

## October 2022 - Office Meeting

**Office Event schedule and links at [www.executiveagent.net](http://www.executiveagent.net)**

**Toys For Tots Halloween Party is this Friday 10/21 – tickets still available**

- Tickets and info at <https://executiveevents.ticketleap.com/seasonscreepings/>

**Fitzgerald Financial Group Oktoberfest, 4:00-7:00, Annapolis**

- Join the entire FitzGerald crew and celebrate. 180 Admiral Cochrane Drive, Suite500

**New MD Real Estate Contract Class Oct. 25<sup>th</sup> 12:00 – 1:30 Kent Island**

- The MD Contract has undergone a significant change in format and content.
- Many addendums have been reworked or replaced.
- Join us live or via zoom for a more in-depth review.

**RE/MAX Executive Office Thanksgiving Potluck - Nov. 17<sup>th</sup> 1:00 – 2:30**

- Hosted at the Millersville Office. Bring your favorite side dish or dessert.
- Please let Patty know what your brining, [frontdesk@executiveagent.net](mailto:frontdesk@executiveagent.net)

**AACO Harvest for the Hungry – Nov. 17<sup>th</sup> 5:00-8:00, Twains Tavern**

- Once again, we will be competing to collect food and funds for the AACO Food Bank.
- Reach out to Amy for marketing material and start collecting. [Marketing@executiveagent.net](mailto:Marketing@executiveagent.net)
- Tickets \$15, \$20 at the door, Sponsorships available \$100, Contact Pam Harrison

**RE/MAX Teams Event – Dec. 6-7, Caesars Palace, Las Vegas**

- I have been to this event every year and it's always a good event. Speakers, Roundtables and information geared towards the unique challenges and opportunities associated with teams, big and small. If you're interested in attending let Nathan know.

**October Anniversaries:** Jan Crowley 1 Year, Nataliya Lutsiv 6 Years, Chris Schumaker 7 Years, Allen Stanton 10 Years, Chuck Blanton 11 Years.

**October Birthdays:** Deborah Wade 10/2, Chip Burnett 10/13, Scott Haney 10/13, Melissa Olason 10/29

## Program

### Market Update

- Closed units down 28% from Sept 2021. 19.2% YTD from 2021
- New listings down 18.9% YTD and pending's down 21.9% YTD
- AACO Closings
  - Q1-3 2022 7461 Median Sold Price 445k 3.9 billion
  - Q1-3 2021 9234 Median Sold Price 417k 4.4 billion
  - Q1-3 2020 7901 Median Sold Price 376k 3.5 billion
  - Q1-3 2019 7558 Median Sold Price 355k 3.1 billion
  - Q1-3 2018 7098 Median Sold Price 340k 2.8 billion

Views		Grid Controls				
Sold Price to Original Price (List Side) ▾		<input type="radio"/> All Rows	<input checked="" type="radio"/> Selected Rows	Clear Selections		
#	Name	List #	Original \$ (List-Side)	Sold \$ (List-Side)	DOM	SP/OP% ▾
152	RE/MAX Executive	249.0	112,025,127	113,998,672	13	101.8
156	Compass	137.0	74,649,698	75,908,980	13	101.7
161	Berkshire Hathaway Homese...	262.0	161,797,650	164,377,533	13	101.6
165	Keller Williams Flagship Of M...	547.0	254,924,520	258,748,136	13	101.5
182	Coldwell Banker Residential ...	674.0	425,634,592	430,265,563	15	101.1
191	Redfin Corp	280.0	133,161,797	134,368,034	11	100.9
194	RE/MAX Leading Edge	201.0	104,347,057	105,225,650	13	100.8
221	Long & Foster Real Estate, Inc.	1,049.0	622,539,492	623,070,856	21	100.1
233	Douglas Realty, LLC	360.0	156,694,922	156,413,821	16	99.8

### Lending World Update

- Rate environment conversation
- Temporary Buy Downs, 2/1 and 1/1
- Shop and Lock
- Listing Commitment
- Grant Programs
- Assumable Mortgages, VA and FHA

### KV Core Update

- Phase 1 Rollout is underway in Canada and ahead of schedule.
- Look for in offices classes and onboarding workshops beginning in December and continuing through Q1 2023.
- Continue to import contacts into Booj until the transition. Contact records will merge over into the new system. Any copy created for websites; campaigns should be saved outside of Booj as well. Just copy and paste into a word doc so it can be easily recreated after transition.

### New MD Realtor Contract - Questions?

Housekeeping- Printers- there are now specific BW print drivers for all printers, install at [www.executiveagent.net](http://www.executiveagent.net) and set as default printer to avoid printing in color when unnecessary.

