

Lender-Mediated Report

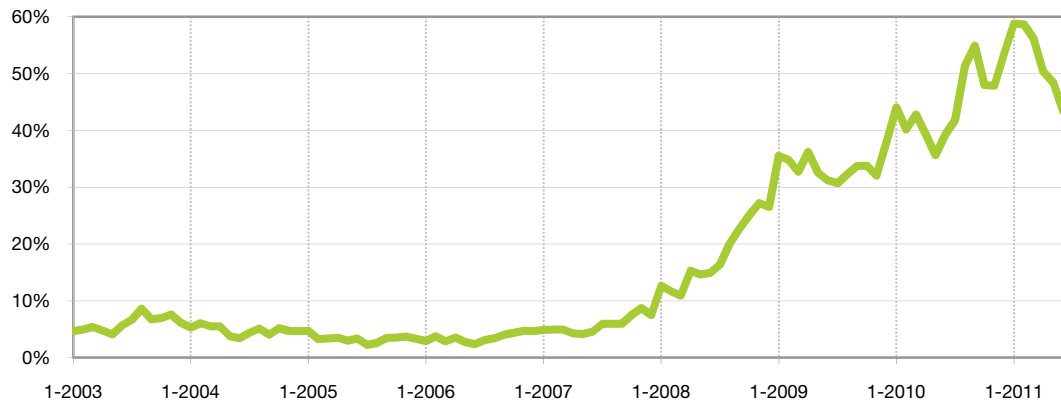
A RESEARCH TOOL PROVIDED BY THE **NORTHEAST FLORIDA ASSOCIATION OF REALTORS**



Lender-mediated properties are those marked in the "Title" field of the Northeast Florida Multiple Listing Service as "Foreclosed", "REO", "Pre-Foreclosure" or "Short Sale."

July 2011

Share of Closed Sales that were Lender-Mediated: 44.3%

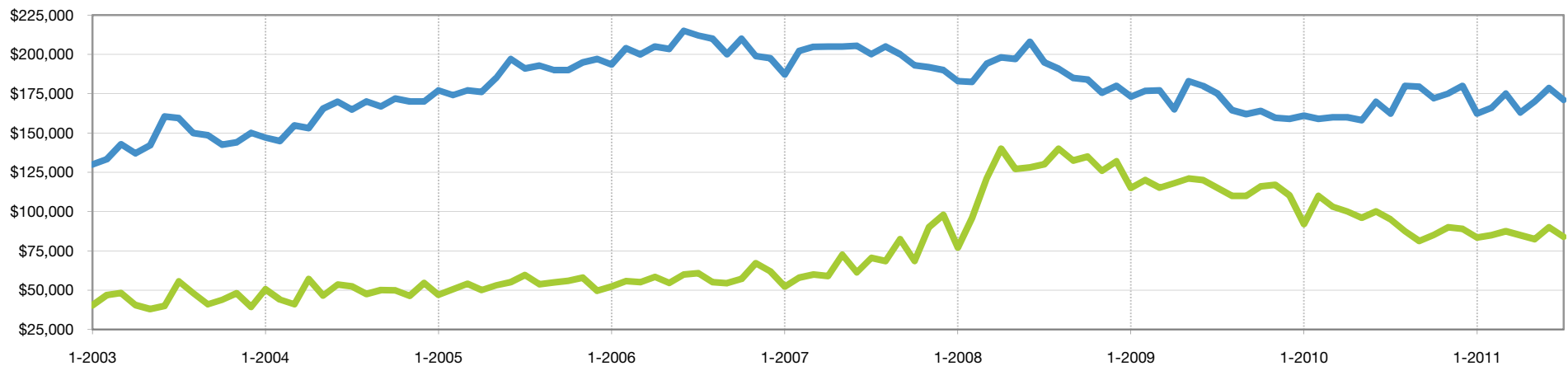


| Closed Sales | 7-2010 | 7-2011 | + / - |
|-----------------|--------|--------|-------|
| Traditional | 796 | 754 | -5.3% |
| Lender-Mediated | 571 | 599 | +4.9% |
| Total Market* | 1,367 | 1,353 | -1.0% |

| Median Sales Price | 7-2010 | 7-2011 | + / - |
|--------------------|-----------|-----------|--------|
| Traditional | \$162,250 | \$171,000 | +5.4% |
| Lender-Mediated | \$95,000 | \$84,000 | -11.6% |
| Total Market* | \$137,990 | \$130,199 | -5.6% |

Median Sales Prices

— Traditional — Lender-Mediated



*Total Market figures are not a summation of traditional and lender-mediated activity, as some lender-mediated homes are listed both as a foreclosure and short sale. All data provided by the Northeast Florida Multiple Listing Service. Powered by 10K Research and Marketing.

Lender-Mediated Report – Activity by Area

A RESEARCH TOOL PROVIDED BY THE NORTHEAST FLORIDA ASSOCIATION OF REALTORS



Lender-mediated properties are those marked in the "Title" field of the Northeast Florida Multiple Listing Service as "Foreclosed", "REO", "Pre-Foreclosure" or "Short Sale." | Total represents all traditional and lender-mediated activity. Share represents the market share of lender-mediated activity for each area. | Inventory counts are based on one month of activity for the current month. Closed Sales, Median Sales Price and Average Sales Price figures are based on a rolling 12-month timeframe through the month indicated.

