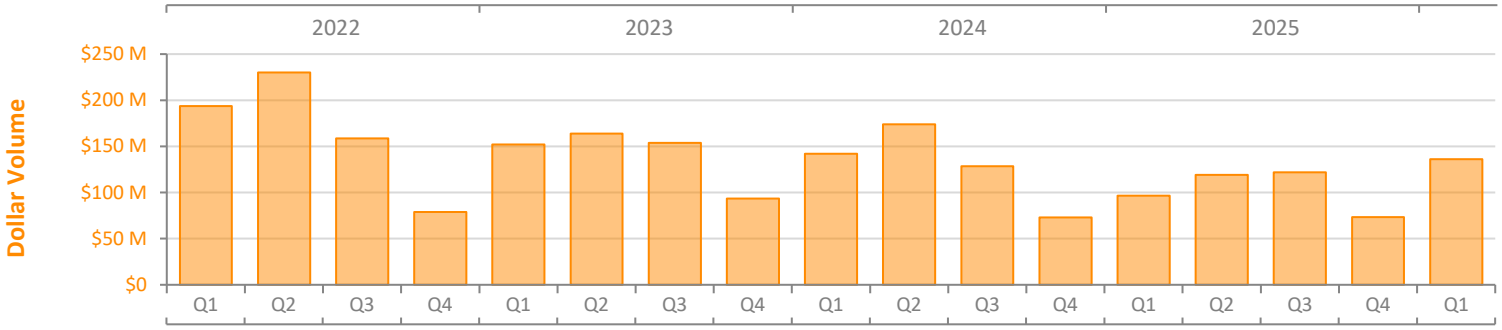
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Dollar Volume

The sum of the sale prices for all sales which closed during the quarter

Economists' note : Dollar Volume is simply the sum of all sale prices in a given time period, and can quickly be calculated by multiplying Closed Sales by Average Sale Price. It is a strong indicator of the health of the real estate industry in a market, and is of particular interest to real estate professionals, investors, analysts, and government agencies. Potential home sellers and home buyers, on the other hand, will likely be better served by paying attention to trends in the two components of Dollar Volume (i.e. sales and prices) individually.

Quarter	Dollar Volume	Percent Change Year-over-Year
Year-to-Date	$136.0 Million	40.6%
Q1 2026	**$136.0 Million**	**40.6%**
Q4 2025	$73.4 Million	0.4%
Q3 2025	$121.8 Million	-5.3%
Q2 2025	$119.3 Million	-31.5%
Q1 2025	$96.7 Million	-31.9%
Q4 2024	$73.1 Million	-21.7%
Q3 2024	$128.7 Million	-16.4%
Q2 2024	$174.1 Million	6.1%
Q1 2024	$142.0 Million	-6.7%
Q4 2023	$93.4 Million	18.4%
Q3 2023	$153.8 Million	-3.1%
Q2 2023	$164.0 Million	-28.7%
Q1 2023	$152.2 Million	-21.4%

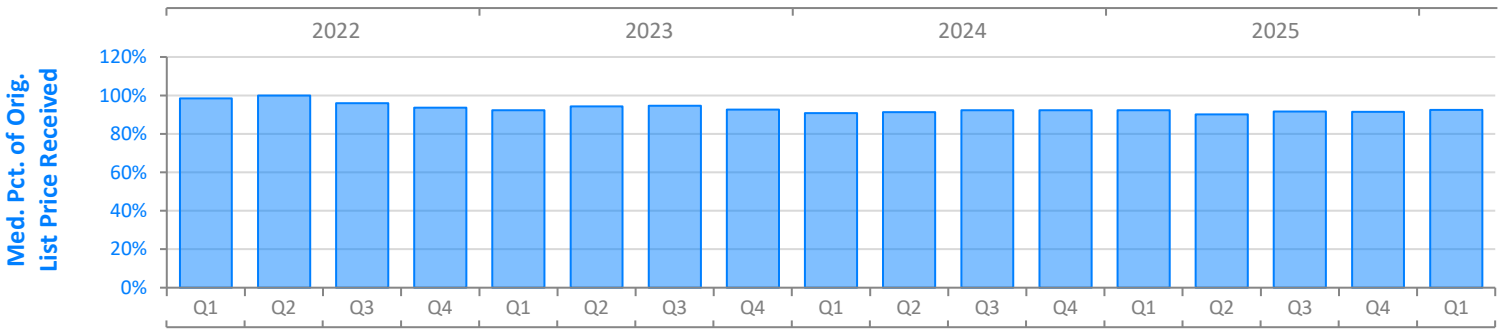


Median Percent of Original List Price Received

The median of the sale price (as a percentage of the original list price) across all properties selling during the quarter

Economists' note : The Median Percent of Original List Price Received is useful as an indicator of market recovery, since it typically rises as buyers realize that the market may be moving away from them and they need to match the selling price (or better it) in order to get a contract on the house. This is usually the last measure to indicate a market has shifted from down to up, so it is what we would call a *lagging* indicator.

Quarter	Med. Pct. of Orig. List Price Received	Percent Change Year-over-Year
Year-to-Date	92.4%	0.1%
Q1 2026	**92.4%**	**0.1%**
Q4 2025	91.5%	-0.9%
Q3 2025	91.6%	-0.8%
Q2 2025	90.1%	-1.3%
Q1 2025	92.3%	1.7%
Q4 2024	92.3%	-0.3%
Q3 2024	92.3%	-2.4%
Q2 2024	91.3%	-3.2%
Q1 2024	90.8%	-1.6%
Q4 2023	92.6%	-1.2%
Q3 2023	94.6%	-1.4%
Q2 2023	94.3%	-5.7%
Q1 2023	92.3%	-6.3%



