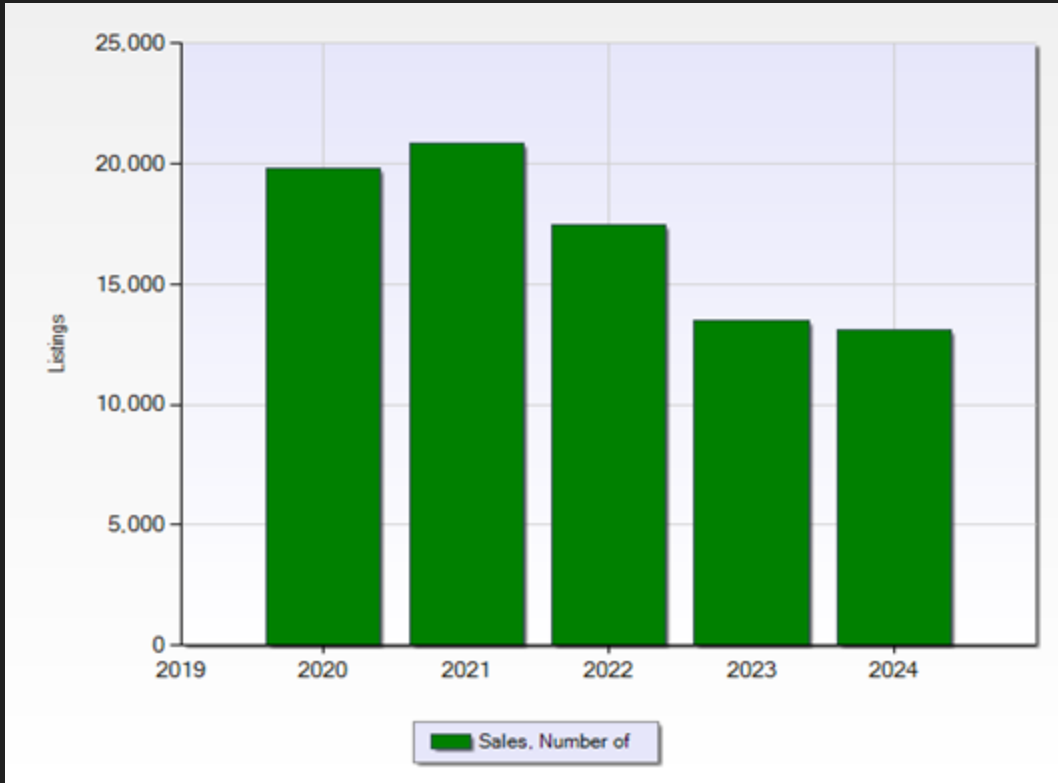


2025 Residential Market Update



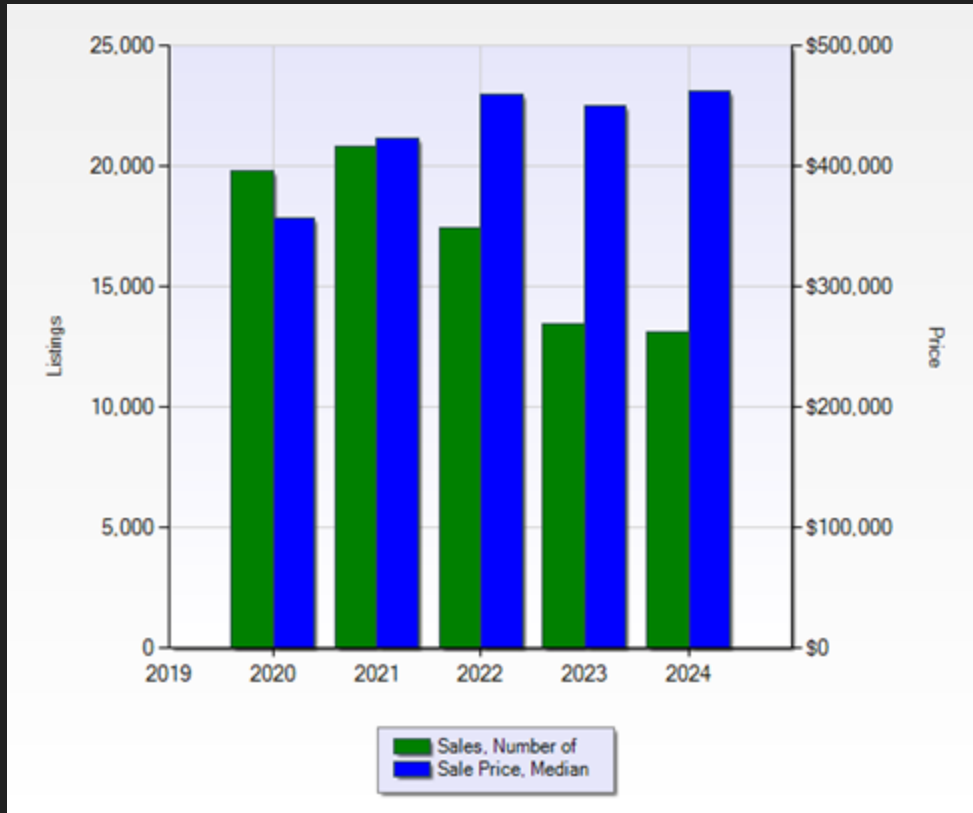
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Flat Sales Volume - Driven by Interest Rates