## January thru September 2022 YTD

Anne Arundel County, MD

### Sold Summary

	2022	2021	% Change
Sold Dollar Volume	\$3,924,952,051	\$4,492,170,973	-12.63%
Avg Sold Price	\$534,069	\$490,731	8.83%
Median Sold Price	\$445,000	\$417,500	6.59%
Units Sold	7,461	9,234	-19.20%
Avg Days on Market	16	17	-5.88%
Avg List Price for Solds	\$527,204	\$487,175	8.22%
Avg SP to OLP Ratio	101.3%	101.2%	0.07%
Ratio of Avg SP to Avg OLP	100.7%	100.4%	0.31%
Attached Avg Sold Price	\$397,853	\$369,148	7.78%
Detached Avg Sold Price	\$617,293	\$568,145	8.65%
Attached Units Sold	2,825	3,588	-21.27%
Detached Units Sold	4,634	5,643	-17.88%

### Financing (Sold)

Assumption	0
Cash	927
Conventional	4,298
FHA	876
Other	107
Owner	1
VA	1,200

### Days on Market (Sold)

0	227
1 to 10	4,691
11 to 20	918
21 to 30	451
31 to 60	577
61 to 90	198
91 to 120	96
121 to 180	78
181 to 360	90
361 to 720	121
721+	14

Notes:

- SP = Sold Price
- OLP = Original List Price
- LP = List Price (at time of sale)
- Garage/Parking Spaces are not included in Detached/Attached section totals.

### Sold Detail

### Active Detail

Price Ranges	Residential						Condo/Coop	Active Listings		
	2 or Less BR		3 BR		4 or More BR		All	Residential		Condo/Coop
	Detached	Attached/TH	Detached	Attached/TH	Detached	Attached/TH	Attached	Detached	Attached/TH	Attached
< \$50,000	4	1	0	0	0	0	4	0	0	33
\$50K to \$99,999	5	2	19	1	3	0	2	5	0	5
\$100K to \$149,999	3	5	3	8	2	0	3	3	4	0
\$150K to \$199,999	11	11	13	29	4	5	57	4	5	1
\$200K to \$299,999	92	68	128	102	60	12	327	33	6	9
\$300K to \$399,999	99	133	509	407	320	65	317	96	45	17
\$400K to \$499,999	34	35	400	546	508	95	71	106	59	5
\$500K to \$599,999	15	9	184	249	410	57	35	77	35	8
\$600K to \$799,999	18	10	195	53	813	35	27	148	17	1
\$800K to \$999,999	9	0	58	5	350	0	13	74	0	4
\$1M to \$2,499,999	7	0	47	5	267	11	10	68	0	1
\$2.5M to \$4,999,999	1	0	5	0	30	0	0	19	0	0
\$5,000,000+	0	0	0	0	8	0	0	7	0	0
<b>Total</b>	<b>298</b>	<b>274</b>	<b>1,561</b>	<b>1,405</b>	<b>2,775</b>	<b>280</b>	<b>866</b>	<b>640</b>	<b>171</b>	<b>84</b>
Avg Sold Price	\$390,825	\$338,794	\$484,525	\$425,218	\$715,995	\$490,080	\$342,189			
Prev Year - Avg Sold Price	\$368,377	\$326,014	\$443,924	\$393,692	\$661,001	\$442,027	\$319,265			
Avg Sold % Change	6.09%	3.92%	9.15%	8.01%	8.32%	10.87%	7.18%			
Prev Year - # of Solds	320	362	1,985	1,728	3,337	390	1,108			

## January thru September 2020 YTD

Anne Arundel County, MD

### Sold Summary

	2020	2019	% Change
Sold Dollar Volume	\$3,552,371,610	\$3,080,278,437	15.33%
Avg Sold Price	\$445,688	\$408,200	9.18%
Median Sold Price	\$376,950	\$355,000	6.18%
Units Sold	7,902	7,558	4.55%
Avg Days on Market	36	59	-38.98%
Avg List Price for Solds	\$450,337	\$414,026	8.77%
Avg SP to OLP Ratio	98.5%	97.3%	1.18%
Ratio of Avg SP to Avg OLP	97.7%	96.9%	0.80%
Attached Avg Sold Price	\$332,962	\$312,970	6.39%
Detached Avg Sold Price	\$507,284	\$465,303	9.02%
Attached Units Sold	2,793	2,833	-1.41%
Detached Units Sold	5,109	4,723	8.17%

### Financing (Sold)

Assumption	1
Cash	718
Conventional	4,265
FHA	1,307
Other	155
Owner	4
VA	1,352

### Days on Market (Sold)

0	161
1 to 10	3,440
11 to 20	993
21 to 30	592
31 to 60	862
61 to 90	463
91 to 120	357
121 to 180	380
181 to 360	501
361 to 720	135
721+	18

Notes:

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- Garage/Parking Spaces are not included in Detached/Attached section totals.