July 2011

| | Homes for Sale | | | Closed Sales | | | Median Sales Price | | | Average Sales Price | | | | | | | | |
|--|----------------|-----------------|-------|----------------|-----------------|-------|--------------------|-----------|---------|------------------------|-----------|--------|-----------------|-----------|---------|------------------------|-----------|--------|
| | Current Month | | | Last 12 Months | | | Lender-Mediated | | | Traditional Properties | | | Lender-Mediated | | | Traditional Properties | | |
| | Total | Lender-Mediated | Share | Total | Lender-Mediated | Share | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - |
| 011-SAN MARCO | 131 | 24 | 18.3% | 141 | 50 | 35.5% | \$47,000 | \$139,819 | +197.5% | \$230,000 | \$210,000 | -8.7% | \$112,149 | \$142,292 | +26.9% | \$293,516 | \$315,875 | +7.6% |
| 012-SAN JOSE | 228 | 65 | 28.5% | 225 | 111 | 49.3% | \$68,250 | \$48,825 | -28.5% | \$105,000 | \$85,000 | -19.0% | \$90,372 | \$64,303 | -28.8% | \$133,771 | \$193,276 | +44.5% |
| 013-BEAUCLERC/MANDARIN N | 228 | 104 | 45.6% | 359 | 173 | 48.2% | \$108,000 | \$85,000 | -21.3% | \$150,000 | \$125,000 | -16.7% | \$113,386 | \$100,608 | -11.3% | \$181,081 | \$174,311 | -3.7% |
| 014-MANDARIN | 305 | 102 | 33.4% | 514 | 207 | 40.3% | \$154,000 | \$140,000 | -9.1% | \$191,126 | \$179,950 | -5.8% | \$171,297 | \$158,939 | -7.2% | \$223,484 | \$240,667 | +7.7% |
| 015-BARTRAM | 120 | 81 | 67.5% | 303 | 156 | 51.5% | \$150,000 | \$115,000 | -23.3% | \$149,990 | \$133,353 | -11.1% | \$155,318 | \$129,549 | -16.6% | \$153,297 | \$142,850 | -6.8% |
| 021-ST NICHOLAS | 104 | 37 | 35.6% | 149 | 72 | 48.3% | \$46,200 | \$41,000 | -11.3% | \$88,000 | \$62,500 | -29.0% | \$59,767 | \$56,759 | -5.0% | \$120,004 | \$100,553 | -16.2% |
| 022-GROVE PK/SAN SOUCI | 181 | 92 | 50.8% | 425 | 285 | 67.1% | \$89,950 | \$58,700 | -34.7% | \$112,000 | \$71,056 | -36.6% | \$102,058 | \$73,334 | -28.1% | \$134,123 | \$125,490 | -6.4% |
| 023-E OF SS BLVD | 229 | 124 | 54.1% | 506 | 335 | 66.2% | \$85,000 | \$70,000 | -17.6% | \$109,500 | \$84,500 | -22.8% | \$96,857 | \$84,519 | -12.7% | \$149,195 | \$149,875 | +0.5% |
| 024-BAYMEADOWS/DEERWOOD | 236 | 89 | 37.7% | 459 | 248 | 54.0% | \$84,000 | \$61,900 | -26.3% | \$125,000 | \$97,000 | -22.4% | \$113,753 | \$91,164 | -19.9% | \$192,380 | \$241,280 | +25.4% |
| 025-ICW N-BCH & S ATL | 121 | 49 | 40.5% | 229 | 93 | 40.6% | \$160,000 | \$140,000 | -12.5% | \$185,000 | \$175,000 | -5.4% | \$163,898 | \$152,682 | -6.8% | \$212,034 | \$208,020 | -1.9% |
| 026-ICW S-BCH & N JTB | 257 | 79 | 30.7% | 411 | 193 | 47.0% | \$97,000 | \$85,000 | -12.4% | \$201,000 | \$188,500 | -6.2% | \$147,068 | \$146,962 | -0.1% | \$295,598 | \$321,814 | +8.9% |
| 027-ICW S-JTB | 96 | 17 | 17.7% | 96 | 38 | 39.6% | \$107,450 | \$150,000 | +39.6% | \$189,000 | \$214,540 | +13.5% | \$200,394 | \$185,298 | -7.5% | \$248,421 | \$319,954 | +28.8% |
| 031-RIVERSIDE | 91 | 35 | 38.5% | 69 | 36 | 52.2% | \$95,000 | \$60,500 | -36.3% | \$129,500 | \$131,000 | +1.2% | \$102,822 | \$96,118 | -6.5% | \$211,170 | \$223,387 | +5.8% |
| 032-AVONDALE | 144 | 22 | 15.3% | 153 | 54 | 35.3% | \$129,950 | \$128,950 | -0.8% | \$185,000 | \$175,000 | -5.4% | \$182,347 | \$170,785 | -6.3% | \$221,373 | \$247,585 | +11.8% |
| 033-ORTEGA/VENETIA | 111 | 19 | 17.1% | 77 | 16 | 20.8% | \$78,500 | \$225,000 | +186.6% | \$239,000 | \$264,001 | +10.5% | \$109,880 | \$264,927 | +141.1% | \$453,088 | \$377,174 | -16.8% |
| 041-ARLINGTON | 401 | 196 | 48.9% | 521 | 277 | 53.2% | \$56,000 | \$50,200 | -10.4% | \$95,000 | \$79,900 | -15.9% | \$71,163 | \$65,145 | -8.5% | \$119,414 | \$123,515 | +3.4% |