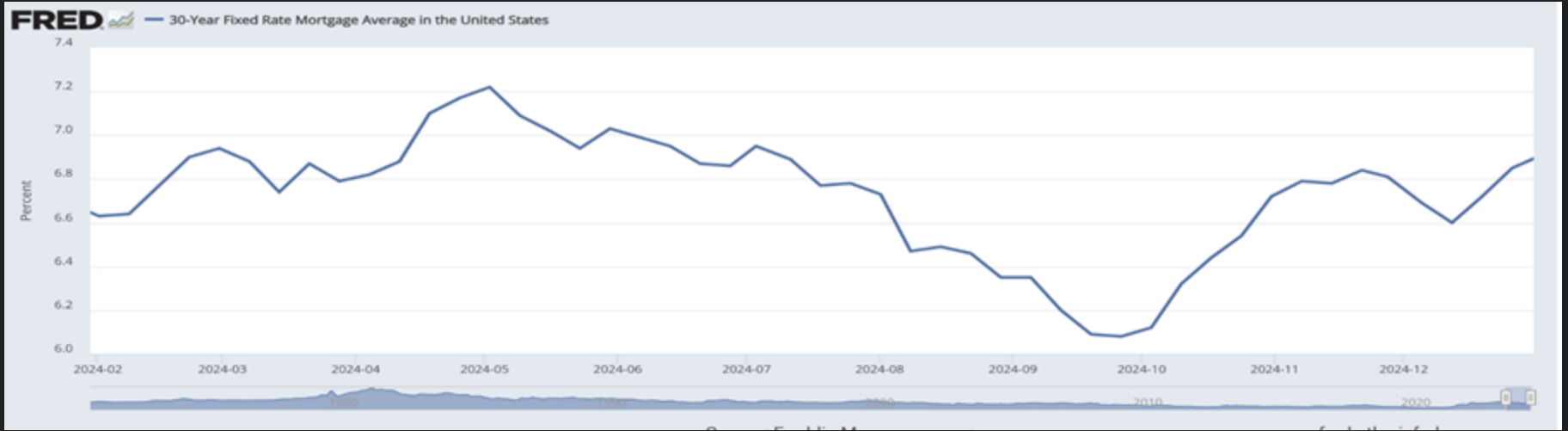
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Sales Volume Effect on Pricing