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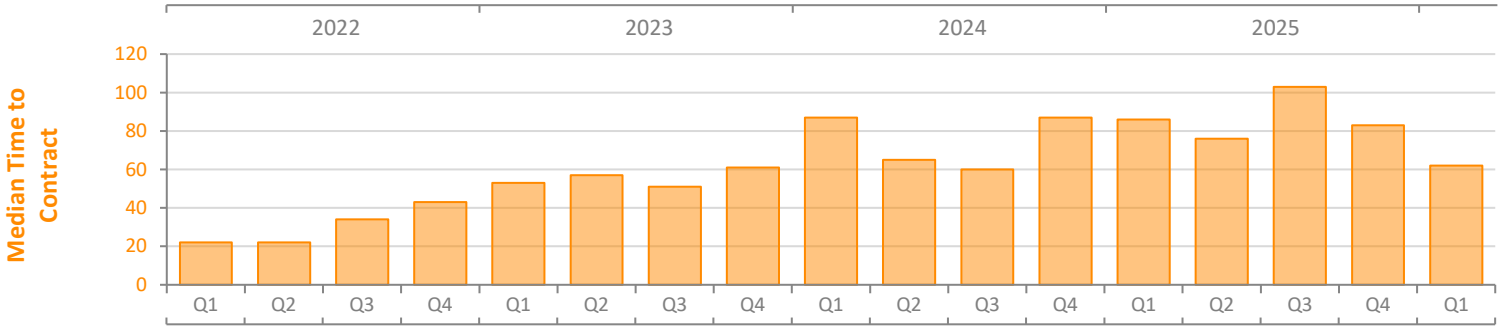
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Median Time to Contract

The median number of days between the listing date and contract date for all Closed Sales during the quarter

Economists' note : Like Time to Sale, Time to Contract is a measure of the length of the home selling process calculated for sales which closed during the quarter. The difference is that Time to Contract measures the number of days between the initial listing of a property and the signing of the contract which eventually led to the closing of the sale. When the gap between Median Time to Contract and Median Time to Sale grows, it is usually a sign of longer closing times and/or declining numbers of cash sales.

Quarter	Median Time to Contract	Percent Change Year-over-Year
Year-to-Date	62 Days	-27.9%
Q1 2026	**62 Days**	**-27.9%**
Q4 2025	83 Days	-4.6%
Q3 2025	103 Days	71.7%
Q2 2025	76 Days	16.9%
Q1 2025	86 Days	-1.1%
Q4 2024	87 Days	42.6%
Q3 2024	60 Days	17.6%
Q2 2024	65 Days	14.0%
Q1 2024	87 Days	64.2%
Q4 2023	61 Days	41.9%
Q3 2023	51 Days	50.0%
Q2 2023	57 Days	159.1%
Q1 2023	53 Days	140.9%

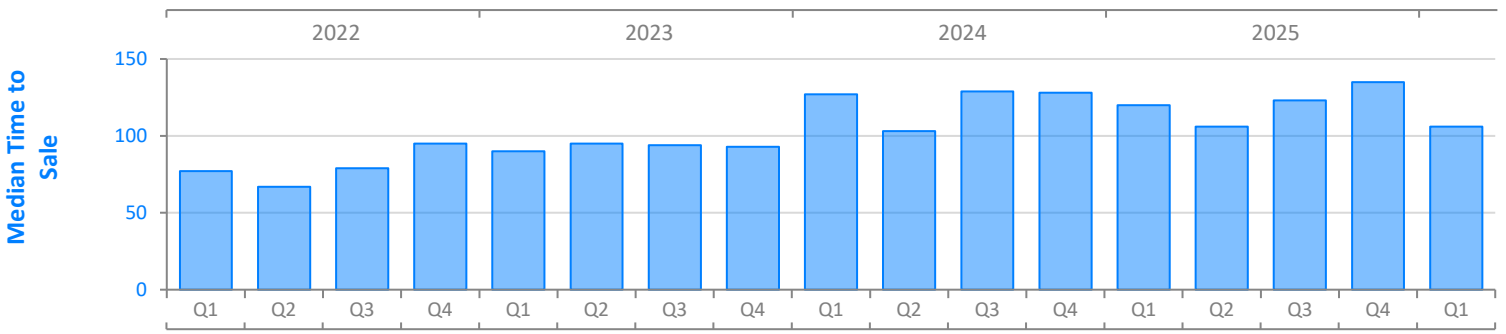


Median Time to Sale

The median number of days between the listing date and closing date for all Closed Sales during the quarter

Economists' note : Time to Sale is a measure of the length of the home selling process, calculated as the number of days between the initial listing of a property and the closing of the sale. *Median* Time to Sale is the amount of time the "middle" property selling this month was on the market. That is, 50% of homes selling this month took *less* time to sell, and 50% of homes took *more* time to sell. Median Time to Sale gives a more accurate picture than Average Time to Sale, which can be skewed upward by small numbers of properties taking an abnormally long time to sell.

Quarter	Median Time to Sale	Percent Change Year-over-Year
Year-to-Date	106 Days	-11.7%
Q1 2026	**106 Days**	**-11.7%**
Q4 2025	135 Days	5.5%
Q3 2025	123 Days	-4.7%
Q2 2025	106 Days	2.9%
Q1 2025	120 Days	-5.5%
Q4 2024	128 Days	37.6%
Q3 2024	129 Days	37.2%
Q2 2024	103 Days	8.4%
Q1 2024	127 Days	41.1%
Q4 2023	93 Days	-2.1%
Q3 2023	94 Days	19.0%
Q2 2023	95 Days	41.8%
Q1 2023	90 Days	16.9%



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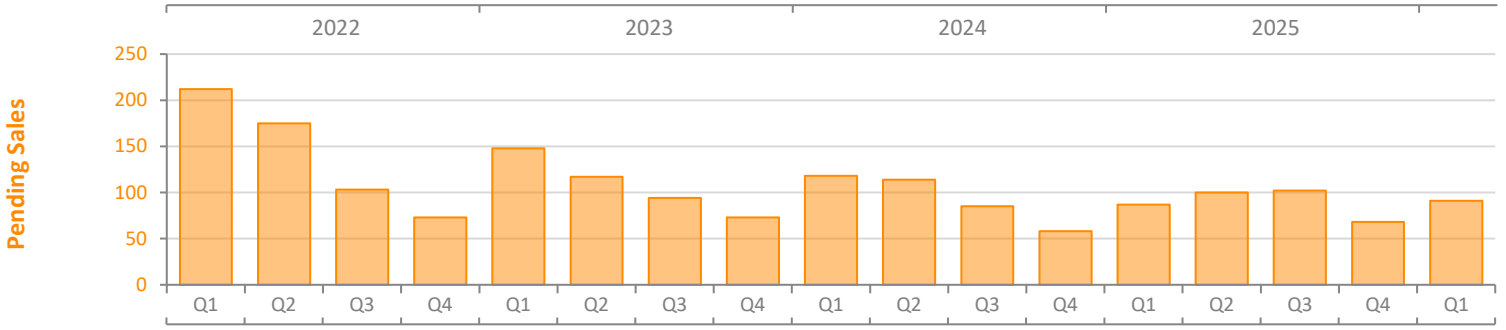
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New Pending Sales

