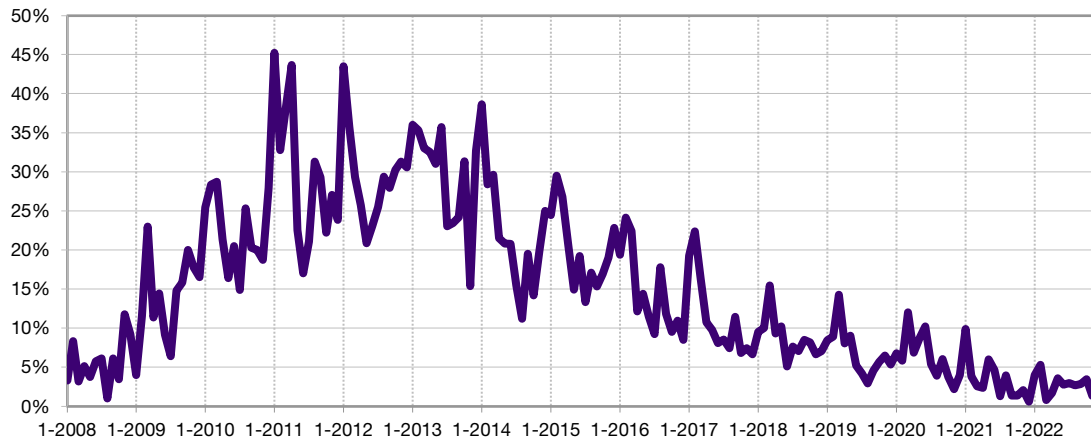


Lender-Mediated Report – December 2022

A RESEARCH TOOL PROVIDED BY MIDWEST REAL ESTATE DATA LLC
FOR MEMBERS OF THE ILLINI VALLEY ASSOCIATION OF REALTORS®, INC.

Lender-mediated properties are those marked in MRED as "Foreclosed," "REO,"
"Pre-Foreclosure" or "Short Sale." Residential activity only.

Share of Closed Sales that were Lender-Mediated: 2.4%



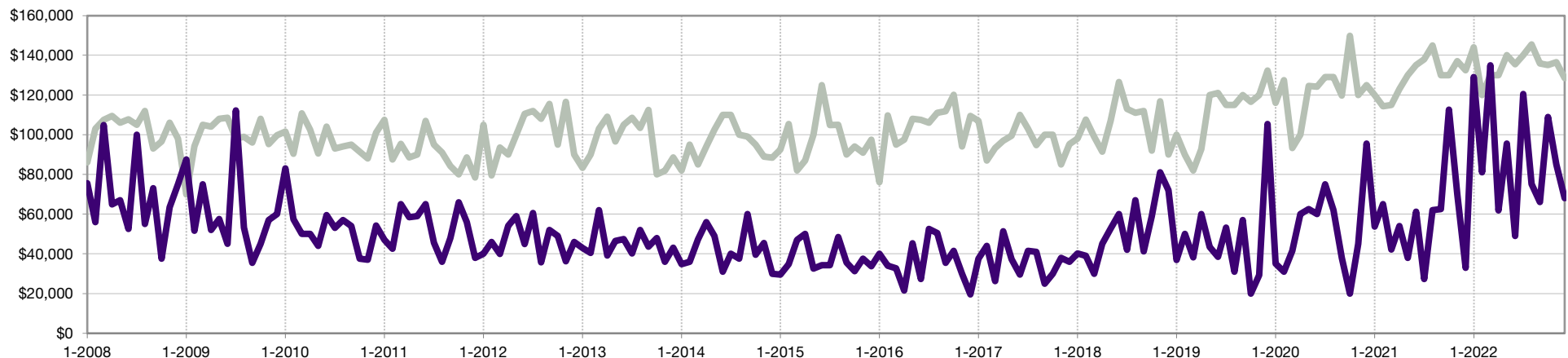
| Closed Sales | 12-2021 | 12-2022 | + / - |
|---------------|---------|---------|---------|
| Traditional | 165 | 121 | -26.7% |
| REO | 1 | 3 | +200.0% |
| Short Sales | 0 | 0 | -- |
| Total Market* | 166 | 124 | -25.3% |

| Median Sales Price | 12-2021 | 12-2022 | + / - |
|--------------------|-----------|-----------|---------|
| Traditional | \$132,500 | \$128,500 | -3.0% |
| REO | \$33,000 | \$68,000 | +106.1% |
| Short Sales | \$0 | \$0 | -- |
| Total Market* | \$131,250 | \$125,000 | -4.8% |