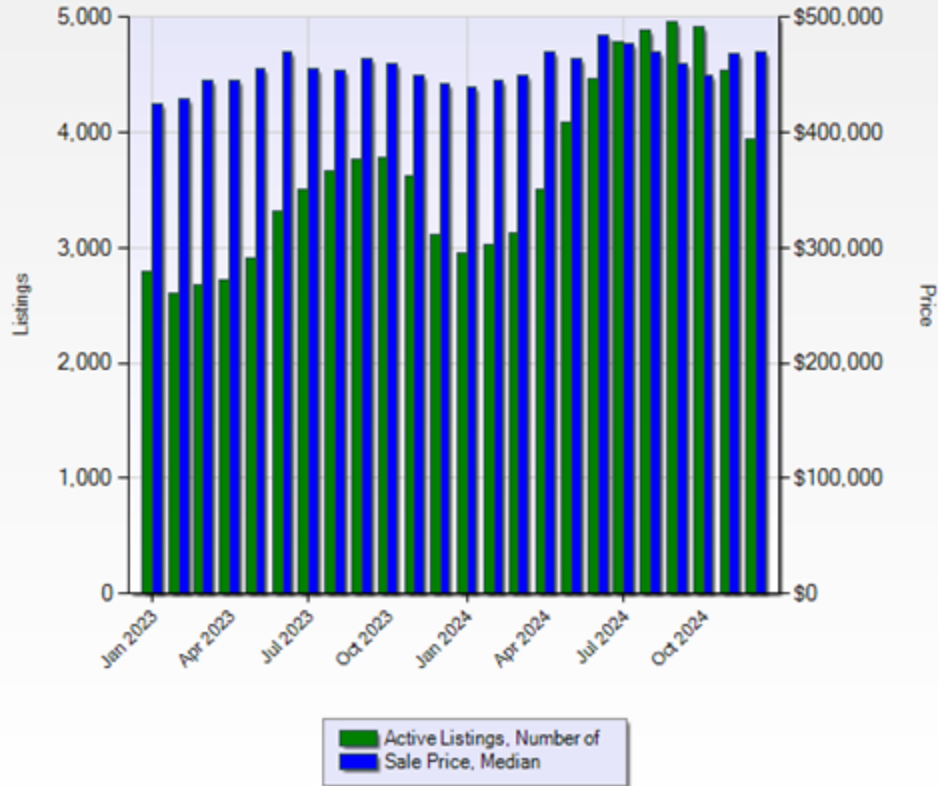
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Rates



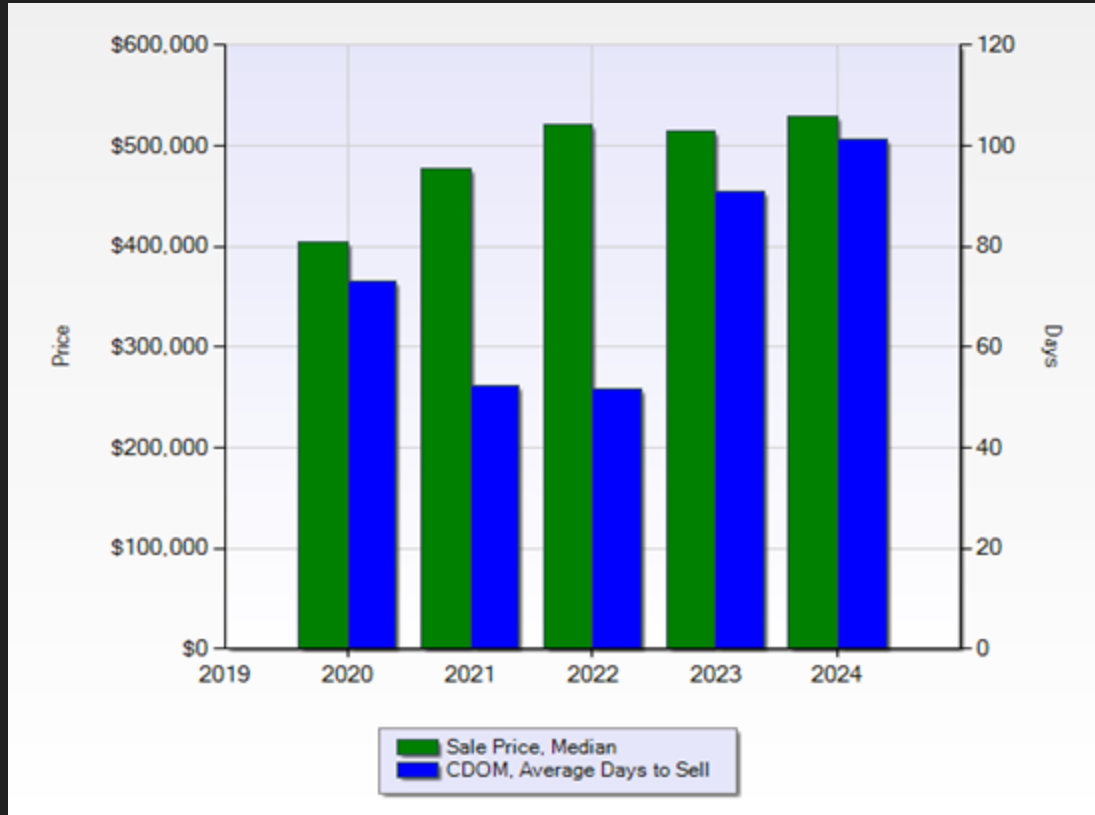
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Inventory Growth Effect on \$\$