The number of listed properties that went under contract during the quarter

Economists' note : Because of the typical length of time it takes for a sale to close, economists consider Pending Sales to be a decent indicator of potential future Closed Sales. It is important to bear in mind, however, that not all Pending Sales will be closed successfully. So, the effectiveness of Pending Sales as a future indicator of Closed Sales is susceptible to changes in market conditions such as the availability of financing for homebuyers and the inventory of distressed properties for sale.

Quarter	New Pending Sales	Percent Change Year-over-Year
Year-to-Date	91	4.6%
Q1 2026	**91**	**4.6%**
Q4 2025	68	17.2%
Q3 2025	102	20.0%
Q2 2025	100	-12.3%
Q1 2025	87	-26.3%
Q4 2024	58	-20.5%
Q3 2024	85	-9.6%
Q2 2024	114	-2.6%
Q1 2024	118	-20.3%
Q4 2023	73	0.0%
Q3 2023	94	-8.7%
Q2 2023	117	-33.1%
Q1 2023	148	-30.2%

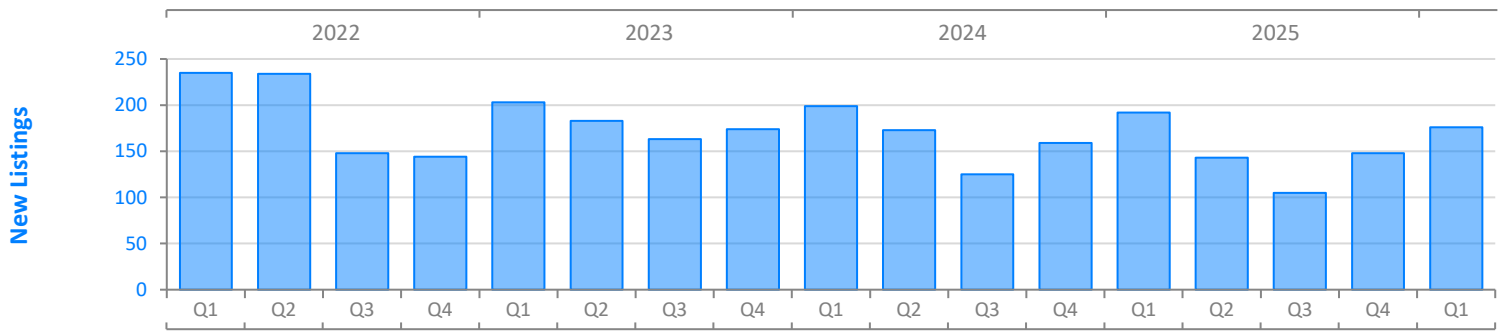


New Listings

The number of properties put onto the market during the quarter

Economists' note : New Listings tend to rise in delayed response to increasing prices, so they are often seen as a lagging indicator of market health. As prices rise, potential sellers raise their estimations of value—and in the most recent cycle, rising prices have freed up many potential sellers who were previously underwater on their mortgages. Note that in our calculations, we take care to not include properties that were recently taken off the market and quickly relisted, since these are not really *new* listings.

Quarter	New Listings	Percent Change Year-over-Year
Year-to-Date	176	-8.3%
Q1 2026	**176**	**-8.3%**
Q4 2025	148	-6.9%
Q3 2025	105	-16.0%
Q2 2025	143	-17.3%
Q1 2025	192	-3.5%
Q4 2024	159	-8.6%
Q3 2024	125	-23.3%
Q2 2024	173	-5.5%
Q1 2024	199	-2.0%
Q4 2023	174	20.8%
Q3 2023	163	10.1%
Q2 2023	183	-21.8%
Q1 2023	203	-13.6%



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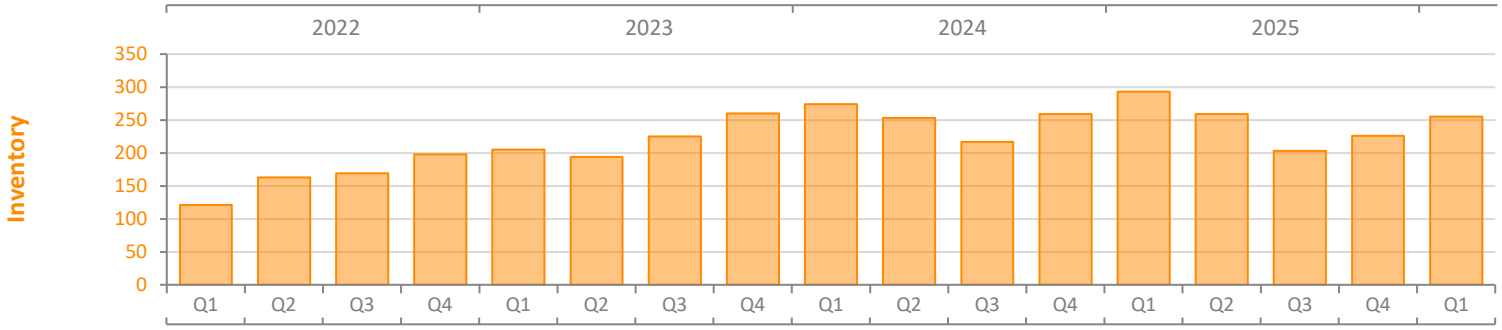
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Inventory (Active Listings)

The number of property listings active at the end of the quarter

Economists' note : There are a number of ways to define and calculate Inventory. Our method is to simply count the number of active listings on the last day of the quarter, and hold this number to compare with the same quarter the following year. Inventory rises when New Listings are outpacing the number of listings that go off-market (regardless of whether they actually sell). Likewise, it falls when New Listings aren't keeping up with the rate at which homes are going off-market.

