

303.409.1500

# NORTHERN COLORADO REAL ESTATE REPORT

( ALL IRES MLS REAL ESTATE TRANSACTIONS )

WWW.COLORADOHOMES.COM



888.781.7425

## Interest/Mortgage Rates

**30 Year Fixed  
Conforming/Points  
5.72% / 0.4**

**15 Year Fixed  
Conforming/Points  
5.25% / 0.4**

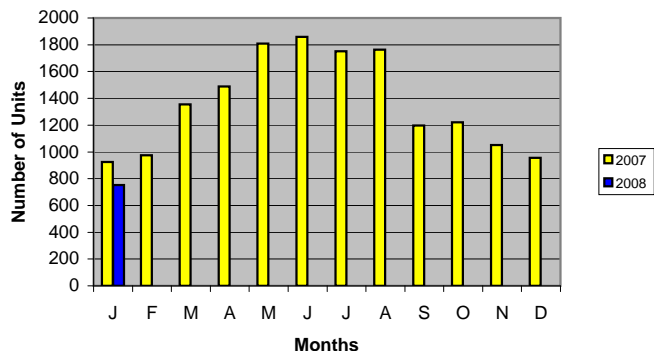
**1 Year  
ARM/Points  
5.00% / 0.4**

**6 Month  
Libor  
2.96%**

**Prime  
Rate  
6.00%**

All information deemed reliable but not guaranteed and should be independently verified. All interest rates are subject to change or withdrawal. Neither listing broker(s) nor Coldwell Banker Residential Brokerage shall be responsible for any typographical errors, misinformation, misprints and shall be held totally harmless. Source: Freddie Mac (Week ending February 14, 2008) For Additional Info on Current Rates call 888-781-7425.

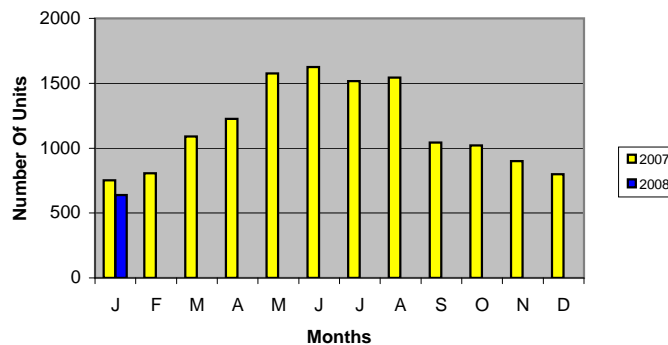
**TOTAL Properties Sold 2007 vs 2008**  
(All Housing Categories)



**Total Properties Sold 2006 vs 2007 (All Housing Categories)**

|         | J      | F   | M    | A    | M    | J    | J    | A    | S    | O    | N    | D   |
|---------|--------|-----|------|------|------|------|------|------|------|------|------|-----|
| 2007    | 925    | 976 | 1356 | 1489 | 1810 | 1860 | 1751 | 1763 | 1197 | 1222 | 1052 | 955 |
| 2008    | 752    |     |      |      |      |      |      |      |      |      |      |     |
| (%)     | -18.7% |     |      |      |      |      |      |      |      |      |      |     |
| YTD AVG | 752    |     |      |      |      |      |      |      |      |      |      |     |

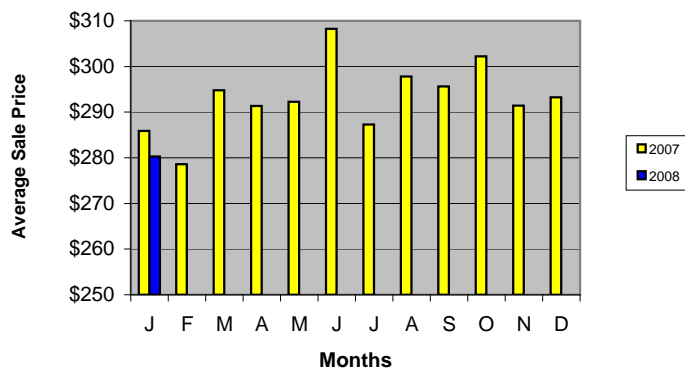
**RESALE Properties Sold 2007 vs 2008**  
(All Housing Categories)