*Total Market is not a sum of traditional, REO and short sale activity, as some lender-mediated homes can be listed both as REO and short sale.

Median Sales Prices

— Traditional — Lender-Mediated



Lender-Mediated Report – Activity by Area

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December 2022

| | Homes for Sale Current Month | | | Closed Sales Last 12 Months | | | Median Sales Price For the 12 Months Ending... | | | | | | Average Sales Price For the 12 Months Ending... | | | | | |
|---|---------------------------------|-----------------|-------|--------------------------------|-----------------|-------|---|-----------|---------|------------------------|-----------|---------|--|-----------|---------|------------------------|-----------|---------|
| | Total | Lender-Mediated | Share | Total | Lender-Mediated | Share | 12-2021 | 12-2022 | + / - | 12-2021 | 12-2022 | + / - | 12-2021 | 12-2022 | + / - | 12-2021 | 12-2022 | + / - |
| | | | | | | | Lender-Mediated | | | Traditional Properties | | | Lender-Mediated | | | Traditional Properties | | |
| Amboy | 6 | 0 | 0.0% | 38 | 0 | 0.0% | \$0 | \$0 | -- | \$115,000 | \$120,250 | +4.6% | \$0 | \$0 | -- | \$124,503 | \$125,967 | +1.2% |
| Arlington | 0 | 0 | -- | 4 | 0 | 0.0% | \$0 | \$0 | -- | \$121,000 | \$186,250 | +53.9% | \$0 | \$0 | -- | \$121,000 | \$191,375 | +58.2% |
| Ashton | 5 | 0 | 0.0% | 19 | 0 | 0.0% | \$70,000 | \$0 | -100.0% | \$124,750 | \$140,000 | +12.2% | \$70,000 | \$0 | -100.0% | \$134,100 | \$141,626 | +5.6% |
| Balance of Bureau County | 0 | 0 | -- | 0 | 0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- |
| Balance of Marshall County | 0 | 0 | -- | 0 | 0 | -- | \$0 | \$0 | -- | \$53,000 | \$0 | -100.0% | \$0 | \$0 | -- | \$53,000 | \$0 | -100.0% |
| Balance of Putnam County | 0 | 0 | -- | 0 | 0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- |
| Bradford | 2 | 0 | 0.0% | 3 | 1 | 33.3% | \$20,500 | \$21,500 | +4.9% | \$0 | \$260,500 | -- | \$20,500 | \$21,500 | +4.9% | \$0 | \$260,500 | -- |
| Buda | 2 | 0 | 0.0% | 3 | 0 | 0.0% | \$26,500 | \$0 | -100.0% | \$132,500 | \$150,000 | +13.2% | \$26,500 | \$0 | -100.0% | \$196,817 | \$111,667 | -43.3% |