### Sold Detail

### Active Detail

Price Ranges	Residential						Condo/Coop	Active Listings		
	2 or Less BR		3 BR		4 or More BR		All	Residential		Condo/Coop
	Detached	Attached/TH	Detached	Attached/TH	Detached	Attached/TH	Attached	Detached	Attached/TH	Attached
< \$50,000	3	0	7	1	0	1	2	1	0	3
\$50K to \$99,999	6	6	23	9	5	2	5	10	1	0
\$100K to \$149,999	18	4	17	13	5	2	41	1	5	2
\$150K to \$199,999	38	16	58	27	20	3	136	8	5	14
\$200K to \$299,999	127	121	449	334	179	49	437	31	26	45
\$300K to \$399,999	59	74	672	596	555	134	151	111	37	17
\$400K to \$499,999	26	22	273	325	556	56	59	102	43	7
\$500K to \$599,999	18	10	137	59	635	28	12	117	12	5
\$600K to \$799,999	7	1	89	9	647	3	14	144	7	7
\$800K to \$999,999	4	0	32	1	193	2	12	78	3	3
\$1M to \$2,499,999	1	0	30	1	196	2	13	103	1	3
\$2.5M to \$4,999,999	0	0	0	0	21	0	0	22	0	1
\$5,000,000+	0	0	0	0	3	0	0	4	0	1
<b>Total</b>	<b>307</b>	<b>254</b>	<b>1,787</b>	<b>1,375</b>	<b>3,015</b>	<b>282</b>	<b>882</b>	<b>732</b>	<b>140</b>	<b>108</b>
Avg Sold Price	\$303,094	\$293,847	\$386,309	\$354,220	\$599,629	\$380,520	\$295,953			
Prev Year - Avg Sold Price	\$289,672	\$271,069	\$366,216	\$335,795	\$545,121	\$391,084	\$269,326			
Avg Sold % Change	4.63%	8.40%	5.49%	5.49%	10.00%	-2.70%	9.89%			
Prev Year - # of Solds	325	308	1,643	1,435	2,755	227	863			

## January thru September 2022 YTD

### Queen Annes County, MD

#### Sold Summary

	2022	2021	% Change
Sold Dollar Volume	\$392,892,503	\$476,513,799	-17.55%
Avg Sold Price	\$546,664	\$513,203	6.52%
Median Sold Price	\$449,500	\$410,000	9.63%
Units Sold	717	923	-22.32%
Avg Days on Market	27	33	-18.18%
Avg List Price for Solds	\$548,838	\$516,906	6.18%
Avg SP to OLP Ratio	98.7%	99.1%	-0.46%
Ratio of Avg SP to Avg OLP	97.8%	98.3%	-0.57%
Attached Avg Sold Price	\$407,023	\$379,396	7.28%
Detached Avg Sold Price	\$573,592	\$538,995	6.42%
Attached Units Sold	115	149	-22.82%
Detached Units Sold	601	774	-22.35%

#### Financing (Sold)

Assumption	0
Cash	141
Conventional	418
FHA	58
Other	5
Owner	1
VA	68

#### Days on Market (Sold)

0	24
1 to 10	333
11 to 20	97
21 to 30	51
31 to 60	92
61 to 90	50
91 to 120	27
121 to 180	26
181 to 360	13
361 to 720	3
721+	1

Notes:

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- Garage/Parking Spaces are not included in Detached/Attached section totals.

#### Sold Detail

#### Active Detail

Price Ranges	Residential						Condo/Coop	Active Listings		
	2 or Less BR		3 BR		4 or More BR		All	Residential		Condo/Coop
	Detached	Attached/TH	Detached	Attached/TH	Detached	Attached/TH	Attached	Detached	Attached/TH	Attached
< \$50,000	2	0	0	0	0	0	1	1	0	1
\$50K to \$99,999	1	1	4	0	0	1	0	0	0	0
\$100K to \$149,999	1	0	0	0	0	0	2	2	0	0
\$150K to \$199,999	5	0	3	0	2	0	3	1	0	0
\$200K to \$299,999	14	4	48	2	18	0	16	4	0	2
\$300K to \$399,999	10	5	84	3	22	1	18	16	1	3
\$400K to \$499,999	6	0	79	4	58	1	26	37	1	2
\$500K to \$599,999	5	1	21	3	62	0	13	24	0	10
\$600K to \$799,999	2	0	17	3	59	0	5	21	1	5
\$800K to \$999,999	1	0	11	1	20	0	0	6	0	1
\$1M to \$2,499,999	0	0	6	0	31	0	1	17	0	0
\$2.5M to \$4,999,999	0	0	0	0	8	0	0	5	0	0
\$5,000,000+	0	0	0	0	1	0	0	0	0	0
<b>Total</b>	<b>47</b>	<b>11</b>	<b>273</b>	<b>16</b>	<b>281</b>	<b>3</b>	<b>85</b>	<b>134</b>	<b>3</b>	<b>24</b>
Avg Sold Price	\$334,289	\$298,272	\$429,243	\$471,591	\$753,006	\$275,000	\$413,602			
Prev Year - Avg Sold Price	\$315,875	\$296,408	\$415,817	\$410,677	\$702,576	\$410,310	\$374,555			
Avg Sold % Change	5.83%	0.63%	3.23%	14.83%	7.18%	-32.98%	10.42%			
Prev Year - # of Solds	64	12	356	39	354	7	91			