| 042-FT CAROLINE | 212 | 90 | 42.5% | 390 | 224 | 57.4% | \$121,750 | \$80,000 | -34.3% | \$142,950 | \$120,000 | -16.1% | \$127,772 | \$101,776 | -20.3% | \$179,102 | \$171,298 | -4.4% |
| 043-ICW N-ATLANTIC BLVD | 177 | 81 | 45.8% | 267 | 149 | 55.8% | \$148,000 | \$130,000 | -12.2% | \$175,000 | \$162,000 | -7.4% | \$162,539 | \$180,450 | +11.0% | \$243,686 | \$302,292 | +24.1% |
| 051-MURRAY HILL | 104 | 42 | 40.4% | 129 | 79 | 61.2% | \$39,500 | \$30,250 | -23.4% | \$55,900 | \$40,000 | -28.4% | \$50,379 | \$38,404 | -23.8% | \$91,370 | \$84,870 | -7.1% |
| 052-LAKESHORE | 70 | 28 | 40.0% | 86 | 49 | 57.0% | \$36,000 | \$29,000 | -19.4% | \$48,250 | \$41,500 | -14.0% | \$47,963 | \$35,657 | -25.7% | \$84,094 | \$71,725 | -14.7% |
| 053-HYDE GROVE AREA | 75 | 42 | 56.0% | 104 | 59 | 56.7% | \$38,250 | \$31,600 | -17.4% | \$85,000 | \$53,000 | -37.6% | \$55,065 | \$44,321 | -19.5% | \$93,119 | \$92,899 | -0.2% |
| 054-CEDAR HILLS | 60 | 24 | 40.0% | 88 | 54 | 61.4% | \$42,000 | \$35,250 | -16.1% | \$66,750 | \$41,500 | -37.8% | \$49,333 | \$38,695 | -21.6% | \$88,067 | \$79,448 | -9.8% |
| 055-CONF PT/ORTEGA FARMS | 36 | 11 | 30.6% | 35 | 19 | 54.3% | \$72,500 | \$86,400 | +19.2% | \$96,000 | \$107,450 | +11.9% | \$76,724 | \$98,811 | +28.8% | \$122,224 | \$145,181 | +18.8% |
| 056-YUKN/WESC/OAK H | 124 | 67 | 54.0% | 201 | 134 | 66.7% | \$91,500 | \$53,500 | -41.5% | \$104,900 | \$67,660 | -35.5% | \$88,139 | \$64,118 | -27.3% | \$112,989 | \$98,517 | -12.8% |
| 061-NORMANDY AREA | 97 | 55 | 56.7% | 124 | 71 | 57.3% | \$80,250 | \$55,000 | -31.5% | \$100,000 | \$78,450 | -21.6% | \$82,340 | \$63,474 | -22.9% | \$106,652 | \$132,864 | +24.6% |
| 062-CRYSTAL SPR/COUNTRY CREEK | 108 | 50 | 46.3% | 247 | 154 | 62.3% | \$121,500 | \$90,000 | -25.9% | \$129,825 | \$101,500 | -21.8% | \$126,332 | \$96,030 | -24.0% | \$133,372 | \$134,162 | +0.6% |
| 063-JACKSONVILLE HEIGHTS/OAK HILL | 149 | 78 | 52.3% | 190 | 133 | 70.0% | \$59,000 | \$49,000 | -16.9% | \$69,500 | \$53,000 | -23.7% | \$60,911 | \$51,777 | -15.0% | \$81,250 | \$74,475 | -8.3% |
| 064-BENT CREEK/PLUM TREE | 67 | 34 | 50.7% | 93 | 50 | 53.8% | \$116,000 | \$121,750 | +5.0% | \$139,900 | \$136,662 | -2.3% | \$112,216 | \$114,601 | +2.1% | \$141,074 | \$144,521 | +2.4% |
| 065-PANTHER CREEK/ADAMS LK/DUVAL SW | 23 | 12 | 52.2% | 38 | 25 | 65.8% | \$120,000 | \$105,000 | -12.5% | \$149,450 | \$110,000 | -26.4% | \$115,116 | \$107,820 | -6.3% | \$163,229 | \$115,530 | -29.2% |
| 066-CECIL COMMERCE AREA | 15 | 4 | 26.7% | 39 | 6 | 15.4% | \$130,000 | \$200,000 | +53.8% | \$149,595 | \$154,990 | +3.6% | \$126,172 | \$216,233 | +71.4% | \$157,511 | \$144,388 | -8.3% |
| 067-COLINS RD/ARGYLE/OAKLEAFPLNT-DUVAL | 156 | 85 | 54.5% | 333 | 189 | 56.8% | \$100,000 | \$70,000 | -30.0% | \$118,000 | \$91,000 | -22.9% | \$104,052 | \$84,538 | -18.8% | \$125,071 | \$118,818 | -5.0% |
| 071-BRENTWOOD/EVERGREEN | 120 | 49 | 40.8% | 127 | 91 | 71.7% | \$16,500 | \$14,957 | -9.4% | \$18,500 | \$15,000 | -18.9% | \$19,634 | \$19,459 | -0.9% | \$42,478 | \$37,630 | -11.4% |
| 072-SPRINGFIELD | 105 | 29 | 27.6% | 118 | 86 | 72.9% | \$18,050 | \$15,000 | -16.9% | \$24,500 | \$29,500 | +20.4% | \$43,923 | \$49,282 | +12.2% | \$95,513 | \$131,100 | +37.3% |
| 073-DOWNTOWN JAX/NORTHBANK | 30 | 8 | 26.7% | 48 | 34 | 70.8% | \$115,550 | \$78,900 | -31.7% | \$116,100 | \$79,000 | -32.0% | \$108,898 | \$77,213 | -29.1% | \$121,771 | \$99,700 | -18.1% |
| 074-PAXON | 96 | 49 | 51.0% | 166 | 118 | 71.1% | \$15,000 | \$12,750 | -15.0% | \$15,601 | \$14,500 | -7.1% | \$17,933 | \$15,793 | -11.9% | \$54,076 | \$69,787 | +29.1% |
| 075-TROUT RIV/COLLEGE PRK/RIBAULT MNR | 288 | 122 | 42.4% | 370 | 276 | 74.6% | \$20,000 | \$16,625 | -16.9% | \$21,000 | \$20,000 | -4.8% | \$26,586 | \$24,441 | -8.1% | \$49,768 | \$63,672 | +27.9% |