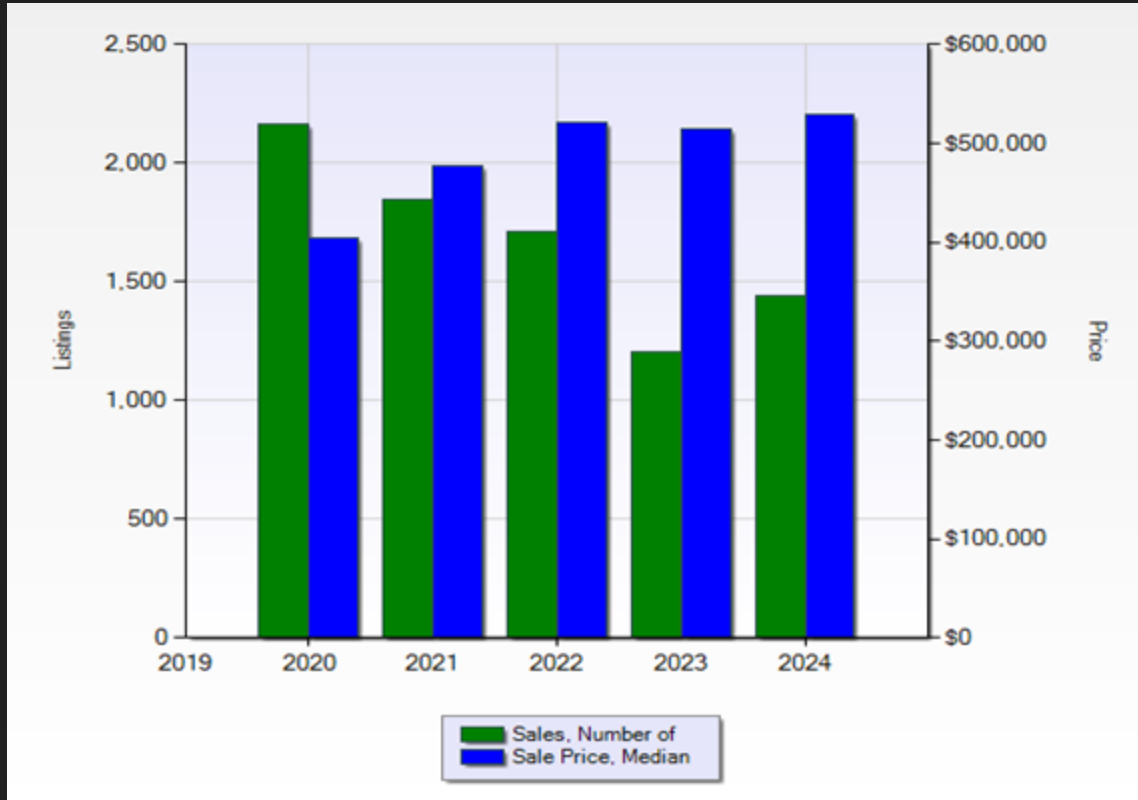
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Sales Price/DOM