| Bureau | 0 | 0 | -- | 1 | 0 | 0.0% | \$14,000 | \$0 | -100.0% | \$50,000 | \$137,000 | +174.0% | \$14,000 | \$0 | -100.0% | \$50,000 | \$137,000 | +174.0% |
| Cedar Point | 1 | 0 | 0.0% | 4 | 0 | 0.0% | \$0 | \$0 | -- | \$96,250 | \$119,750 | +24.4% | \$0 | \$0 | -- | \$88,875 | \$114,125 | +28.4% |
| Cherry | 0 | 0 | -- | 6 | 0 | 0.0% | \$38,000 | \$0 | -100.0% | \$118,500 | \$115,500 | -2.5% | \$38,000 | \$0 | -100.0% | \$128,200 | \$123,417 | -3.7% |
| Compton | 1 | 0 | 0.0% | 10 | 1 | 10.0% | \$0 | \$70,000 | -- | \$243,700 | \$279,900 | +14.9% | \$0 | \$70,000 | -- | \$229,350 | \$281,756 | +22.8% |
| Daizell | 0 | 0 | -- | 5 | 0 | 0.0% | \$0 | \$0 | -- | \$113,500 | \$221,000 | +94.7% | \$0 | \$0 | -- | \$93,625 | \$222,300 | +137.4% |
| Dana | 0 | 0 | -- | 3 | 1 | 33.3% | \$0 | \$80,000 | -- | \$0 | \$134,000 | -- | \$0 | \$80,000 | -- | \$0 | \$134,000 | -- |
| DePue | 1 | 0 | 0.0% | 5 | 0 | 0.0% | \$21,000 | \$0 | -100.0% | \$60,000 | \$79,000 | +31.7% | \$21,000 | \$0 | -100.0% | \$60,000 | \$88,800 | +48.0% |
| Dover | 0 | 0 | -- | 4 | 0 | 0.0% | \$0 | \$0 | -- | \$59,000 | \$65,004 | +10.2% | \$0 | \$0 | -- | \$85,667 | \$58,377 | -31.9% |
| Florid, Hennepin | 1 | 0 | 0.0% | 9 | 0 | 0.0% | \$0 | \$0 | -- | \$138,000 | \$170,000 | +23.2% | \$0 | \$0 | -- | \$162,222 | \$233,889 | +44.2% |
| Grand Ridge | 2 | 0 | 0.0% | 3 | 0 | 0.0% | \$0 | \$0 | -- | \$130,500 | \$169,900 | +30.2% | \$0 | \$0 | -- | \$136,926 | \$126,133 | -7.9% |
| Granville | 4 | 0 | 0.0% | 18 | 0 | 0.0% | \$56,500 | \$0 | -100.0% | \$124,450 | \$132,500 | +6.5% | \$56,500 | \$0 | -100.0% | \$171,413 | \$158,918 | -7.3% |
| Henry | 4 | 0 | 0.0% | 17 | 3 | 17.6% | \$0 | \$68,000 | -- | \$92,000 | \$114,500 | +24.5% | \$0 | \$79,233 | -- | \$118,875 | \$133,036 | +11.9% |
| Hollowayville, Princeton | 31 | 0 | 0.0% | 135 | 3 | 2.2% | \$58,252 | \$116,500 | +100.0% | \$133,000 | \$152,500 | +14.7% | \$97,460 | \$113,333 | +16.3% | \$154,959 | \$170,185 | +9.8% |
| Jonesville, Oglesby, Vermilionville, Piety Hill | 10 | 0 | 0.0% | 44 | 1 | 2.3% | \$0 | \$185,500 | -- | \$113,250 | \$108,500 | -4.2% | \$0 | \$185,500 | -- | \$138,284 | \$134,270 | -2.9% |