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July 2011

| | Homes for Sale | | | Closed Sales | | | Median Sales Price | | | | | | Average Sales Price | | | | | |
|----------------------------------|----------------|-----------------|-------|----------------|-----------------|-------|--------------------|-----------|--------|------------------------|-----------|--------|---------------------|-----------|--------|------------------------|-----------|--------|
| | Current Month | | | Last 12 Months | | | Lender-Mediated | | | Traditional Properties | | | Lender-Mediated | | | Traditional Properties | | |
| | Total | Lender-Mediated | Share | Total | Lender-Mediated | Share | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - |
| 081-MARIETA/WHITHSE/BALDWIN | 105 | 42 | 40.0% | 150 | 97 | 64.7% | \$119,950 | \$88,400 | -26.3% | \$133,000 | \$109,900 | -17.4% | \$109,168 | \$92,768 | -15.0% | \$141,473 | \$139,475 | -1.4% |
| 082-DINSMORE/NORTHWEST DUVAL | 19 | 4 | 21.1% | 18 | 10 | 55.6% | \$56,500 | \$26,500 | -53.1% | \$60,000 | \$28,001 | -53.3% | \$93,953 | \$55,217 | -41.2% | \$80,538 | \$75,396 | -6.4% |
| 091-GARDN CTY/AIRPORT | 226 | 132 | 58.4% | 335 | 220 | 65.7% | \$102,000 | \$69,000 | -32.4% | \$120,000 | \$91,300 | -23.9% | \$98,565 | \$75,875 | -23.0% | \$134,367 | \$126,250 | -6.0% |
| 092-OCEANWAY/PECAN PARK | 189 | 95 | 50.3% | 282 | 153 | 54.3% | \$150,000 | \$129,000 | -14.0% | \$160,000 | \$155,000 | -3.1% | \$145,503 | \$128,007 | -12.0% | \$169,726 | \$173,355 | +2.1% |
| 095-SAN MATEO/EASTPORT | 20 | 10 | 50.0% | 46 | 23 | 50.0% | \$85,000 | \$60,000 | -29.4% | \$107,000 | \$93,500 | -12.6% | \$122,568 | \$110,063 | -10.2% | \$141,185 | \$164,999 | +16.9% |
| 096-FT GEORGE/BLOUNT IS/CEDAR PT | 183 | 74 | 40.4% | 187 | 90 | 48.1% | \$170,000 | \$155,000 | -8.8% | \$186,000 | \$161,141 | -13.4% | \$183,529 | \$159,013 | -13.4% | \$210,460 | \$202,705 | -3.7% |
| 121-FLEMING ISLAND-NE | 14 | 4 | 28.6% | 15 | 10 | 66.7% | \$178,000 | \$162,000 | -9.0% | \$182,000 | \$164,000 | -9.9% | \$186,643 | \$193,950 | +3.9% | \$193,125 | \$359,000 | +85.9% |
| 122-FLEMING ISLAND-NW | 110 | 33 | 30.0% | 154 | 51 | 33.1% | \$225,000 | \$230,000 | +2.2% | \$250,000 | \$247,850 | -0.9% | \$248,592 | \$264,858 | +6.5% | \$301,322 | \$308,752 | +2.5% |
| 123-FLEMING ISLAND-SE | 64 | 15 | 23.4% | 85 | 35 | 41.2% | \$195,000 | \$123,000 | -36.9% | \$197,500 | \$171,750 | -13.0% | \$196,087 | \$148,857 | -24.1% | \$238,218 | \$269,992 | +13.3% |
| 124-FLEMING ISLAND-SW | 86 | 33 | 38.4% | 200 | 101 | 50.5% | \$179,950 | \$142,500 | -20.8% | \$187,000 | \$132,000 | -29.4% | \$183,654 | \$146,285 | -20.3% | \$217,417 | \$173,089 | -20.4% |
| 131-MDWBK/LOCH RANE | 37 | 8 | 21.6% | 85 | 45 | 52.9% | \$99,101 | \$52,500 | -47.0% | \$115,000 | \$88,700 | -22.9% | \$136,701 | \$103,334 | -24.4% | \$176,382 | \$157,912 | -10.5% |
| 132-BELLAIR/GROVE PARK | 48 | 25 | 52.1% | 83 | 49 | 59.0% | \$60,500 | \$49,900 | -17.5% | \$96,000 | \$70,000 | -27.1% | \$80,289 | \$58,059 | -27.7% | \$109,090 | \$96,672 | -11.4% |
| 133-NORTH ORANGE PK | 16 | 6 | 37.5% | 29 | 17 | 58.6% | \$119,900 | \$39,750 | -66.8% | \$129,950 | \$115,000 | -11.5% | \$109,307 | \$70,744 | -35.3% | \$154,765 | \$194,117 | +25.4% |
| 134-SOUTH BLANDING | 46 | 26 | 56.5% | 71 | 35 | 49.3% | \$108,350 | \$106,500 | -1.7% | \$129,450 | \$120,500 | -6.9% | \$107,555 | \$102,540 | -4.7% | \$143,451 | \$140,925 | -1.8% |
| 135-PARK W/MONTCLAIR | 27 | 11 | 40.7% | 35 | 11 | 31.4% | \$125,000 | \$121,000 | -3.2% | \$149,950 | \$127,900 | -14.7% | \$117,109 | \$117,852 | +0.6% | \$171,010 | \$133,358 | -22.0% |
| 136-LAKESIDE EST | 29 | 17 | 58.6% | 52 | 32 | 61.5% | \$113,000 | \$95,950 | -15.1% | \$137,450 | \$107,900 | -21.5% | \$126,515 | \$101,614 | -19.7% | \$136,036 | \$134,637 | -1.0% |