**Properties Sold 2006 vs 2007 (All Housing Categories)**

|         | J      | F   | M    | A    | M    | J    | J    | A    | S    | O    | N   | D   |
|---------|--------|-----|------|------|------|------|------|------|------|------|-----|-----|
| 2007    | 751    | 806 | 1089 | 1226 | 1577 | 1624 | 1516 | 1544 | 1042 | 1020 | 900 | 798 |
| 2008    | 638    |     |      |      |      |      |      |      |      |      |     |     |
| (%)     | -15.0% |     |      |      |      |      |      |      |      |      |     |     |
| YTD AVG | 638    |     |      |      |      |      |      |      |      |      |     |     |

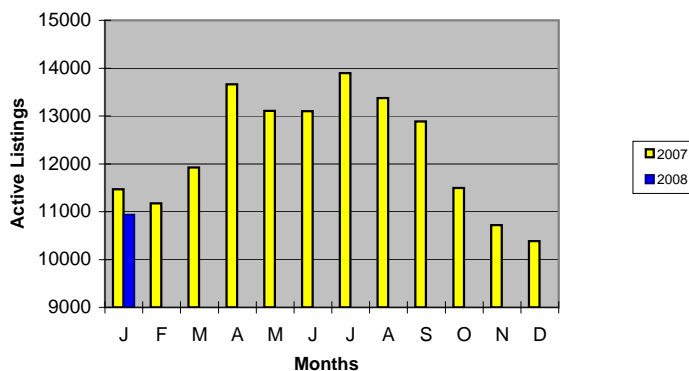
**Average Sales Price 2007 vs 2008**  
(SFR/Condo)



**Average Sales Price 2006 vs 2007**

|         | J     | F     | M     | A     | M     | J     | J     | A     | S     | O     | N     | D     |
|---------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2007    | \$286 | \$279 | \$295 | \$291 | \$292 | \$308 | \$287 | \$298 | \$296 | \$302 | \$291 | \$293 |
| 2008    | \$280 |       |       |       |       |       |       |       |       |       |       |       |
| (%)     | -2.0% |       |       |       |       |       |       |       |       |       |       |       |
| YTD AVG | 280   |       |       |       |       |       |       |       |       |       |       |       |

**Total Active Listings 2007 vs 2008 (SFR/Condo)**



**Total Property Listings 2006 vs 2007**

|         | J     | F     | M     | A     | M     | J     | J     | A     | S     | O     | N     | D     |
|---------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2007    | 11468 | 11172 | 11922 | 13661 | 13104 | 13101 | 13897 | 13377 | 12883 | 11492 | 10718 | 10386 |
| 2008    | 10930 |       |       |       |       |       |       |       |       |       |       |       |
| (%)     | -4.7% |       |       |       |       |       |       |       |       |       |       |       |
| YTD AVG | 10930 |       |       |       |       |       |       |       |       |       |       |       |

(Represented in the Thousands)