| Kasbeer | 0 | 0 | -- | 1 | 0 | 0.0% | \$0 | \$0 | -- | \$67,000 | \$79,900 | +19.3% | \$0 | \$0 | -- | \$67,000 | \$79,900 | +19.3% |
| Lacon | 0 | 0 | -- | 6 | 1 | 16.7% | \$0 | \$141,000 | -- | \$86,000 | \$130,000 | +51.2% | \$0 | \$141,000 | -- | \$127,000 | \$240,900 | +89.7% |
| Ladd | 0 | 0 | -- | 14 | 0 | 0.0% | \$0 | \$0 | -- | \$98,000 | \$123,750 | +26.3% | \$0 | \$0 | -- | \$97,069 | \$137,236 | +41.4% |
| LaMoille | 2 | 0 | 0.0% | 6 | 0 | 0.0% | \$0 | \$0 | -- | \$199,000 | \$168,750 | -15.2% | \$0 | \$0 | -- | \$176,722 | \$145,417 | -17.7% |
| LaSalle, Dimmick | 11 | 0 | 0.0% | 109 | 4 | 3.7% | \$0 | \$84,900 | -- | \$89,750 | \$115,000 | +28.1% | \$0 | \$92,450 | -- | \$114,038 | \$144,149 | +26.4% |
| Leonore | 0 | 0 | -- | 0 | 0 | -- | \$33,000 | \$0 | -100.0% | \$0 | \$0 | -- | \$33,000 | \$0 | -100.0% | \$0 | \$0 | -- |
| Lostant, Mt. Palatine | 3 | 0 | 0.0% | 6 | 0 | 0.0% | \$22,000 | \$0 | -100.0% | \$120,000 | \$161,000 | +34.2% | \$22,000 | \$0 | -100.0% | \$68,413 | \$168,333 | -0.0% |
| Magnolia | 0 | 0 | -- | 3 | 0 | 0.0% | \$0 | \$0 | -- | \$264,200 | \$310,000 | +17.3% | \$0 | \$0 | -- | \$264,200 | \$295,000 | +11.7% |
| Malden | 0 | 0 | -- | 2 | 0 | 0.0% | \$0 | \$0 | -- | \$73,500 | \$125,000 | +70.1% | \$0 | \$0 | -- | \$92,900 | \$125,000 | +34.6% |
| Manlius | 0 | 0 | -- | 2 | 0 | 0.0% | \$0 | \$0 | -- | \$72,950 | \$85,535 | +17.3% | \$0 | \$0 | -- | \$69,600 | \$85,535 | +22.9% |
| Mark | 0 | 0 | -- | 1 | 0 | 0.0% | \$0 | \$0 | -- | \$156,450 | \$115,000 | -26.5% | \$0 | \$0 | -- | \$149,850 | \$115,000 | -23.3% |
| Marseilles | 19 | 1 | 5.3% | 94 | 4 | 4.3% | \$66,600 | \$63,125 | -5.2% | \$165,000 | \$187,500 | +13.6% | \$66,600 | \$85,063 | +27.7% | \$210,768 | \$225,498 | +7.0% |
| McNabb | 0 | 0 | -- | 2 | 0 | 0.0% | \$0 | \$0 | -- | \$196,500 | \$121,500 | -38.2% | \$0 | \$0 | -- | \$196,500 | \$121,500 | -38.2% |
| Mendota | 7 | 1 | 14.3% | 65 | 0 | 0.0% | \$55,000 | \$0 | -100.0% | \$120,000 | \$133,000 | +10.8% | \$65,467 | \$0 | -100.0% | \$132,539 | \$138,499 | +4.5% |