| 137-DOCTORS LAKE | 51 | 4 | 7.8% | 49 | 27 | 55.1% | \$166,330 | \$200,950 | +20.8% | \$207,450 | \$184,950 | -10.8% | \$175,833 | \$242,081 | +37.7% | \$281,736 | \$220,664 | -21.7% |
| 138-TNGLWD/ORANGE PRK S | 83 | 44 | 53.0% | 217 | 138 | 63.6% | \$102,250 | \$89,000 | -13.0% | \$114,950 | \$100,000 | -13.0% | \$109,890 | \$96,158 | -12.5% | \$125,441 | \$127,791 | +1.9% |
| 139-OAKLEAF PLNTN/ORANGE PARK NW | 205 | 104 | 50.7% | 484 | 308 | 63.6% | \$154,000 | \$125,000 | -18.8% | \$160,000 | \$144,000 | -10.0% | \$163,155 | \$133,244 | -18.3% | \$181,965 | \$196,397 | +7.9% |
| 141-MIDDLEBURG | 71 | 24 | 33.8% | 90 | 52 | 57.8% | \$76,950 | \$53,100 | -31.0% | \$94,000 | \$64,500 | -31.4% | \$81,864 | \$73,389 | -10.4% | \$113,420 | \$100,961 | -11.0% |
| 142-MIDDLEBURG E/LAKE ASBURY | 176 | 66 | 37.5% | 242 | 150 | 62.0% | \$125,000 | \$102,000 | -18.4% | \$138,900 | \$125,000 | -10.0% | \$125,104 | \$109,706 | -12.3% | \$173,688 | \$165,969 | -4.4% |
| 143-FOXMEADOW AREA | 54 | 18 | 33.3% | 132 | 32 | 24.2% | \$130,000 | \$105,000 | -19.2% | \$169,504 | \$162,900 | -3.9% | \$146,189 | \$114,740 | -21.5% | \$184,047 | \$176,082 | -4.3% |
| 144-MIDDLEBURG-SE | 24 | 7 | 29.2% | 23 | 11 | 47.8% | \$134,750 | \$143,200 | +6.3% | \$145,000 | \$165,000 | +13.8% | \$127,375 | \$130,436 | +2.4% | \$161,960 | \$201,692 | +24.5% |
| 145-MIDDLEBURG-SW | 64 | 18 | 28.1% | 69 | 39 | 56.5% | \$78,750 | \$41,700 | -47.0% | \$86,500 | \$77,000 | -11.0% | \$89,491 | \$66,678 | -25.5% | \$102,176 | \$104,930 | +2.7% |
| 151-KEYSTONE HGTS | 163 | 16 | 9.8% | 104 | 40 | 38.5% | \$64,000 | \$47,500 | -25.8% | \$75,000 | \$72,500 | -3.3% | \$74,187 | \$61,069 | -17.7% | \$103,745 | \$108,346 | +4.4% |
| 152-KINGSLEY LAKE | 7 | 0 | 0.0% | 1 | 0 | 0.0% | \$0 | \$0 | -- | \$577,500 | \$100,000 | -82.7% | \$0 | \$0 | -- | \$507,250 | \$100,000 | -80.3% |
| 161-GREEN COVE SPRS | 106 | 28 | 26.4% | 103 | 62 | 60.2% | \$115,950 | \$104,900 | -9.5% | \$156,000 | \$130,000 | -16.7% | \$122,610 | \$117,496 | -4.2% | \$211,809 | \$223,041 | +5.3% |
| 162-RUSS L/PEN FRMS | 8 | 1 | 12.5% | 17 | 3 | 17.6% | \$147,500 | \$165,000 | +11.9% | \$178,000 | \$185,000 | +3.9% | \$147,500 | \$196,333 | +33.1% | \$178,023 | \$182,343 | +2.4% |
| 211-JACKSONVILLE BCH-NE | 44 | 14 | 31.8% | 64 | 27 | 42.2% | \$337,500 | \$249,000 | -26.2% | \$340,000 | \$319,950 | -5.9% | \$352,425 | \$288,896 | -18.0% | \$388,351 | \$544,541 | +40.2% |
| 212-JACKSONVILLE BCH-SE | 119 | 16 | 13.4% | 128 | 40 | 31.3% | \$276,250 | \$310,000 | +12.2% | \$347,500 | \$259,000 | -25.5% | \$409,151 | \$319,391 | -21.9% | \$556,965 | \$432,120 | -22.4% |
| 213-JACKSONVILLE BCH-NW | 49 | 13 | 26.5% | 77 | 34 | 44.2% | \$180,000 | \$170,000 | -5.6% | \$189,950 | \$175,000 | -7.9% | \$190,984 | \$169,234 | -11.4% | \$218,585 | \$213,533 | -2.3% |
| 214-JACKSONVILLE BCH-SW | 93 | 32 | 34.4% | 187 | 96 | 51.3% | \$114,950 | \$82,500 | -28.2% | \$212,000 | \$180,000 | -15.1% | \$167,496 | \$139,116 | -16.9% | \$249,589 | \$222,795 | -10.7% |
| 221-NEPTUNE BCH-EAST | 23 | 3 | 13.0% | 23 | 6 | 26.1% | \$282,900 | \$395,000 | +39.6% | \$425,000 | \$467,500 | +10.0% | \$282,900 | \$367,450 | +29.9% | \$435,150 | \$712,912 | +63.8% |
| 222-NEPTUNE BCH-WEST | 33 | 14 | 42.4% | 41 | 18 | 43.9% | \$202,000 | \$200,000 | -1.0% | \$215,000 | \$240,500 | +11.9% | \$218,748 | \$276,159 | +26.2% | \$259,541 | \$279,783 | +7.8% |
| 231-ATLANTIC BCH-EAST | 98 | 22 | 22.4% | 155 | 39 | 25.2% | \$210,000 | \$115,500 | -45.0% | \$270,000 | \$283,000 | +4.8% | \$238,616 | \$225,892 | -5.3% | \$396,969 | \$472,772 | +19.1% |
| 232-ATLANTIC BCH/MAYPORT-WEST | 30 | 9 | 30.0% | 66 | 43 | 65.2% | \$85,500 | \$66,000 | -22.8% | \$111,000 | \$74,000 | -33.3% | \$90,420 | \$74,509 | -17.6% | \$138,299 | \$119,161 | -13.8% |