## January thru September 2020 YTD

### Queen Annes County, MD

#### Sold Summary

	2020	2019	% Change
Sold Dollar Volume	\$395,948,731	\$241,798,239	63.75%
Avg Sold Price	\$458,122	\$383,807	19.36%
Median Sold Price	\$375,000	\$335,000	11.94%
Units Sold	843	630	33.81%
Avg Days on Market	78	91	-14.29%
Avg List Price for Solds	\$470,841	\$396,387	18.78%
Avg SP to OLP Ratio	96.0%	94.3%	1.82%
Ratio of Avg SP to Avg OLP	94.7%	93.1%	1.65%
Attached Avg Sold Price	\$319,526	\$285,196	12.04%
Detached Avg Sold Price	\$479,635	\$397,236	20.74%
Attached Units Sold	114	75	52.00%
Detached Units Sold	729	554	31.59%

#### Financing (Sold)

Assumption	0
Cash	94
Conventional	459
FHA	99
Other	46
Owner	1
VA	73

#### Days on Market (Sold)

0	12
1 to 10	234
11 to 20	72
21 to 30	52
31 to 60	109
61 to 90	92
91 to 120	55
121 to 180	81
181 to 360	95
361 to 720	35
721+	6

Notes:

- SP = Sold Price
- OLP = Original List Price
- LP = List Price (at time of sale)
- Garage/Parking Spaces are not included in Detached/Attached section totals.

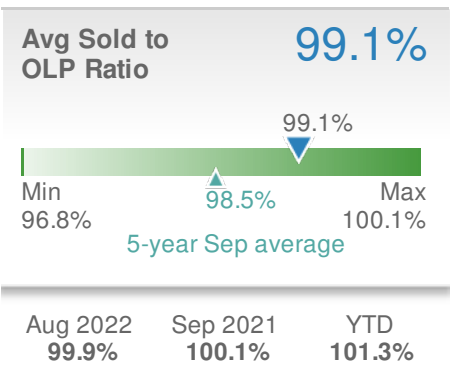
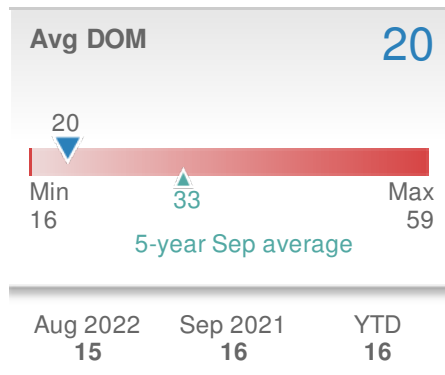
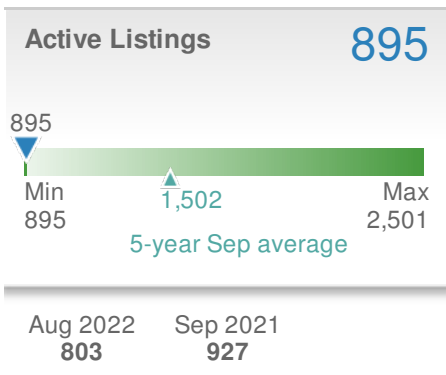
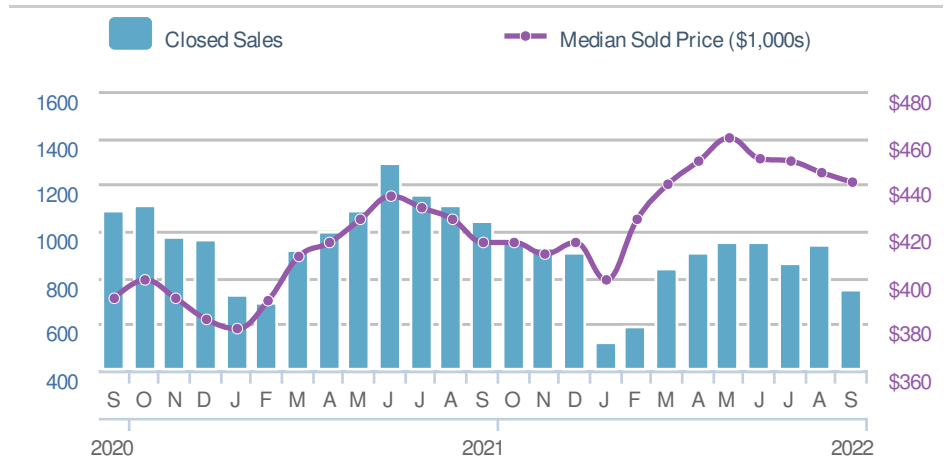
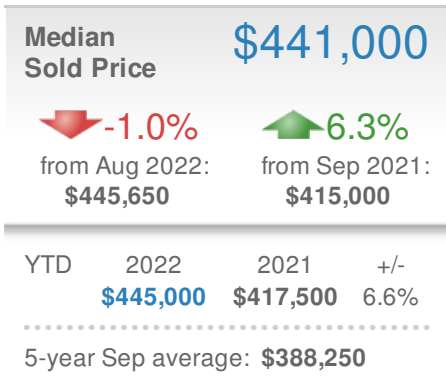
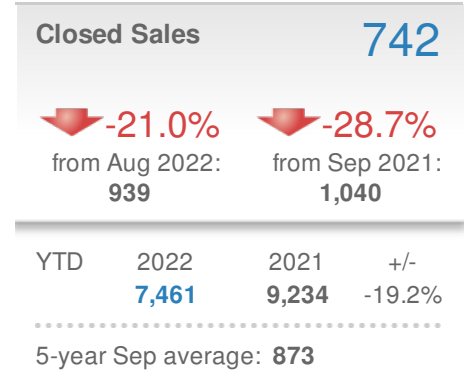
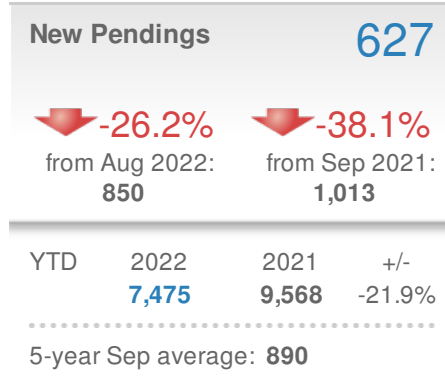
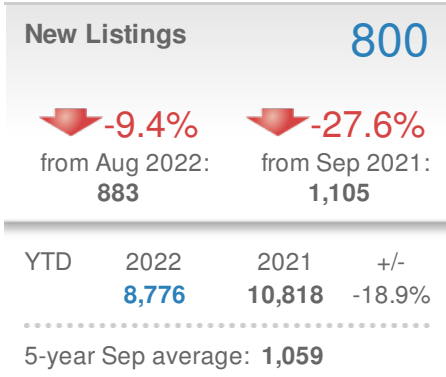
#### Sold Detail