Lender-Mediated Report – Activity by Area



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December 2022

| | Homes for Sale Current Month | | | Closed Sales Last 12 Months | | | Median Sales Price For the 12 Months Ending... | | | | | | Average Sales Price For the 12 Months Ending... | | | | | |
|---|---------------------------------|-----------------|--------|--------------------------------|-----------------|-------|---|-----------|---------|------------------------|-----------|---------|--|-----------|---------|------------------------|-----------|---------|
| | Total | Lender-Mediated | Share | Total | Lender-Mediated | Share | 12-2021 | | | 12-2022 | | | 12-2021 | | | 12-2022 | | |
| | | | | | | | | | +/– | | | +/– | | | +/– | | | +/– |
| | | | | | | | Lender-Mediated | | | Traditional Properties | | | Lender-Mediated | | | Traditional Properties | | |
| Meridan | 0 | 0 | -- | 0 | 0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- |
| Mineral | 1 | 0 | 0.0% | 1 | 0 | 0.0% | \$0 | \$0 | -- | \$70,000 | \$88,000 | +25.7% | \$0 | \$0 | -- | \$70,000 | \$88,000 | +25.7% |
| Neponset | 1 | 1 | 100.0% | 2 | 0 | 0.0% | \$0 | \$0 | -- | \$115,000 | \$75,250 | -34.6% | \$0 | \$0 | -- | \$115,000 | \$75,250 | -34.6% |
| New Bedford | 0 | 0 | -- | 0 | 0 | -- | \$73,000 | \$0 | -100.0% | \$0 | \$0 | -- | \$73,000 | \$0 | -100.0% | \$0 | \$0 | -- |
| Normandy, Walnut | 4 | 0 | 0.0% | 16 | 1 | 6.3% | \$80,000 | \$78,750 | -1.6% | \$85,000 | \$110,000 | +29.4% | \$91,600 | \$78,750 | -14.0% | \$109,031 | \$111,000 | +1.8% |
| Norway | 0 | 0 | -- | 0 | 0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- |
| Ohio | 0 | 0 | -- | 8 | 0 | 0.0% | \$0 | \$0 | -- | \$98,250 | \$117,500 | +19.6% | \$0 | \$0 | -- | \$110,750 | \$120,125 | +8.5% |
| Ottawa, Danway, Dayton, Naplate, Prairie Center | 25 | 0 | 0.0% | 292 | 4 | 1.4% | \$55,950 | \$148,500 | +165.4% | \$155,088 | \$158,000 | +1.9% | \$65,700 | \$128,000 | +94.8% | \$185,850 | \$184,187 | -0.9% |
| Paw Paw | 3 | 0 | 0.0% | 12 | 0 | 0.0% | \$30,000 | \$0 | -100.0% | \$170,000 | \$190,000 | +11.8% | \$30,000 | \$0 | -100.0% | \$185,129 | \$188,958 | +2.1% |
| Peru | 14 | 1 | 7.1% | 111 | 3 | 2.7% | \$75,000 | \$72,600 | -3.2% | \$130,550 | \$137,000 | +4.9% | \$88,333 | \$80,533 | -8.8% | \$154,789 | \$169,336 | +9.4% |
| Putnam, Lake Thunderbird | 6 | 0 | 0.0% | 34 | 0 | 0.0% | \$0 | \$0 | -- | \$200,000 | \$201,000 | +0.5% | \$0 | \$0 | -- | \$211,247 | \$231,324 | +9.5% |
| Ransom | 1 | 0 | 0.0% | 5 | 0 | 0.0% | \$0 | \$0 | -- | \$146,500 | \$75,000 | -48.8% | \$0 | \$0 | -- | \$133,000 | \$108,780 | -18.2% |
| Rutland | 0 | 0 | -- | 3 | 0 | 0.0% | \$20,550 | \$0 | -100.0% | \$54,250 | \$150,000 | +176.5% | \$20,550 | \$0 | -100.0% | \$54,250 | \$171,167 | +215.5% |
| Seatonville | 1 | 0 | 0.0% | 4 | 0 | 0.0% | \$0 | \$0 | -- | \$125,000 | \$162,500 | +30.0% | \$0 | \$0 | -- | \$125,000 | \$178,025 | +42.4% |