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New Construction



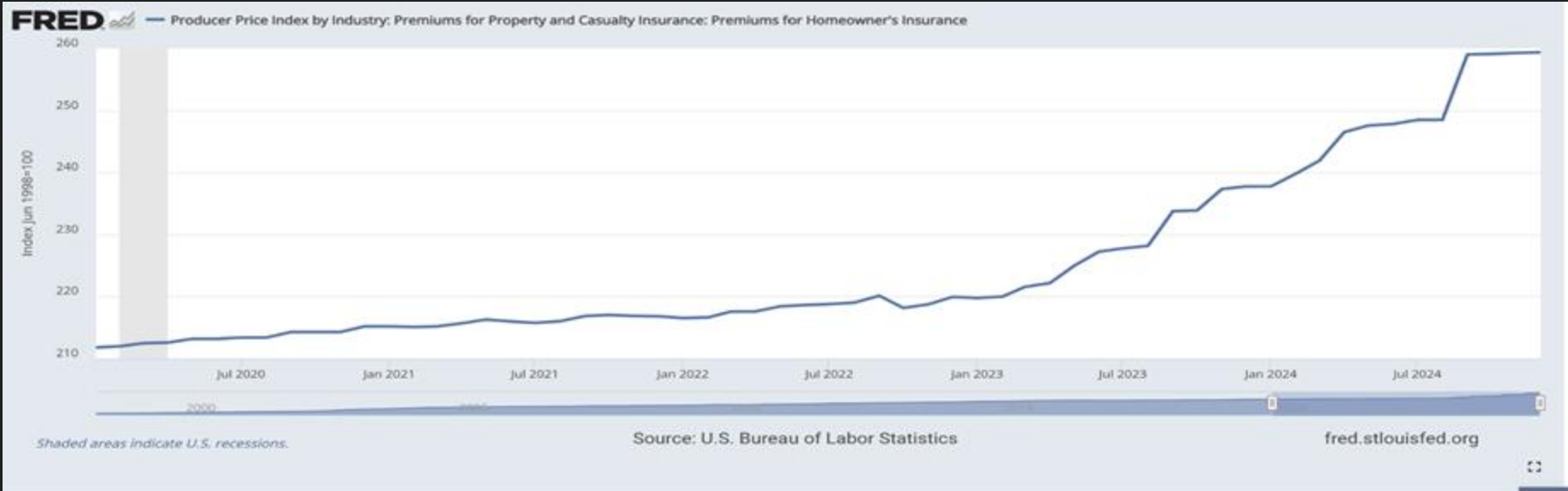
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Median Price Townhomes and Condos