Quarter	Inventory	Percent Change Year-over-Year
YTD (Monthly Avg)	259	-12.3%
Q1 2026	**255**	**-13.0%**
Q4 2025	226	-12.7%
Q3 2025	203	-6.5%
Q2 2025	259	2.4%
Q1 2025	293	6.9%
Q4 2024	259	-0.4%
Q3 2024	217	-3.6%
Q2 2024	253	30.4%
Q1 2024	274	33.7%
Q4 2023	260	31.3%
Q3 2023	225	33.1%
Q2 2023	194	19.0%
Q1 2023	205	69.4%

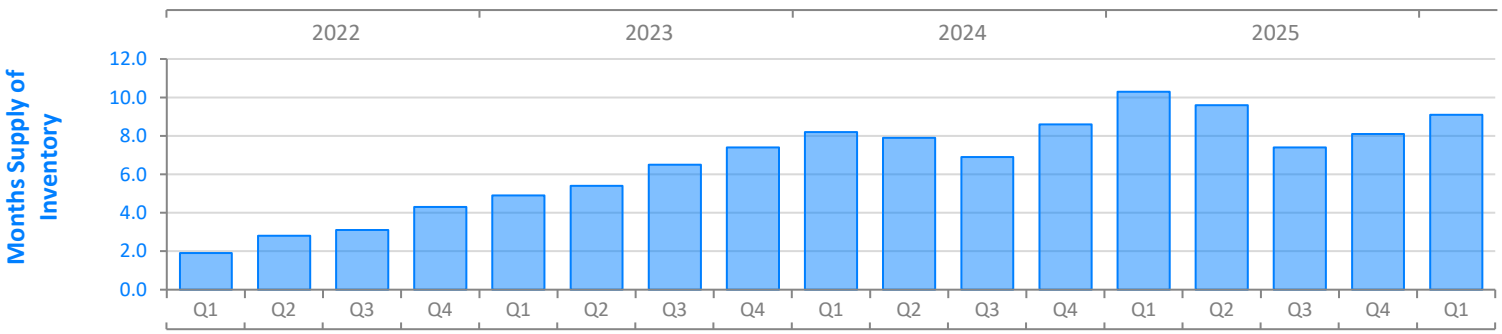


Months Supply of Inventory

An estimate of the number of months it will take to deplete the current Inventory given recent sales rates

Economists' note : MSI is a useful indicator of market conditions. The benchmark for a balanced market (favoring neither buyer nor seller) is 5.5 months of inventory. Anything higher is traditionally a buyers' market, and anything lower is a sellers' market. There is no single accepted way of calculating MSI. A common method is to divide current Inventory by the most recent month's Closed Sales count, but this count is a usually poor predictor of future Closed Sales due to seasonal cycles. To eliminate seasonal effects, we use the 12-month average of monthly Closed Sales instead.

Quarter	Months Supply	Percent Change Year-over-Year
YTD (Monthly Avg)	9.3	-8.8%
Q1 2026	**9.1**	**-11.7%**
Q4 2025	8.1	-5.8%
Q3 2025	7.4	7.2%
Q2 2025	9.6	21.5%
Q1 2025	10.3	25.6%
Q4 2024	8.6	16.2%
Q3 2024	6.9	6.2%
Q2 2024	7.9	46.3%
Q1 2024	8.2	67.3%
Q4 2023	7.4	72.1%
Q3 2023	6.5	109.7%
Q2 2023	5.4	92.9%
Q1 2023	4.9	157.9%



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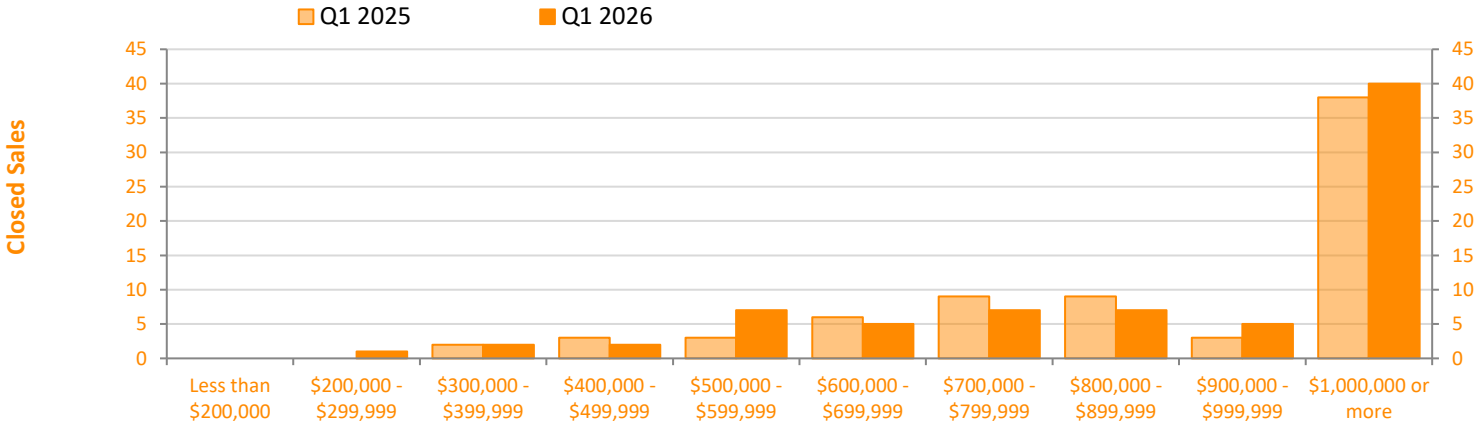
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Closed Sales by Sale Price

The number of sales transactions which closed during the quarter

Economists' note: Closed Sales are one of the simplest—yet most important—indicators for the residential real estate market. When comparing Closed Sales across markets of different sizes, we recommend comparing the percent changes in sales rather than the number of sales. Closed Sales (and many other market metrics) are affected by seasonal cycles, so actual trends are more accurately represented by year-over-year changes (i.e. comparing a quarter's sales to the amount of sales in the same quarter in the previous year), rather than changes from one quarter to the next.