| Seneca, Stavanger | 6 | 0 | 0.0% | 30 | 1 | 3.3% | \$0 | \$135,000 | -- | \$175,000 | \$240,000 | +37.1% | \$0 | \$135,000 | -- | \$183,365 | \$280,110 | +52.8% |
| Serena | 2 | 0 | 0.0% | 7 | 0 | 0.0% | \$0 | \$0 | -- | \$285,000 | \$246,000 | -13.7% | \$0 | \$0 | -- | \$303,817 | \$247,679 | -18.5% |
| Sheffield | 5 | 1 | 20.0% | 18 | 2 | 11.1% | \$0 | \$98,500 | -- | \$80,000 | \$82,250 | +2.8% | \$0 | \$98,500 | -- | \$86,950 | \$153,480 | +76.5% |
| Sheridan | 14 | 0 | 0.0% | 40 | 0 | 0.0% | \$0 | \$0 | -- | \$227,250 | \$302,500 | +33.1% | \$0 | \$0 | -- | \$243,100 | \$305,977 | +25.9% |
| Spring Valley | 7 | 0 | 0.0% | 55 | 3 | 5.5% | \$124,000 | \$107,500 | -13.3% | \$105,500 | \$91,700 | -13.1% | \$124,000 | \$112,183 | -9.5% | \$110,391 | \$121,830 | +10.4% |
| Standard | 1 | 0 | 0.0% | 3 | 0 | 0.0% | \$0 | \$0 | -- | \$70,000 | \$62,500 | -10.7% | \$0 | \$0 | -- | \$93,000 | \$65,467 | -29.6% |
| Streator, Kangley | 35 | 1 | 2.9% | 195 | 7 | 3.6% | \$58,000 | \$49,000 | -15.5% | \$82,500 | \$93,250 | +13.0% | \$56,091 | \$51,207 | -8.7% | \$88,315 | \$106,134 | +20.2% |
| Sublette | 0 | 0 | -- | 4 | 0 | 0.0% | \$0 | \$0 | -- | \$139,000 | \$151,250 | +8.8% | \$0 | \$0 | -- | \$153,632 | \$153,375 | -0.2% |
| Tiskilwa | 3 | 0 | 0.0% | 8 | 1 | 12.5% | \$0 | \$60,000 | -- | \$95,000 | \$125,000 | +31.6% | \$0 | \$60,000 | -- | \$121,750 | \$169,702 | +39.4% |
| Toluca | 2 | 0 | 0.0% | 14 | 1 | 7.1% | \$20,500 | \$135,000 | +558.5% | \$85,000 | \$125,000 | +47.1% | \$20,500 | \$135,000 | +558.5% | \$82,045 | \$121,581 | +48.2% |
| Triumph | 0 | 0 | -- | 2 | 0 | 0.0% | \$0 | \$0 | -- | \$175,000 | \$88,750 | -49.3% | \$0 | \$0 | -- | \$175,000 | \$88,750 | -49.3% |
| Troy Grove | 0 | 0 | -- | 1 | 0 | 0.0% | \$0 | \$0 | -- | \$164,500 | \$146,000 | -11.2% | \$0 | \$0 | -- | \$164,500 | \$146,000 | -11.2% |
| Utica, North Utica, Waltham | 6 | 0 | 0.0% | 29 | 1 | 3.4% | \$83,000 | \$106,000 | +27.7% | \$186,900 | \$165,000 | -11.7% | \$83,000 | \$106,000 | +27.7% | \$190,400 | \$199,821 | +4.9% |
| Van Orin | 0 | 0 | -- | 2 | 0 | 0.0% | \$0 | \$0 | -- | \$21,600 | \$58,245 | +169.7% | \$0 | \$0 | -- | \$21,600 | \$58,245 | +169.7% |
| Varna, Lake Wildwood | 4 | 0 | 0.0% | 24 | 1 | 4.2% | \$0 | \$25,000 | -- | \$240,000 | \$185,000 | -22.9% | \$0 | \$25,000 | -- | \$263,428 | \$225,604 | -14.4% |
| Wedron | 0 | 0 | -- | 1 | 0 | 0.0% | \$0 | \$0 | -- | \$0 | \$144,500 | -- | \$0 | \$0 | -- | \$0 | \$144,500 | -- |
| Welland | 0 | 0 | -- | 0 | 0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- | \$0 | \$0 | -- |
| Wenona | 3 | 0 | 0.0% | 15 | 0 | 0.0% | \$95,250 | \$0 | -100.0% | \$124,500 | \$120,000 | -3.6% | \$95,250 | \$0 | -100.0% | \$118,413 | \$126,875 | +7.1% |
| West Brooklyn | 0 | 0 | -- | 5 | 0 | 0.0% | \$0 | \$0 | -- | \$280,000 | \$150,000 | -46.4% | \$0 | \$0 | -- | \$244,700 | \$150,200 | -38.6% |
| Wyanet | 4 | 0 | 0.0% | 21 | 0 | 0.0% | \$0 | \$0 | -- | \$93,350 | \$89,000 | -4.7% | \$0 | \$0 | -- | \$88,263 | \$110,048 | +24.7% |