Lender-Mediated Report – Activity by Area

A RESEARCH TOOL PROVIDED BY THE NORTHEAST FLORIDA ASSOCIATION OF REALTORS



Lender-mediated properties are those marked in the "Title" field of the Northeast Florida Multiple Listing Service as "Foreclosed", "REO", "Pre-Foreclosure" or "Short Sale." | Total represents all traditional and lender-mediated activity. Share represents the market share of lender-mediated activity for each area. | Inventory counts are based on one month of activity for the current month. Closed Sales, Median Sales Price and Average Sales Price figures are based on a rolling 12-month timeframe through the month indicated.

July 2011

| | Homes for Sale | | | Closed Sales | | | Median Sales Price | | | Average Sales Price | | | | | | | | |
|------------------------------------|----------------|-----------------|-------|----------------|-----------------|--------|--------------------|-----------|---------|------------------------|-----------|---------|-----------------|-----------|---------|------------------------|-----------|---------|
| | Current Month | | | Last 12 Months | | | Lender-Mediated | | | Traditional Properties | | | Lender-Mediated | | | Traditional Properties | | |
| | Total | Lender-Mediated | Share | Total | Lender-Mediated | Share | 7-2010 | 7-2011 | +/- | 7-2010 | 7-2011 | +/- | 7-2010 | 7-2011 | +/- | 7-2010 | 7-2011 | +/- |
| 251-PVB E A1A-N CORONA | 45 | 3 | 6.7% | 43 | 7 | 16.3% | \$344,500 | \$330,000 | -4.2% | \$600,000 | \$752,500 | +25.4% | \$466,688 | \$487,620 | +4.5% | ##### | ##### | +5.4% |
| 252-PVB W A1A-N SOLANA | 114 | 27 | 23.7% | 109 | 46 | 42.2% | \$135,000 | \$85,750 | -36.5% | \$204,000 | \$211,250 | +3.6% | \$337,634 | \$184,378 | -45.4% | \$585,826 | \$632,974 | +8.0% |
| 261-PVB E A1A-S CORONA | 159 | 21 | 13.2% | 144 | 33 | 22.9% | \$182,500 | \$139,000 | -23.8% | \$265,000 | \$300,000 | +13.2% | \$227,360 | \$232,007 | +2.0% | \$425,606 | \$582,020 | +36.8% |
| 262-PVB W A1A-S SOLANA/PALM VALLEY | 142 | 23 | 16.2% | 166 | 84 | 50.6% | \$87,498 | \$112,500 | +28.6% | \$331,900 | \$264,500 | -20.3% | \$148,338 | \$205,198 | +38.3% | \$441,969 | \$420,157 | -4.9% |
| 263-PVB W A1A-S CR-210 | 73 | 16 | 21.9% | 70 | 17 | 24.3% | \$287,000 | \$369,000 | +28.6% | \$475,000 | \$424,000 | -10.7% | \$335,728 | \$345,252 | +2.8% | \$647,568 | \$512,144 | -20.9% |
| 264-SOUTH PVB/VILANO BCH | 107 | 15 | 14.0% | 96 | 35 | 36.5% | \$318,950 | \$312,000 | -2.2% | \$343,000 | \$345,000 | +0.6% | \$346,408 | \$329,350 | -4.9% | \$521,086 | \$479,676 | -7.9% |
| 265-PONTE VEDRA/NOCATTEE-STJ | 97 | 18 | 18.6% | 229 | 36 | 15.7% | \$195,000 | \$181,500 | -6.9% | \$290,000 | \$273,000 | -5.9% | \$198,044 | \$235,483 | +18.9% | \$337,407 | \$308,170 | -8.7% |
| 301-JUL CK/SWITZ | 392 | 91 | 23.2% | 687 | 232 | 33.8% | \$195,500 | \$175,000 | -10.5% | \$255,000 | \$227,000 | -11.0% | \$217,474 | \$196,266 | -9.8% | \$279,138 | \$282,051 | +1.0% |
| 302-ORANGEDALE AREA | 40 | 9 | 22.5% | 28 | 10 | 35.7% | \$548,500 | \$250,000 | -54.4% | \$277,500 | \$255,000 | -8.1% | \$483,875 | \$278,822 | -42.4% | \$270,650 | \$283,309 | +4.7% |
| 303-PALMO/SIX MILE AREA | 33 | 5 | 15.2% | 10 | 9 | 90.0% | \$160,000 | \$171,250 | +7.0% | \$131,950 | \$182,500 | +38.3% | \$160,000 | \$195,720 | +22.3% | \$99,633 | \$390,000 | +291.4% |
| 304- 210 SOUTH | 96 | 41 | 42.7% | 194 | 96 | 49.5% | \$189,000 | \$170,000 | -10.1% | \$234,995 | \$209,995 | -10.6% | \$208,545 | \$172,970 | -17.1% | \$266,210 | \$269,789 | +1.3% |
| 305-WORLD GOLF V-CENTRAL | 51 | 16 | 31.4% | 53 | 16 | 30.2% | \$165,225 | \$177,500 | +7.4% | \$203,000 | \$200,000 | -1.5% | \$153,092 | \$180,547 | +17.9% | \$247,412 | \$192,011 | -22.4% |
| 306-WORLD GOLF V-NE | 4 | 0 | 0.0% | 1 | 0 | 0.0% | \$0 | \$0 | -- | \$239,990 | \$199,990 | -16.7% | \$0 | \$0 | -- | \$240,660 | \$199,990 | -16.9% |
| 307-WORLD GOLF V-SE | 2 | 0 | 0.0% | 6 | 6 | 100.0% | \$80,500 | \$57,000 | -29.2% | \$112,000 | \$57,000 | -49.1% | \$82,400 | \$53,460 | -35.1% | \$128,129 | \$0 | -100.0% |
| 308-WORLD GOLF V-SW | 89 | 31 | 34.8% | 140 | 59 | 42.1% | \$172,425 | \$163,200 | -5.4% | \$185,000 | \$193,600 | +4.6% | \$173,052 | \$168,218 | -2.8% | \$199,290 | \$209,173 | +5.0% |