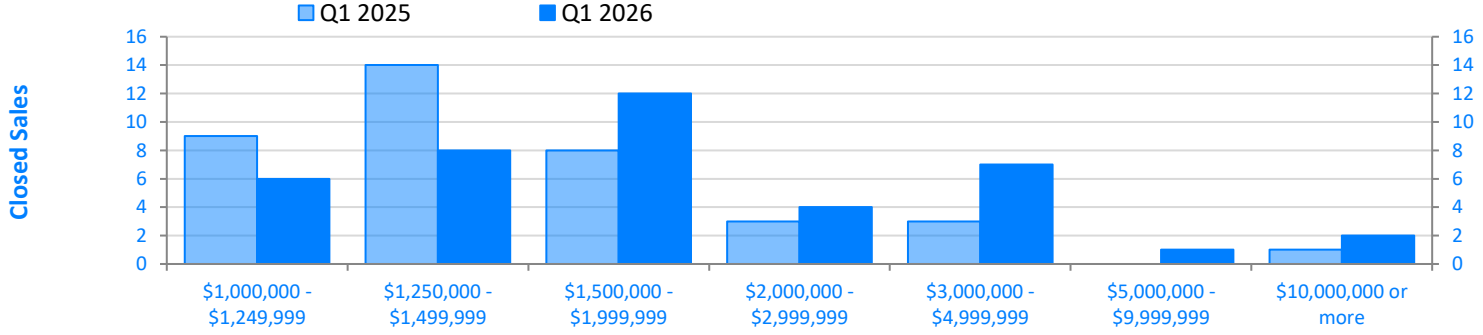
Sale Price	Closed Sales	Percent Change Year-over-Year
Less than $200,000	0	N/A
$200,000 - $299,999	1	N/A
$300,000 - $399,999	2	0.0%
$400,000 - $499,999	2	-33.3%
$500,000 - $599,999	7	133.3%
$600,000 - $699,999	5	-16.7%
$700,000 - $799,999	7	-22.2%
$800,000 - $899,999	7	-22.2%
$900,000 - $999,999	5	66.7%
$1,000,000 or more	40	5.3%



Million Dollar Spotlight

Closed Sales by Sale Price for properties selling for $1,000,000 or more

Sale Price	Closed Sales	Percent Change Year-over-Year
$1,000,000 - $1,249,999	6	-33.3%
$1,250,000 - $1,499,999	8	-42.9%
$1,500,000 - $1,999,999	12	50.0%
$2,000,000 - $2,999,999	4	33.3%
$3,000,000 - $4,999,999	7	133.3%
$5,000,000 - $9,999,999	1	N/A
$10,000,000 or more	2	100.0%



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Quarterly Market Detail - Q1 2026

Single-Family Homes

Marathon & Lower Keys Association of REALTORS®

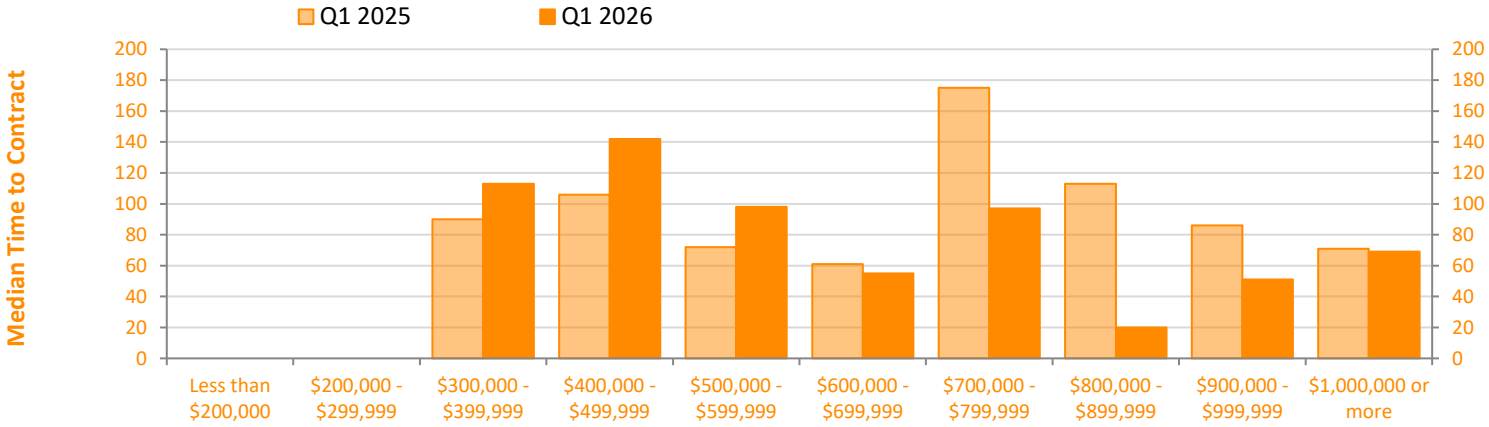
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Median Time to Contract by Sale Price

The median number of days between the listing date and contract date for all Closed Sales during the quarter

Economists' note : Like Time to Sale, Time to Contract is a measure of the length of the home selling process calculated for sales which closed during the quarter. The difference is that Time to Contract measures the number of days between the initial listing of a property and the signing of the contract which eventually led to the closing of the sale. When the gap between Median Time to Contract and Median Time to Sale grows, it is usually a sign of longer closing times and/or declining numbers of cash sales.