#### Active Detail

Price Ranges	Residential						Condo/Coop	Active Listings		
	2 or Less BR		3 BR		4 or More BR		All	Residential		Condo/Coop
	Detached	Attached/TH	Detached	Attached/TH	Detached	Attached/TH	Attached	Detached	Attached/TH	Attached
< \$50,000	3	0	2	0	0	0	0	2	0	2
\$50K to \$99,999	3	0	4	0	2	1	1	3	0	0
\$100K to \$149,999	4	1	6	1	3	0	2	2	0	0
\$150K to \$199,999	12	1	21	0	1	0	11	6	0	0
\$200K to \$299,999	13	4	90	2	19	1	38	13	0	2
\$300K to \$399,999	9	1	99	5	113	1	15	27	1	7
\$400K to \$499,999	8	1	44	2	78	1	15	27	6	5
\$500K to \$599,999	3	0	16	0	48	0	6	14	0	1
\$600K to \$799,999	1	0	14	1	43	0	2	26	0	1
\$800K to \$999,999	0	0	4	0	21	0	1	5	0	3
\$1M to \$2,499,999	2	0	3	0	35	0	0	9	0	0
\$2.5M to \$4,999,999	0	0	0	0	3	0	0	6	0	0
\$5,000,000+	0	0	0	0	2	0	0	2	0	0
<b>Total</b>	<b>58</b>	<b>8</b>	<b>303</b>	<b>11</b>	<b>368</b>	<b>4</b>	<b>91</b>	<b>142</b>	<b>7</b>	<b>21</b>
Avg Sold Price	\$310,457	\$263,062	\$353,804	\$359,045	\$609,445	\$308,833	\$320,065			
Prev Year - Avg Sold Price	\$260,167	\$171,313	\$323,761	\$279,038	\$493,030	\$595,750	\$290,353			
Avg Sold % Change	19.33%	53.56%	9.28%	28.67%	23.61%	-48.16%	10.23%			
Prev Year - # of Solds	36	8	264	4	254	2	61			

## September 2022

### Anne Arundel County, MD



## September 2022

### Anne Arundel County, MD

#### Sold Summary

	Sep 2022	Sep 2021	% Change
Sold Dollar Volume	\$391,353,277	\$506,533,161	-22.74%
Avg Sold Price	\$529,471	\$489,892	8.08%
Median Sold Price	\$441,000	\$415,000	6.27%
Units Sold	742	1,040	-28.65%
Avg Days on Market	20	16	25.00%
Avg List Price for Solds	\$530,288	\$488,463	8.56%
Avg SP to OLP Ratio	99.1%	100.1%	-1.01%
Ratio of Avg SP to Avg OLP	98.2%	99.6%	-1.45%
Attached Avg Sold Price	\$397,749	\$382,668	3.94%
Detached Avg Sold Price	\$612,802	\$559,329	9.56%
Attached Units Sold	287	408	-29.66%
Detached Units Sold	454	630	-27.94%

Notes:

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- OLP = Original List Price
- LP = List Price (at time of sale)
- Garage/Parking Spaces are not included in Detached/Attached section totals.