For Additional Information Contact Chris Mygatt, President/COO. 303.409.1500

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### Interest/Mortgage Rates

**30 Year Fixed**  
Conforming/Points  
5.68% / 0.4

**15 Year Fixed**  
Conforming/Points  
5.17% / 0.4

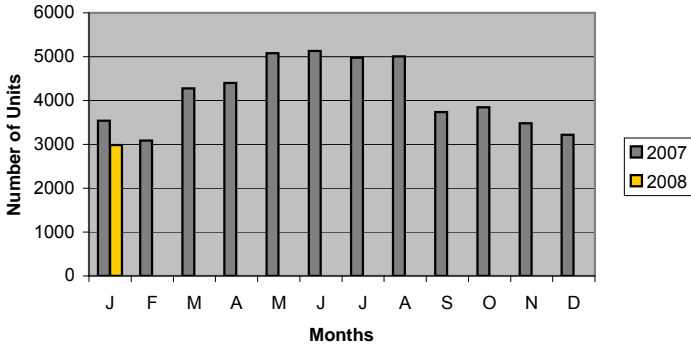
**1 Year**  
ARM/Points  
5.05% / 0.7

**6 Month**  
Libor  
3.11%

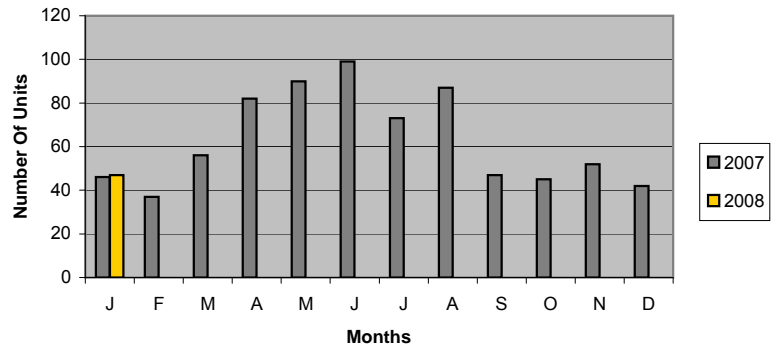
**Prime**  
Rate  
6.00%

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**Total Properties Sold 2007 vs 2008**  
(SFR & Condo)



**Total Properties Sold 2007 vs 2008**  
(Million Dollar plus SFR & Condo)



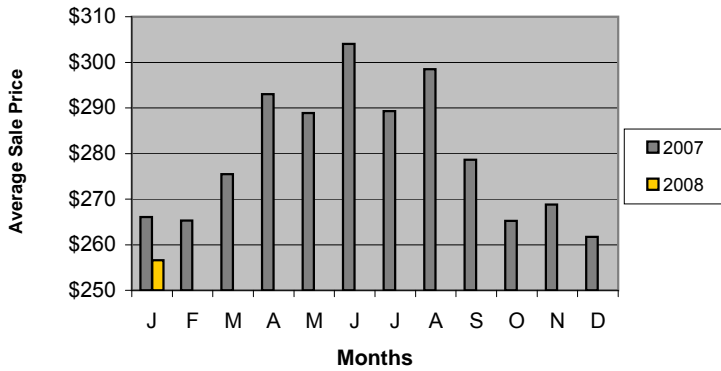
**Total Properties Sold 2003 - 2007 (SFR & Condo)**

|      | J      | F    | M    | A    | M    | J    | J    | A    | S    | O    | N    | D    | YOY Δ  |
|------|--------|------|------|------|------|------|------|------|------|------|------|------|--------|
| 2004 | 2849   | 2678 | 4000 | 4432 | 5241 | 5590 | 5394 | 5180 | 4833 | 4443 | 4545 | 3824 |        |
| 2005 | 2937   | 3008 | 4090 | 4461 | 5013 | 5511 | 5372 | 5511 | 4826 | 4336 | 4225 | 3538 | 3.0%   |
| 2006 | 2843   | 3273 | 4405 | 4300 | 5010 | 5628 | 4850 | 5025 | 4108 | 4133 | 3565 | 3104 | -3.3%  |
| 2007 | 3540   | 3090 | 4274 | 4399 | 5081 | 5129 | 4980 | 5010 | 3737 | 3848 | 3482 | 3219 | 19.7%  |
| 2008 | 2987   |      |      |      |      |      |      |      |      |      |      |      | -18.5% |
| (%)  | -15.6% |      |      |      |      |      |      |      |      |      |      |      |        |