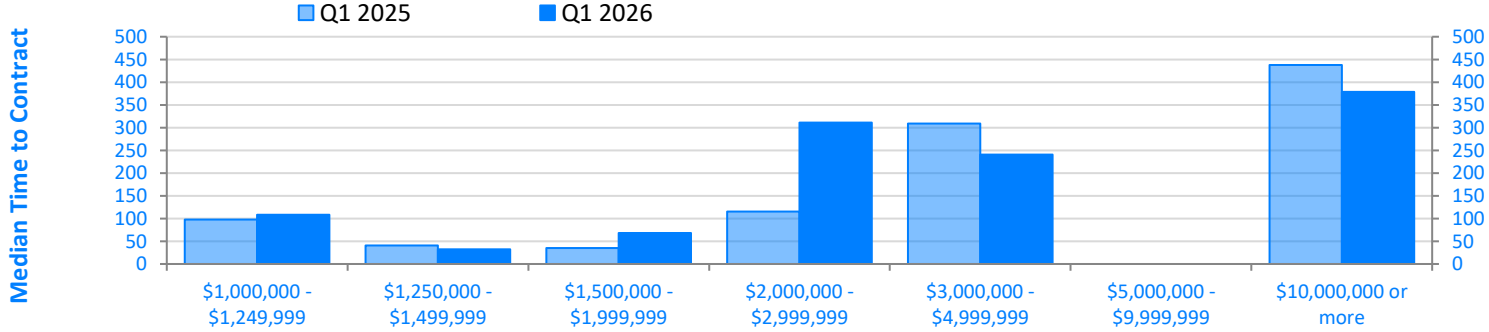
Sale Price	Median Time to Contract	Percent Change Year-over-Year
Less than $200,000	(No Sales)	N/A
$200,000 - $299,999	0 Days	N/A
$300,000 - $399,999	113 Days	25.6%
$400,000 - $499,999	142 Days	34.0%
$500,000 - $599,999	98 Days	36.1%
$600,000 - $699,999	55 Days	-9.8%
$700,000 - $799,999	97 Days	-44.6%
$800,000 - $899,999	20 Days	-82.3%
$900,000 - $999,999	51 Days	-40.7%
$1,000,000 or more	69 Days	-2.8%



Million Dollar Spotlight

Median Time to Contract by Sale Price for properties selling for $1,000,000 or more

Sale Price	Median Time to Contract	Percent Change Year-over-Year
$1,000,000 - $1,249,999	108 Days	10.2%
$1,250,000 - $1,499,999	32 Days	-22.0%
$1,500,000 - $1,999,999	68 Days	94.3%
$2,000,000 - $2,999,999	311 Days	170.4%
$3,000,000 - $4,999,999	241 Days	-22.0%
$5,000,000 - $9,999,999	0 Days	N/A
$10,000,000 or more	379 Days	-13.5%



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Quarterly Market Detail - Q1 2026

Single-Family Homes

Marathon & Lower Keys Association of REALTORS®

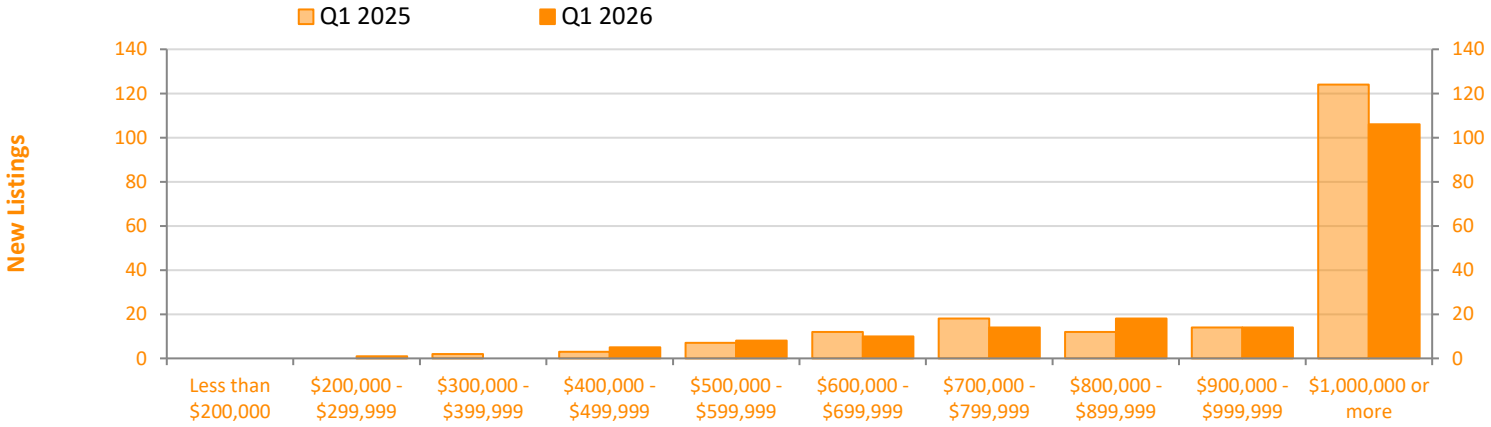
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New Listings by Initial Listing Price

The number of properties put onto the market during the quarter

Economists' note: New Listings tend to rise in delayed response to increasing prices, so they are often seen as a lagging indicator of market health. As prices rise, potential sellers raise their estimations of value—and in the most recent cycle, rising prices have freed up many potential sellers who were previously underwater on their mortgages. Note that in our calculations, we take care to not include properties that were recently taken off the market and quickly relisted, since these are not really *new* listings.

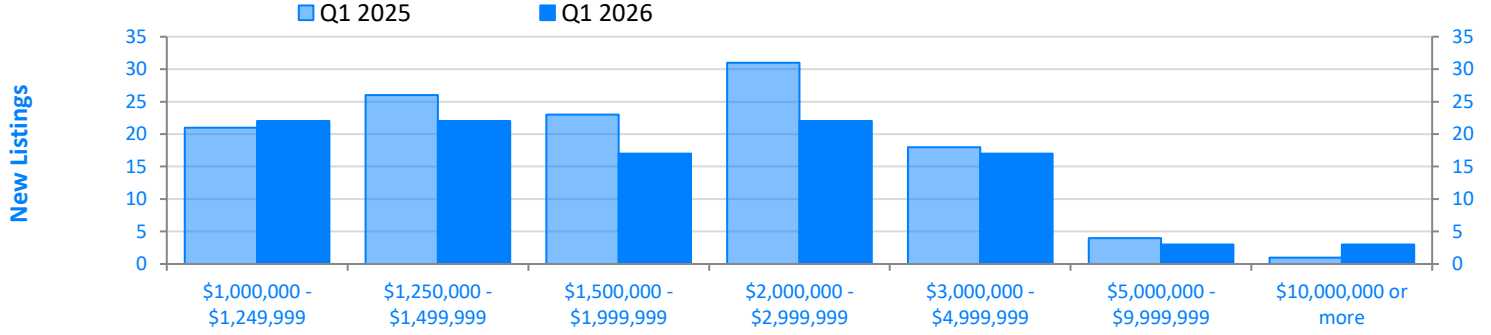
Initial Listing Price	New Listings	Percent Change Year-over-Year
Less than $200,000	0	N/A
$200,000 - $299,999	1	N/A
$300,000 - $399,999	0	-100.0%
$400,000 - $499,999	5	66.7%
$500,000 - $599,999	8	14.3%
$600,000 - $699,999	10	-16.7%
$700,000 - $799,999	14	-22.2%
$800,000 - $899,999	18	50.0%
$900,000 - $999,999	14	0.0%
$1,000,000 or more	106	-14.5%