#### Inventory

	Sep 2022	Sep 2021	% Change
Active Listings	895	927	-3.45%
New Listings	800	1,105	-27.60%
New Under Contracts	0	0	0%
New Contingents	0	0	0%
New Pendings	627	1,013	-38.10%
All Pendings	837	1,488	-43.75%

#### Financing (Sold)

Assumption	0
Cash	87
Conventional	418
FHA	105
Other	14
Owner	0
VA	113

#### Days on Market (Sold)

0	6
1 to 10	373
11 to 20	124
21 to 30	66
31 to 60	107
61 to 90	28
91 to 120	16
121 to 180	9
181 to 360	5
361 to 720	7
721+	1

#### Sold Detail

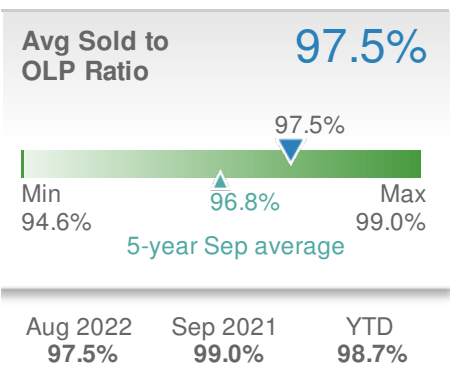
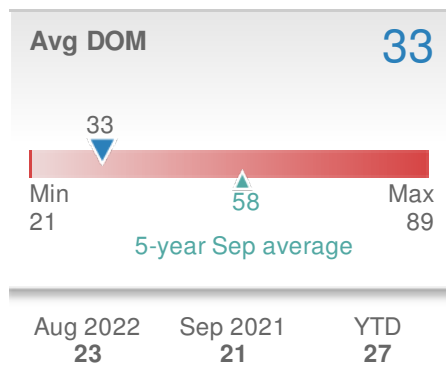
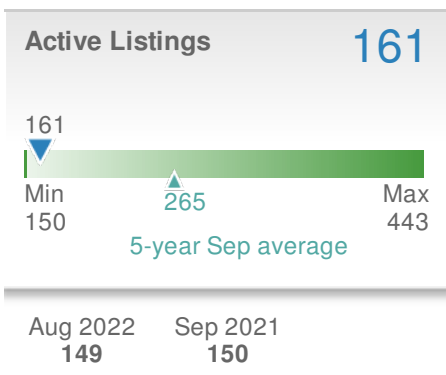
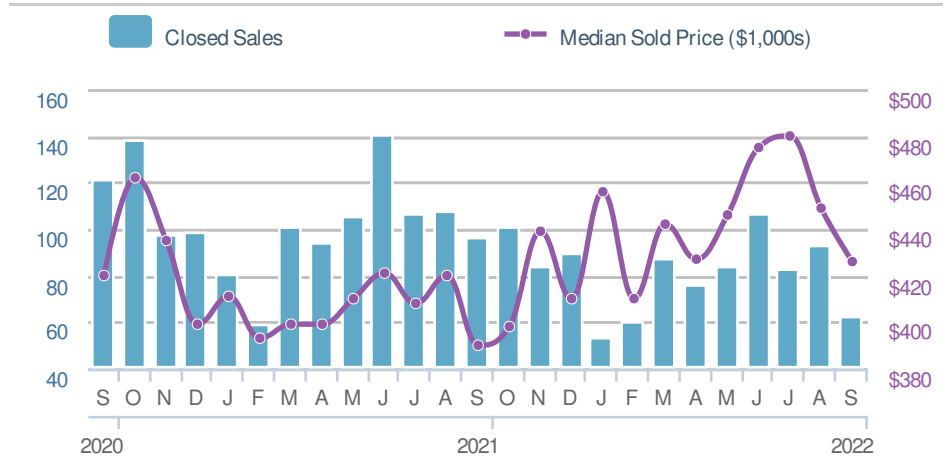
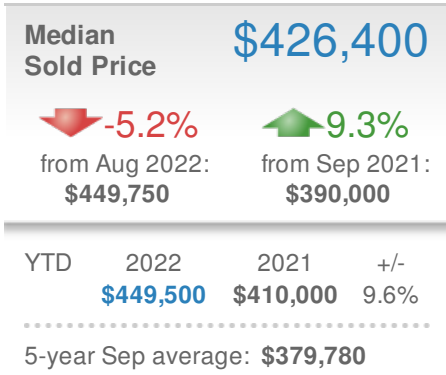
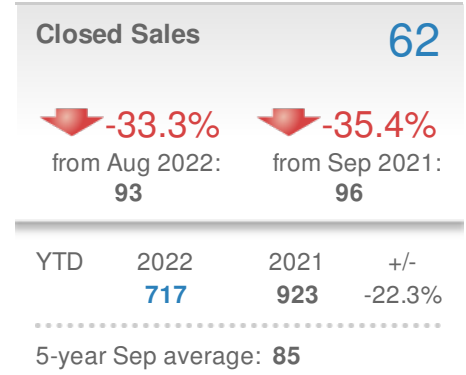
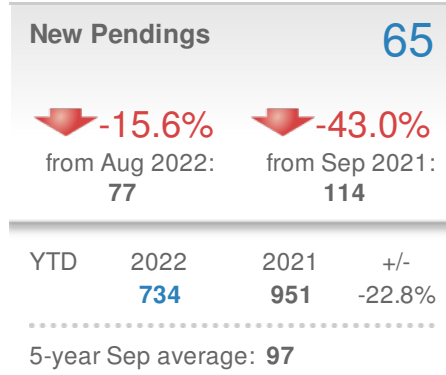
Price Ranges	Residential						Condo/Coop	Active Listings		
	2 or Less BR		3 BR		4 or More BR		All	Residential		Condo/Coop
	Detached	Attached/TH	Detached	Attached/TH	Detached	Attached/TH	Attached	Detached	Attached/TH	Attached