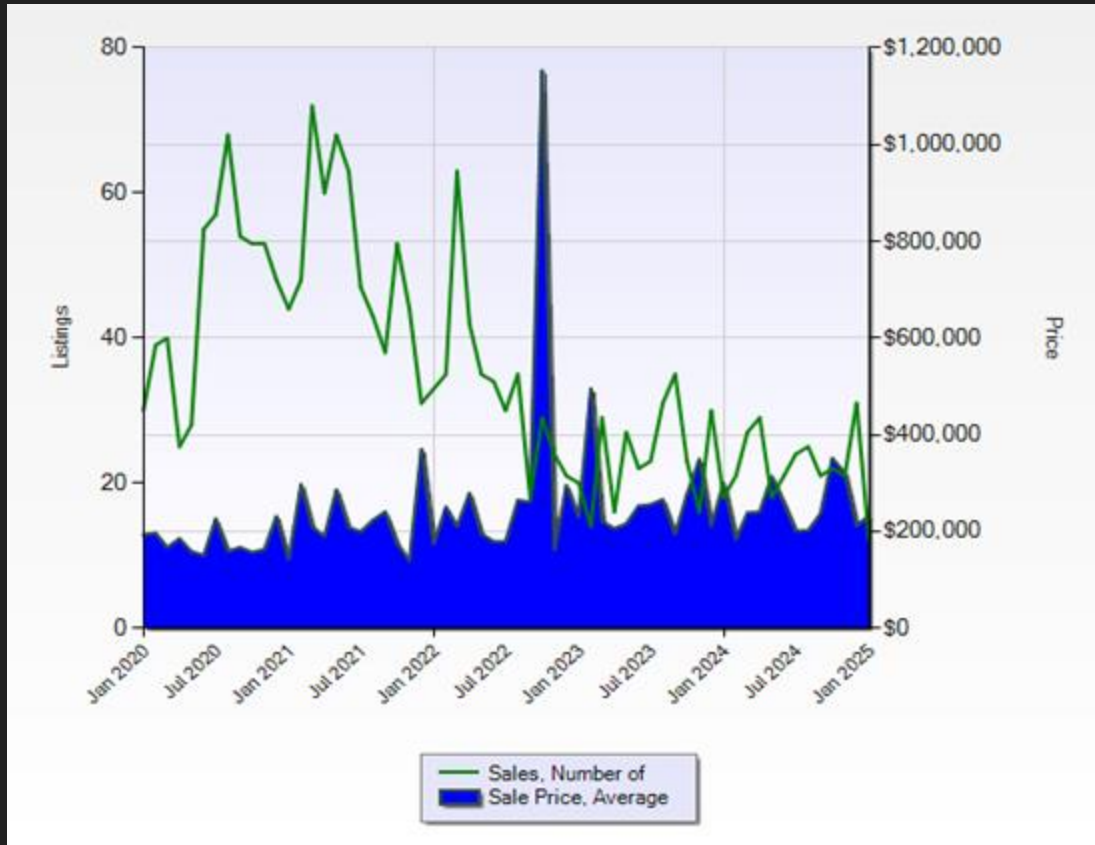
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Impact of insurance on HOA Dues



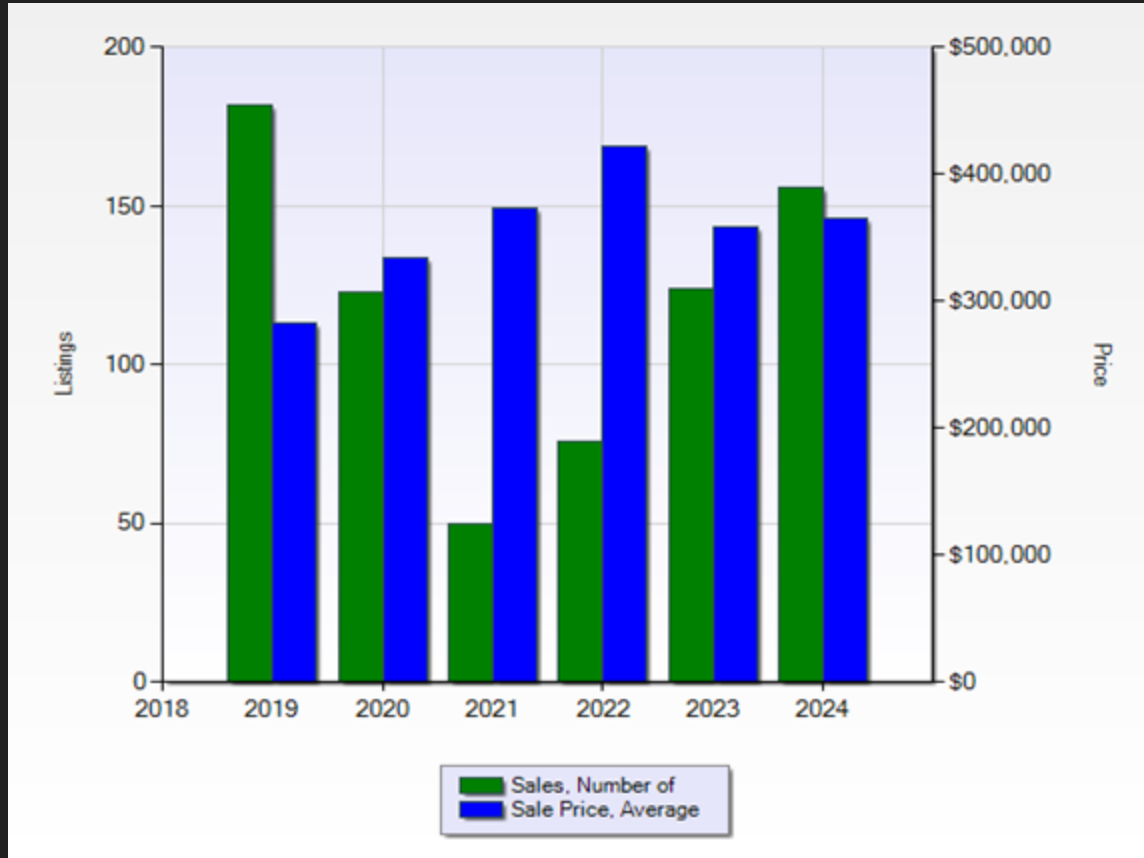
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What's Up with Land?