Million Dollar Spotlight

New Listings by Initial Listing Price for properties listed for $1,000,000 or more

Initial Listing Price	New Listings	Percent Change Year-over-Year
$1,000,000 - $1,249,999	22	4.8%
$1,250,000 - $1,499,999	22	-15.4%
$1,500,000 - $1,999,999	17	-26.1%
$2,000,000 - $2,999,999	22	-29.0%
$3,000,000 - $4,999,999	17	-5.6%
$5,000,000 - $9,999,999	3	-25.0%
$10,000,000 or more	3	200.0%



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Quarterly Market Detail - Q1 2026

Single-Family Homes

Marathon & Lower Keys Association of REALTORS®

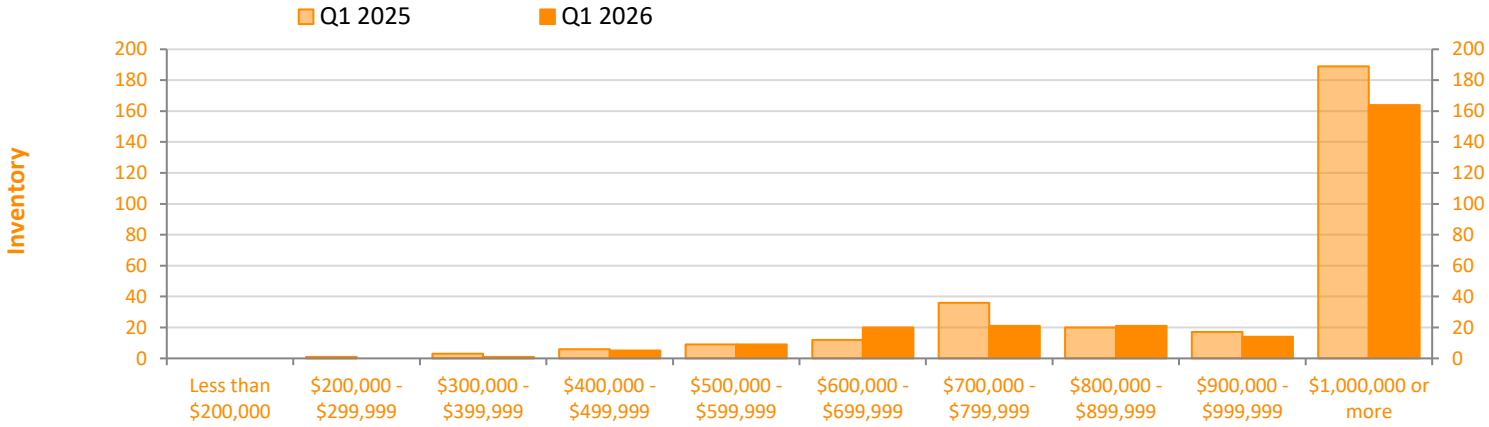
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Inventory by Current Listing Price

The number of property listings active at the end of the quarter

Economists' note : There are a number of ways to define and calculate Inventory. Our method is to simply count the number of active listings on the last day of the quarter, and hold this number to compare with the same quarter the following year. Inventory rises when New Listings are outpacing the number of listings that go off-market (regardless of whether they actually sell). Likewise, it falls when New Listings aren't keeping up with the rate at which homes are going off-market.

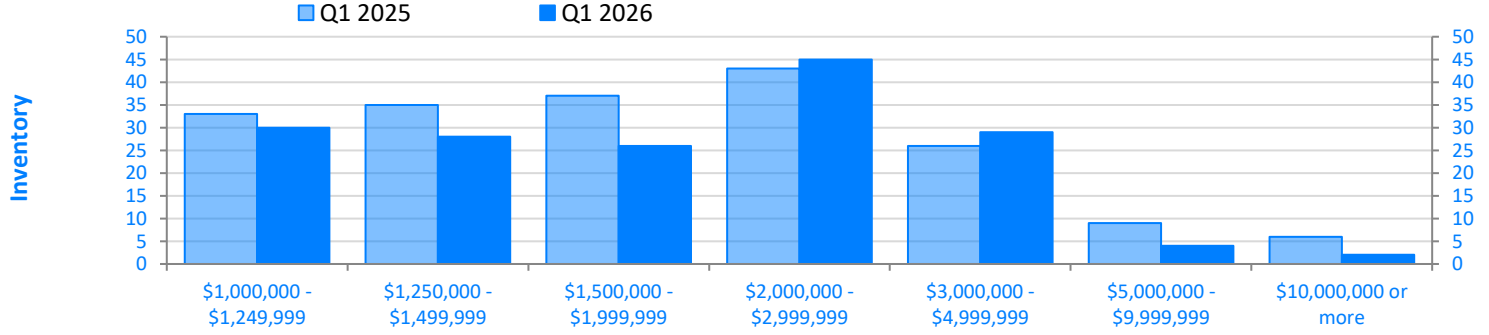
Current Listing Price	Inventory	Percent Change Year-over-Year
Less than $200,000	0	N/A
$200,000 - $299,999	0	-100.0%
$300,000 - $399,999	1	-66.7%
$400,000 - $499,999	5	-16.7%
$500,000 - $599,999	9	0.0%
$600,000 - $699,999	20	66.7%
$700,000 - $799,999	21	-41.7%
$800,000 - $899,999	21	5.0%
$900,000 - $999,999	14	-17.6%
$1,000,000 or more	164	-13.2%