< \$50,000	1	1	0	0	0	0	2	0	0	33
\$50K to \$99,999	1	1	5	1	0	0	0	5	0	5
\$100K to \$149,999	0	0	0	0	0	0	0	3	4	0
\$150K to \$199,999	2	1	1	3	0	0	5	4	5	1
\$200K to \$299,999	7	5	14	11	5	0	37	33	6	9
\$300K to \$399,999	5	12	50	49	32	4	33	96	45	17
\$400K to \$499,999	4	3	35	61	42	5	5	106	59	5
\$500K to \$599,999	6	0	18	21	47	5	7	77	35	8
\$600K to \$799,999	3	1	14	5	91	2	1	148	17	1
\$800K to \$999,999	2	0	11	2	27	0	2	74	0	4
\$1M to \$2,499,999	0	0	5	1	21	0	1	68	0	1
\$2.5M to \$4,999,999	0	0	2	0	2	0	0	19	0	0
\$5,000,000+	0	0	0	0	1	0	0	7	0	0
<b>Total</b>	<b>31</b>	<b>24</b>	<b>155</b>	<b>154</b>	<b>268</b>	<b>16</b>	<b>93</b>	<b>640</b>	<b>171</b>	<b>84</b>
Avg Sold Price	\$406,996	\$335,947	\$526,982	\$431,747	\$684,706	\$477,556	\$342,409			
Prev Year - Avg Sold Price	\$344,550	\$400,602	\$438,337	\$400,197	\$665,388	\$450,401	\$318,919			
Avg Sold % Change	18.12%	-16.14%	20.22%	7.88%	2.90%	6.03%	7.37%			
Prev Year - # of Solds	37	38	242	205	351	47	118			