| 309-WORLD GOLF V-WEST | 110 | 46 | 41.8% | 161 | 100 | 62.1% | \$177,450 | \$152,000 | -14.3% | \$190,000 | \$162,500 | -14.5% | \$206,936 | \$185,265 | -10.5% | \$242,465 | \$218,671 | -9.8% |
| 312-PALENCIA AREA | 95 | 19 | 20.0% | 98 | 45 | 45.9% | \$210,000 | \$260,000 | +23.8% | \$260,002 | \$271,518 | +4.4% | \$219,097 | \$276,322 | +26.1% | \$317,868 | \$358,434 | +12.8% |
| 313-WHITECASTLE/AIRPORT AREA | 13 | 6 | 46.2% | 14 | 10 | 71.4% | \$127,500 | \$91,750 | -28.0% | \$148,000 | \$91,750 | -38.0% | \$220,850 | \$122,640 | -44.5% | \$170,911 | \$84,250 | -50.7% |
| 321-NORTH CITY | 21 | 5 | 23.8% | 27 | 19 | 70.4% | \$99,450 | \$96,450 | -3.0% | \$108,000 | \$100,500 | -6.9% | \$109,615 | \$142,042 | +29.6% | \$177,935 | \$132,375 | -25.6% |
| 322-DOWNTOWN ST AUGUSTINE | 23 | 3 | 13.0% | 40 | 12 | 30.0% | \$155,000 | \$168,500 | +8.7% | \$160,000 | \$220,000 | +37.5% | \$139,295 | \$201,990 | +45.0% | \$216,642 | \$329,253 | +52.0% |
| 323-DAVIS SHORES | 20 | 1 | 5.0% | 25 | 8 | 32.0% | \$212,900 | \$218,285 | +2.5% | \$230,000 | \$196,500 | -14.6% | \$202,075 | \$288,834 | +42.9% | \$265,628 | \$231,453 | -12.9% |
| 331-ST AUGUSTINE BCH | 144 | 18 | 12.5% | 159 | 46 | 28.9% | \$144,375 | \$190,000 | +31.6% | \$233,000 | \$261,750 | +12.3% | \$192,935 | \$228,997 | +18.7% | \$293,280 | \$332,622 | +13.4% |
| 332-CRESCENT BCH/SUMMER HVN | 23 | 3 | 13.0% | 20 | 10 | 50.0% | \$153,700 | \$392,450 | +155.3% | \$229,450 | \$336,450 | +46.6% | \$153,700 | \$422,770 | +175.1% | \$390,683 | \$232,490 | -40.5% |
| 333-ST JOHNS CO-SE | 6 | 1 | 16.7% | 9 | 4 | 44.4% | \$138,000 | \$158,690 | +15.0% | \$181,500 | \$195,000 | +7.4% | \$138,000 | \$147,970 | +7.2% | \$190,800 | \$214,700 | +12.5% |
| 334-MOULTRIE/ST AUG SHORES | 32 | 7 | 21.9% | 84 | 27 | 32.1% | \$119,000 | \$90,000 | -24.4% | \$124,500 | \$123,450 | -0.8% | \$130,059 | \$95,831 | -26.3% | \$148,879 | \$154,228 | +3.6% |
| 335-ST AUGUSTINE SOUTH | 12 | 7 | 58.3% | 31 | 17 | 54.8% | \$115,000 | \$99,000 | -13.9% | \$120,000 | \$120,000 | 0.0% | \$108,718 | \$96,242 | -11.5% | \$138,036 | \$238,000 | +72.4% |
| 336-RAVENSWOOD/W AUGUSTINE | 165 | 37 | 22.4% | 179 | 73 | 40.8% | \$75,000 | \$72,500 | -3.3% | \$113,995 | \$102,000 | -10.5% | \$90,106 | \$77,049 | -14.5% | \$144,894 | \$148,068 | +2.2% |
| 337-OLD MOULTRIE RD/WILDWOOD | 33 | 8 | 24.2% | 80 | 33 | 41.3% | \$142,750 | \$70,300 | -50.8% | \$179,460 | \$169,945 | -5.3% | \$139,167 | \$105,930 | -23.9% | \$197,053 | \$191,616 | -2.8% |
| 341-FLAGLER EST/HASTINGS | 26 | 6 | 23.1% | 39 | 26 | 66.7% | \$48,000 | \$31,250 | -34.9% | \$48,750 | \$43,000 | -11.8% | \$64,754 | \$35,713 | -44.8% | \$65,668 | \$83,224 | +26.7% |
| 342-ST JOHN SR 207 S/W I-95 | 13 | 3 | 23.1% | 23 | 11 | 47.8% | \$180,000 | \$140,000 | -22.2% | \$173,000 | \$165,000 | -4.6% | \$185,321 | \$134,896 | -27.2% | \$165,156 | \$178,585 | +8.1% |
| 343-MOLASSES JNCTN/ELKTON | 5 | 1 | 20.0% | 5 | 2 | 40.0% | \$93,500 | \$69,625 | -25.5% | \$93,000 | \$90,000 | -3.2% | \$93,500 | \$69,625 | -25.5% | \$86,817 | \$197,393 | +127.4% |
| 344-HASTINGS/TOCOI/RVRDALE | 19 | 5 | 26.3% | 11 | 7 | 63.6% | \$81,000 | \$37,500 | -53.7% | \$81,000 | \$67,500 | -16.7% | \$81,000 | \$39,420 | -51.3% | \$179,950 | \$157,625 | -12.4% |
| 410-FERNANDINA BCH DOWNTOWN-WEST | 4 | 2 | 50.0% | 18 | 11 | 61.1% | \$52,551 | \$80,000 | +52.2% | \$57,722 | \$126,000 | +118.3% | \$54,591 | \$91,244 | +67.1% | \$79,475 | \$179,438 | +125.8% |
| 420-FERNANDINA BCH-DOWNTOWN-EAST | 3 | 1 | 33.3% | 9 | 9 | 100.0% | \$111,500 | \$207,000 | +85.7% | \$140,000 | \$207,000 | +47.9% | \$125,725 | \$170,311 | +35.5% | \$140,000 | \$0 | -100.0% |
| 430-NASSAU CNTY BEACHES-N | 9 | 2 | 22.2% | 14 | 7 | 50.0% | \$151,600 | \$185,000 | +22.0% | \$248,892 | \$259,500 | +4.3% | \$151,600 | \$197,771 | +30.5% | \$257,964 | \$427,741 | +65.8% |
| 431-NASSAU CNTY BEACHES-S | 4 | 1 | 25.0% | 12 | 11 | 91.7% | \$91,000 | \$150,000 | +64.8% | \$265,000 | \$159,000 | -40.0% | \$91,000 | \$212,064 | +133.0% | \$339,000 | \$193,600 | -42.9% |