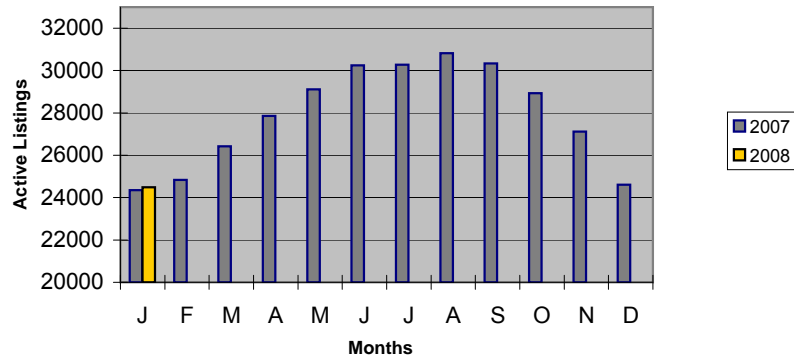
**Properties Sold 2003 - 2007 (Million Dollar plus SFR & Condo)**

|      | J    | F  | M  | A  | M  | J  | J  | A  | S  | O  | N  | D  | YOY Δ  |
|------|------|----|----|----|----|----|----|----|----|----|----|----|--------|
| 2004 | 32   | 27 | 23 | 49 | 52 | 44 | 52 | 61 | 49 | 48 | 37 | 36 |        |
| 2005 | 27   | 29 | 33 | 62 | 47 | 63 | 93 | 64 | 64 | 54 | 54 | 51 | -18.5% |
| 2006 | 38   | 47 | 55 | 80 | 76 | 98 | 75 | 76 | 51 | 58 | 71 | 59 | 28.9%  |
| 2007 | 46   | 37 | 56 | 82 | 90 | 99 | 73 | 87 | 47 | 45 | 52 | 42 | 17.4%  |
| 2008 | 47   |    |    |    |    |    |    |    |    |    |    |    | 2.1%   |
| (%)  | 2.2% |    |    |    |    |    |    |    |    |    |    |    |        |

**Average Sales Price 2007 vs 2008**  
(SFR & Condo)



**Total Active Listings 2007 vs 2008 (SFR & Condo)**



**Average Sales Price 2003 - 2007**

|      | J     | F     | M     | A     | M     | J     | J     | A     | S     | O     | N     | D     | YOY Δ |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2004 | \$262 | \$253 | \$253 | \$262 | \$270 | \$269 | \$272 | \$273 | \$266 | \$266 | \$266 | \$266 |       |
| 2005 | \$267 | \$268 | \$269 | \$279 | \$281 | \$285 | \$291 | \$288 | \$282 | \$285 | \$282 | \$279 | 1.8%  |
| 2006 | \$281 | \$277 | \$284 | \$289 | \$287 | \$304 | \$300 | \$293 | \$283 | \$281 | \$285 | \$291 | 4.9%  |
| 2007 | \$266 | \$265 | \$275 | \$293 | \$289 | \$304 | \$289 | \$298 | \$279 | \$265 | \$269 | \$262 | -5.4% |
| 2008 | \$257 |       |       |       |       |       |       |       |       |       |       |       | -3.7% |
| (%)  | -3.6% |       |       |       |       |       |       |       |       |       |       |       |       |

**Total Property Listings 2003 - 2007**

|      | J     | F     | M     | A     | M     | J     | J     | A     | S     | O     | N     | D     | YOY Δ |
|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 2004 | 21846 | 23212 | 24909 | 26584 | 27510 | 28043 | 28026 | 27592 | 26976 | 26030 | 24533 | 20891 |       |
| 2005 | 20917 | 21730 | 23023 | 24164 | 24945 | 25817 | 26411 | 26650 | 27200 | 26828 | 26020 | 23572 | -4.4% |
| 2006 | 24387 | 25484 | 27309 | 29045 | 30457 | 31900 | 31989 | 31664 | 31450 | 29722 | 27530 | 24534 | 14.2% |
| 2007 | 24350 | 24838 | 26430 | 27858 | 29110 | 30256 | 30272 | 30827 | 30335 | 28928 | 27127 | 24603 | -0.2% |
| 2008 | 24489 |       |       |       |       |       |       |       |       |       |       |       | 0.6%  |
| (%)  | 0.6%  |       |       |       |       |       |       |       |       |       |       |       |       |

(Represented in the Thousands)

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