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Distressed Sales (Short Sale/REO)



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Income Property Sales



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Meet the Millers

Purchased 3 bedroom, 2 bathroom
home in 2021

\$450,000 purchase price (VA Loan)

\$459,000 loan amount 2.75% interest

Payment \$1873.83

Today's Equity

Payoff - \$420,000

Market Value - \$480,000

Net sale proceeds after cost of sale

\$21,600

Move up house 4 bedroom, 3
bathroom, 3 car garage

\$550,000 purchase price

\$20,000 down, loan amount
\$541,000

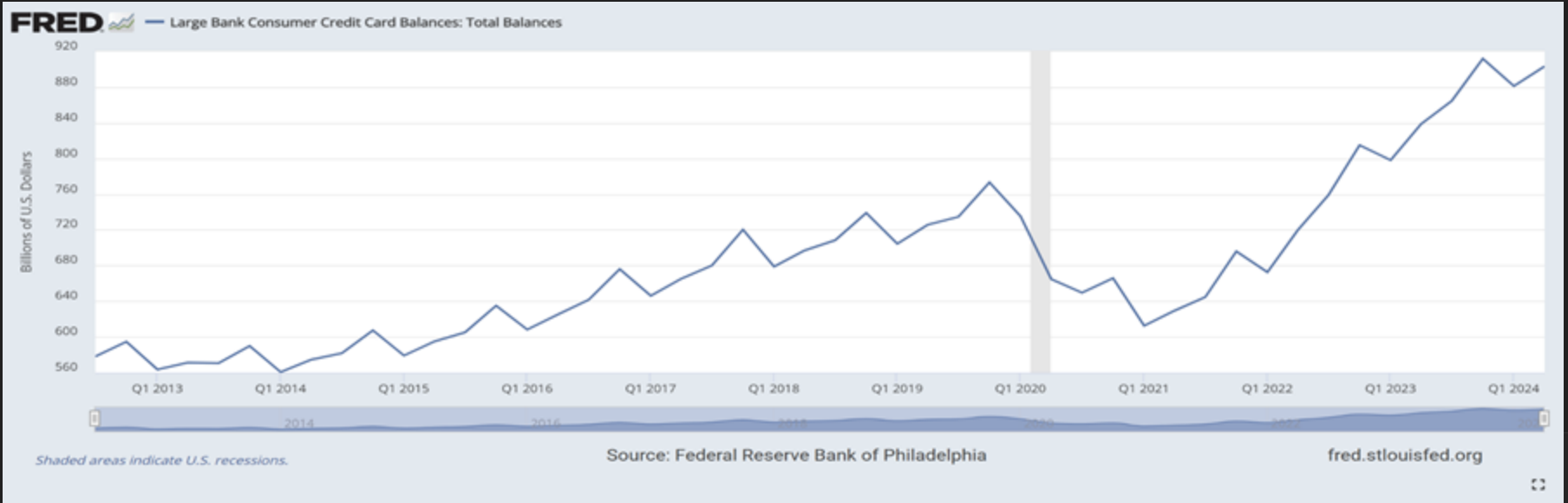
New monthly payment

6.5% Monthly PI payment \$3419.00

5.5% Monthly PI payment \$3071.00

4.5% Monthly PI payment \$2741.00

Credit Card Debt



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What does the future hold?

Debt

Insurance

Foreclosures

Interest Rates

Cost to build

Housing shortage