Million Dollar Spotlight

Inventory by Current Listing Price for properties listed for $1,000,000 or more

Current Listing Price	Inventory	Percent Change Year-over-Year
$1,000,000 - $1,249,999	30	-9.1%
$1,250,000 - $1,499,999	28	-20.0%
$1,500,000 - $1,999,999	26	-29.7%
$2,000,000 - $2,999,999	45	4.7%
$3,000,000 - $4,999,999	29	11.5%
$5,000,000 - $9,999,999	4	-55.6%
$10,000,000 or more	2	-66.7%



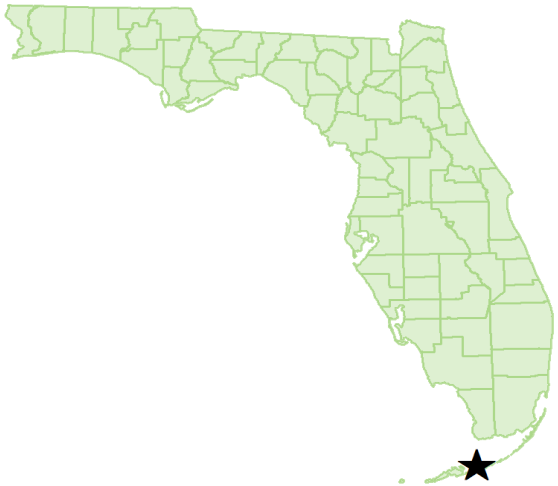
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Quarterly Distressed Market - Q1 2026

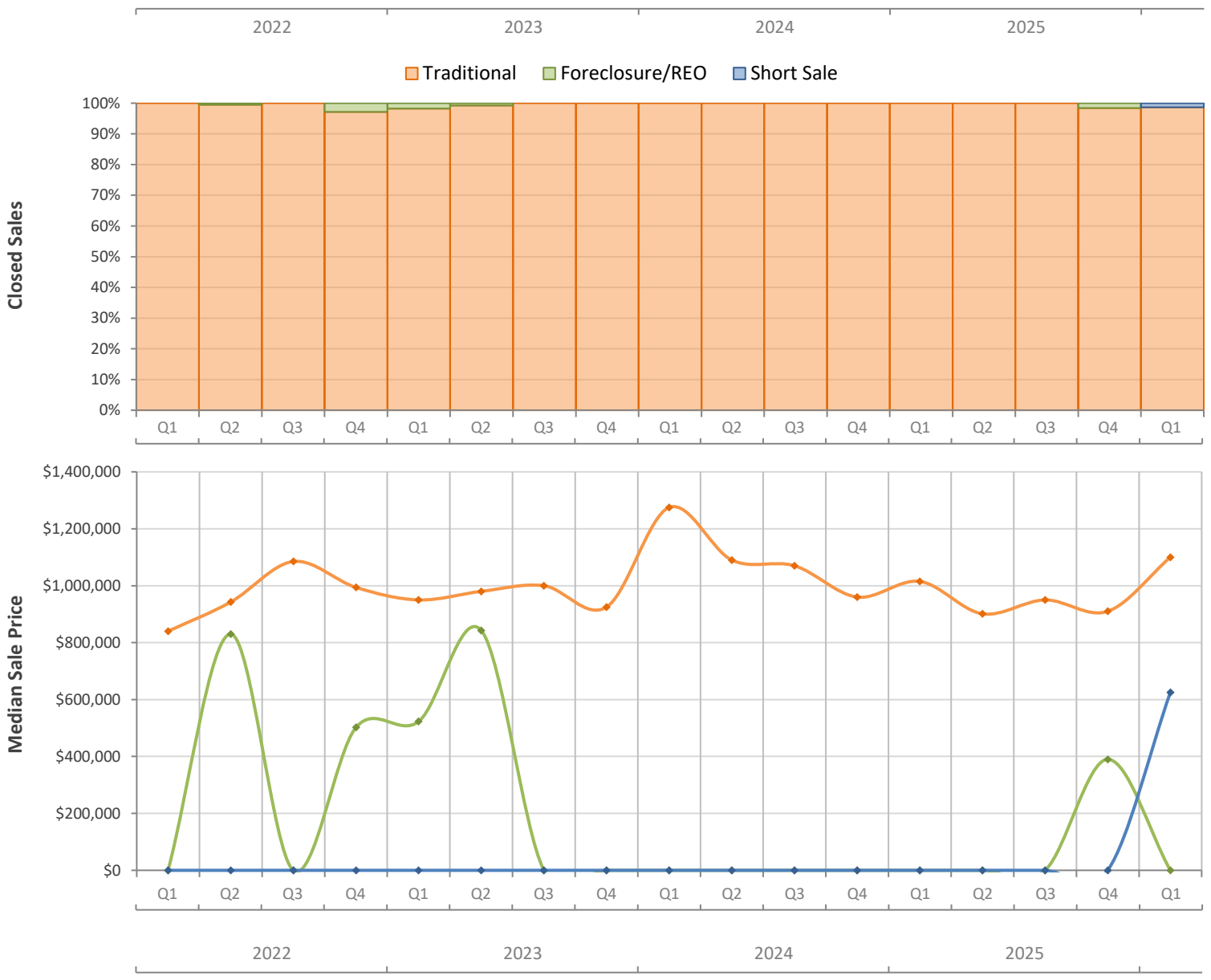
Single-Family Homes

Marathon & Lower Keys Association of REALTORS®

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		Q1 2026	Q1 2025	Percent Change Year-over-Year
Traditional	Closed Sales	75	73	2.7%
	Median Sale Price	$1,100,000	$1,015,000	8.4%
Foreclosure/REO	Closed Sales	0	0	N/A
	Median Sale Price	(No Sales)	(No Sales)	N/A
Short Sale	Closed Sales	1	0	N/A
	Median Sale Price	$625,000	(No Sales)	N/A



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