Lender-Mediated Report – Activity by Area

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July 2011

| | Homes for Sale | | | Closed Sales | | | Median Sales Price | | | | | | Average Sales Price | | | | | |
|--------------------------------------|----------------|-----------------|--------|----------------|-----------------|--------|--------------------|-----------|---------|------------------------|-----------|---------|---------------------|-----------|---------|------------------------|-----------|---------|
| | Current Month | | | Last 12 Months | | | Lender-Mediated | | | Traditional Properties | | | Lender-Mediated | | | Traditional Properties | | |
| | Total | Lender-Mediated | Share | Total | Lender-Mediated | Share | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - | 7-2010 | 7-2011 | + / - |
| 440-FERNANDINA BCH DOWNTOWN-SOUTH | 8 | 7 | 87.5% | 20 | 17 | 85.0% | \$96,200 | \$120,000 | +24.7% | \$136,500 | \$127,500 | -6.6% | \$98,100 | \$121,928 | +24.3% | \$179,625 | \$393,633 | +119.1% |
| 450-AMELIA ISLAND | 40 | 2 | 5.0% | 27 | 14 | 51.9% | \$110,200 | \$168,500 | +52.9% | \$225,500 | \$225,000 | -0.2% | \$125,888 | \$180,307 | +43.2% | \$376,444 | \$262,577 | -30.2% |
| 470-PINEY ISL AND AREA | 3 | 0 | 0.0% | 3 | 3 | 100.0% | \$357,750 | \$178,500 | -50.1% | \$315,250 | \$178,500 | -43.4% | \$357,750 | \$177,833 | -50.3% | \$264,000 | \$0 | -100.0% |
| 471-NASSAU CO N-CHESTER/PIRATES WOOD | 38 | 11 | 28.9% | 60 | 31 | 51.7% | \$140,450 | \$128,200 | -8.7% | \$145,500 | \$159,000 | +9.3% | \$143,361 | \$148,519 | +3.6% | \$181,425 | \$183,902 | +1.4% |
| 472-ONEIL,NASSAVILLE,HOLLY PT | 57 | 9 | 15.8% | 86 | 47 | 54.7% | \$162,325 | \$127,500 | -21.5% | \$171,745 | \$169,950 | -1.0% | \$163,765 | \$139,043 | -15.1% | \$175,074 | \$202,379 | +15.6% |
| 480-N-A1A/W LOFN CK | 1 | 1 | 100.0% | 6 | 4 | 66.7% | \$122,000 | \$43,500 | -64.3% | \$122,000 | \$85,000 | -30.3% | \$122,000 | \$134,833 | +10.5% | \$85,025 | \$87,500 | +2.9% |
| 481-S-A1A/W LOFN CK | 25 | 11 | 44.0% | 36 | 22 | 61.1% | \$127,600 | \$90,100 | -29.4% | \$129,550 | \$109,900 | -15.2% | \$114,124 | \$94,597 | -17.1% | \$121,232 | \$114,993 | -5.1% |
| 490-CALLAHAN | 19 | 8 | 42.1% | 10 | 3 | 30.0% | \$145,000 | \$135,000 | -6.9% | \$159,750 | \$144,000 | -9.9% | \$130,357 | \$133,000 | +2.0% | \$166,579 | \$144,729 | -13.1% |
| 491-HILLARD | 13 | 1 | 7.7% | 17 | 11 | 64.7% | \$62,000 | \$95,000 | +53.2% | \$104,950 | \$104,900 | -0.0% | \$65,557 | \$87,700 | +33.8% | \$126,336 | \$120,750 | -4.4% |
| 492-W I-95/N FL LNE | 85 | 25 | 29.4% | 92 | 57 | 62.0% | \$162,625 | \$120,750 | -25.7% | \$150,000 | \$125,500 | -16.3% | \$147,626 | \$117,327 | -20.5% | \$149,769 | \$159,182 | +6.3% |
| 501-MACCLENNY AREA | 70 | 24 | 34.3% | 64 | 27 | 42.2% | \$115,000 | \$114,500 | -0.4% | \$133,708 | \$134,000 | +0.2% | \$115,270 | \$108,000 | -6.3% | \$145,544 | \$149,047 | +2.4% |
| 502-BAKER COUNTY-NW | 28 | 7 | 25.0% | 17 | 9 | 52.9% | \$138,750 | \$42,000 | -69.7% | \$117,500 | \$128,500 | +9.4% | \$150,250 | \$75,429 | -49.8% | \$169,700 | \$183,250 | +8.0% |
| 503-BAKER COUNTY-SOUTH | 17 | 6 | 35.3% | 32 | 16 | 50.0% | \$66,000 | \$85,000 | +28.8% | \$93,001 | \$106,750 | +14.8% | \$63,300 | \$98,874 | +56.2% | \$139,372 | \$152,837 | +9.7% |
| 521-BRADFORD COUNTY-NE | 39 | 13 | 33.3% | 15 | 4 | 26.7% | \$30,000 | \$61,000 | +103.3% | \$79,000 | \$82,500 | +4.4% | \$26,667 | \$61,750 | +131.6% | \$115,611 | \$106,450 | -7.9% |
| 522-BRADFORD COUNTY-NW | 52 | 10 | 19.2% | 28 | 14 | 50.0% | \$125,000 | \$54,950 | -56.0% | \$130,250 | \$63,700 | -51.1% | \$99,036 | \$68,636 | -30.7% | \$119,325 | \$90,321 | -24.3% |
| 523-BRADFORD COUNTY-SE | 76 | 7 | 9.2% | 28 | 11 | 39.3% | \$95,450 | \$45,950 | -51.9% | \$130,000 | \$105,000 | -19.2% | \$96,675 | \$69,440 | -28.2% | \$146,652 | \$133,487 | -9.0% |
| 524-BRADFORD COUNTY-SW | 23 | 2 | 8.7% | 9 | 5 | 55.6% | \$46,000 | \$54,000 | +17.4% | \$110,725 | \$82,500 | -25.5% | \$46,000 | \$87,875 | +91.0% | \$123,345 | \$145,600 | +18.0% |
| 541-UNION COUNTY-NORTH | 2 | 1 | 50.0% | 1 | 0 | 0.0% | \$75,000 | \$0 | -100.0% | \$75,000 | \$110,000 | +46.7% | \$75,000 | \$0 | -100.0% | \$127,500 | \$110,000 | -13.7% |
| 542-UNION COUNTY-SOUTH | 4 | 1 | 25.0% | 6 | 2 | 33.3% | \$29,500 | \$56,500 | +91.5% | \$85,000 | \$80,000 | -5.9% | \$29,500 | \$56,500 | +91.5% | \$125,873 | \$118,750 | -5.7% |
| 561-GREATER PALATKA | 150 | 25 | 16.7% | 94 | 56 | 59.6% | \$55,000 | \$43,000 | -21.8% | \$75,000 | \$65,000 | -13.3% | \$69,066 | \$62,345 | -9.7% | \$101,949 | \$96,658 | -5.2% |
| 562-BARDIN/WEST BOSTWICK | 9 | 2 | 22.2% | 8 | 4 | 50.0% | \$19,000 | \$49,550 | +160.8% | \$43,004 | \$70,875 | +64.8% | \$19,000 | \$45,463 | +139.3% | \$63,669 | \$137,725 | +116.3% |
| 563-E BOSTWICK/BRIDGEPORT/CEDAR CR | 46 | 3 | 6.5% | 22 | 15 | 68.2% | \$92,500 | \$150,000 | +62.2% | \$92,500 | \$138,750 | +50.0% | \$109,625 | \$132,812 | +21.2% | \$122,776 | \$152,357 | +24.1% |
| 564-E PALATKA/SAN MATEO/N SATSUMA | 105 | 4 | 3.8% | 64 | 19 | 29.7% | \$94,000 | \$90,250 | -4.0% | \$85,000 | \$80,000 | -5.9% | \$91,427 | \$88,146 | -3.6% | \$130,377 | \$102,777 | -21.2% |
| 571-INTERLACHEN-SE | 15 | 2 | 13.3% | 15 | 6 | 40.0% | \$0 | \$47,001 | -- | \$128,450 | \$45,000 | -65.0% | \$0 | \$47,000 | -- | \$132,850 | \$43,222 | -67.5% |
| 572-INTERLACHEN-NE | 82 | 3 | 3.7% | 53 | 13 | 24.5% | \$39,750 | \$25,200 | -36.6% | \$45,750 | \$38,375 | -16.1% | \$42,500 | \$32,763 | -22.9% | \$54,598 | \$47,415 | -13.2% |
| 573-INTERLACHEN-SW | 24 | 4 | 16.7% | 16 | 5 | 31.3% | \$23,000 | \$20,000 | -13.0% | \$57,000 | \$36,250 | -36.4% | \$52,833 | \$28,167 | -46.7% | \$66,242 | \$61,143 | -7.7% |
| 574-INTERLACHEN-NW | 49 | 2 | 4.1% | 28 | 13 | 46.4% | \$43,000 | \$52,750 | +22.7% | \$62,750 | \$45,600 | -27.3% | \$47,983 | \$64,260 | +33.9% | \$99,293 | \$66,712 | -32.8% |
| 575-WEST OF SR21 | 15 | 1 | 6.7% | 7 | 3 | 42.9% | \$0 | \$88,000 | -- | \$50,000 | \$88,000 | +76.0% | \$0 | \$93,667 | -- | \$85,500 | \$210,375 | +146.1% |
| 576-GEORGES LAKE | 16 | 3 | 18.8% | 9 | 6 | 66.7% | \$0 | \$45,700 | -- | \$35,200 | \$108,000 | +206.8% | \$0 | \$70,525 | -- | \$38,067 | \$199,997 | +425.4% |
| 581-SATSUMA/HOOT OWL RIDGE | 62 | 7 | 11.3% | 22 | 6 | 27.3% | \$32,000 | \$20,000 | -37.5% | \$51,000 | \$35,000 | -31.4% | \$72,057 | \$23,000 | -68.1% | \$70,174 | \$77,181 | +10.0% |
| 582-POMONA PARK/WELAKA/LK COMO | 95 | 5 | 5.3% | 45 | 13 | 28.9% | \$78,000 | \$43,500 | -44.2% | \$70,000 | \$69,800 | -0.3% | \$84,519 | \$54,938 | -35.0% | \$110,604 | \$96,769 | -12.5% |
| 583-CRESCENT CITY/GEORGETOWN/FRUIT | 105 | 7 | 6.7% | 47 | 11 | 23.4% | \$199,000 | \$45,000 | -77.4% | \$65,000 | \$35,500 | -45.4% | \$199,000 | \$67,732 | -66.0% | \$93,353 | \$43,825 | -53.1% |
| 584-OCALA NATIONAL FOREST/OKLAWAHA | 1 | 0 | 0.0% | 1 | 0 | 0.0% | \$0 | \$0 | -- | \$0 | \$260,000 | -- | \$0 | \$0 | -- | \$0 | \$260,000 | -- |