#### Active Detail



## September 2022

### Queen Annes County, MD



## September 2022

### Queen Annes County, MD

#### Sold Summary

	Sep 2022	Sep 2021	% Change
Sold Dollar Volume	\$31,605,797	\$44,812,344	-29.47%
Avg Sold Price	\$506,437	\$470,729	7.59%
Median Sold Price	\$426,400	\$390,000	9.33%
Units Sold	62	96	-35.42%
Avg Days on Market	33	21	57.14%
Avg List Price for Solds	\$509,770	\$471,708	8.07%
Avg SP to OLP Ratio	97.5%	99.0%	-1.43%
Ratio of Avg SP to Avg OLP	95.1%	98.9%	-3.90%
Attached Avg Sold Price	\$355,166	\$361,258	-1.69%
Detached Avg Sold Price	\$533,743	\$485,064	10.04%
Attached Units Sold	9	11	-18.18%
Detached Units Sold	52	85	-38.82%

Notes:

- SP = Sold Price
- OLP = Original List Price
- LP = List Price (at time of sale)
- Garage/Parking Spaces are not included in Detached/Attached section totals.

#### Inventory

	Sep 2022	Sep 2021	% Change
Active Listings	161	150	7.33%
New Listings	99	119	-16.81%
New Under Contracts	0	0	0%
New Contingents	0	0	0%
New Pendings	65	114	-42.98%
All Pendings	118	181	-34.81%

#### Financing (Sold)

Assumption	0
Cash	9
Conventional	37
FHA	9
Other	1
Owner	0
VA	5

#### Days on Market (Sold)

0	0
1 to 10	23
11 to 20	14
21 to 30	2
31 to 60	10
61 to 90	5
91 to 120	4
121 to 180	2
181 to 360	1
361 to 720	0
721+	1

#### Sold Detail

Price Ranges	Residential						Condo/Coop	Active Listings		
	2 or Less BR		3 BR		4 or More BR		All	Residential		Condo/Coop
	Detached	Attached/TH	Detached	Attached/TH	Detached	Attached/TH	Attached	Detached	Attached/TH	Attached
< \$50,000	0	0	0	0	0	0	1	1	0	1
\$50K to \$99,999	0	0	0	0	0	0	0	0	0	0
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\$200K to \$299,999	2	1	5	0	3	0	2	4	0	2
\$300K to \$399,999	0	1	7	0	1	0	0	16	1	3
\$400K to \$499,999	0	0	7	0	7	0	2	37	1	2
\$500K to \$599,999	2	0	2	0	3	0	2	24	0	10
\$600K to \$799,999	0	0	2	0	4	0	0	21	1	5
\$800K to \$999,999	0	0	0	0	4	0	0	6	0	1
\$1M to \$2,499,999	0	0	1	0	2	0	0	17	0	0
\$2.5M to \$4,999,999	0	0	0	0	0	0	0	5	0	0
\$5,000,000+	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>4</b>	<b>2</b>	<b>24</b>	<b>0</b>	<b>24</b>	<b>0</b>	<b>7</b>	<b>134</b>	<b>3</b>	<b>24</b>
Avg Sold Price	\$417,475	\$304,500	\$441,926	\$0	\$644,938	\$0	\$369,642			
Prev Year - Avg Sold Price	\$255,714	\$217,000	\$415,099	\$519,966	\$627,002	\$0	\$329,989			
Avg Sold % Change	63.26%	40.32%	6.46%	0.00%	2.86%	0.00%	12.02%			
Prev Year - # of Solds	8	2	44	3	33	0	6			

#### Active Detail



# NOW OFFERING TEMPORARY BUYDOWNS



## WHAT IS A TEMPORARY BUYDOWN?

A temporary buydown is when the interest rate on your loan is temporarily reduced, commonly for the first few years of the loan.

## WHAT IS A 2-1 OR 1-0 BUYDOWN?

- A 2-1 Buydown reduces the note rate by 2% the first year, followed by 1% the second. Non-reduced rate applies years, 3-30.
- A 1-0 Buydown reduces the note rate by 1% the first year. Non-reduced rate applies years, 2-30.

## FEATURES AND ELIGIBILITY:

- 2-1 and 1-0 Buydowns only
- Minimum Credit Score of 680
- 1-Unit Primary Residence Purchase transactions only
- Seller pays buydown
- Avoid reducing list price, while allowing buyer to save on monthly payments

2-1 BUYDOWN EXAMPLE BASED ON A PURCHASE PRICE OF \$500,000

Conventional 30 Year Fixed Loan Program	20% Down Payment	Loan Amount	Interest Rate	APR	Est. Taxes (monthly)	Est. Insurance (monthly)	Monthly Payment Est. Total
<b>1ST YEAR</b>	\$100,000	\$400,000	5%	5.07%	\$416.67	\$115	<b>\$2,679</b>
<b>2ND YEAR</b>	\$100,000	\$400,000	6%	6.08%	\$416.67	\$115	<b>\$2,930</b>
<b>YEARS 3-30</b>	\$100,000	\$400,000	7%	7.08%	\$416.67	\$115	<b>\$3,193</b>

2-1 Buydown Example based on a purchase price of \$500,000, a note rate of 7% and a total of Seller Paid Buydowns Funds of \$9,324.\* Mortgage insurance is not included. Additional eligibility requirements and restrictions may apply. Borrower must still be qualified at the final note rate. Amount must be considered in seller contribution limits in accordance with FNMA, FHLMC, VA and FHA guidelines. 9/2022

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UP TO **\$10,000** FOR OUR

# COMMUNITY PARTNERS



We are committed to supporting families and individuals who make their living serving others in our community.

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## INCLUDED ESSENTIAL WORKERS

- Grocery stores, pharmacies, and other retailers that sell food and beverage products or pharmacy products, including dollar stores, and department stores with grocery or pharmacy operations
- Medical, laboratory, and vision supply retailers
- Electronic retailers that sell or service cell phones, computers, tablets, and other communications technology
- Automotive parts, accessories, and tire retailers as well as automotive repair facilities
- Home improvement, hardware, building material, and building supply retailers
- Lawn and garden equipment retailers
- Beer, wine, and liquor stores
- Retail functions of gas stations and convenience stores
- Retail located within healthcare facilities
- Banks and other financial institutions with retail functions
- Pet and feed stores
- Printing and office supply stores
- Laundromats and dry cleaners

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