

Lender-Mediated Report

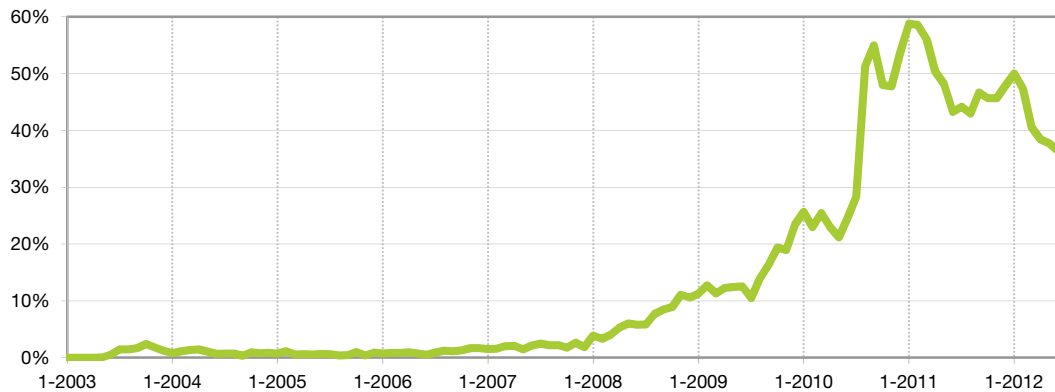
A RESEARCH TOOL PROVIDED BY THE NORTHEAST FLORIDA ASSOCIATION OF REALTORS

Residential real estate activity comprised of single-family properties, townhomes, and condominiums combined.

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 2012

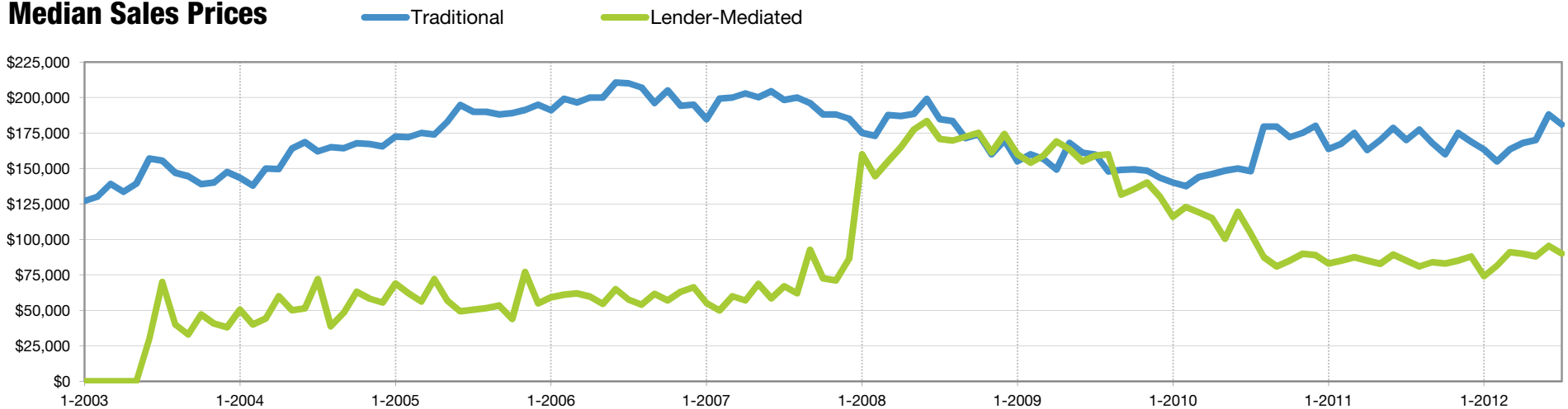
Share of Closed Sales that were Lender-Mediated: 39.0%



| Closed Sales | 7-2011 | 7-2012 | + / - |
|-----------------|--------|--------|--------|
| Traditional | 791 | 875 | +10.6% |
| Lender-Mediated | 625 | 559 | -10.6% |
| Total Market* | 1,416 | 1,434 | +1.3% |

| Median Sales Price | 7-2011 | 7-2012 | + / - |
|--------------------|-----------|-----------|-------|
| Traditional | \$170,000 | \$181,028 | +6.5% |
| Lender-Mediated | \$85,000 | \$90,000 | +5.9% |
| Total Market* | \$130,000 | \$140,000 | +7.7% |

Median Sales Prices



*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. Current as of August 8, 2012. All data from Northeast Florida Multiple Listing Service. Powered by 10K Research and Marketing.

Lender-Mediated Report – Activity by Area

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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 2012

| | 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 | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - |
| 011-SAN MARCO | 102 | 16 | 15.7% | 152 | 26 | 17.1% | \$139,819 | \$150,500 | +7.6% | \$210,000 | \$218,800 | +4.2% | \$142,292 | \$196,098 | +37.8% | \$314,974 | \$342,905 | +8.9% |
| 012-SAN JOSE | 158 | 41 | 25.9% | 269 | 105 | 39.0% | \$48,825 | \$60,700 | +24.3% | \$85,000 | \$98,000 | +15.3% | \$64,303 | \$75,321 | +17.1% | \$193,276 | \$223,428 | +15.6% |
| 013-BEAUCLERC/MANDARIN N | 191 | 75 | 39.3% | 426 | 195 | 45.8% | \$85,000 | \$85,050 | +0.1% | \$125,000 | \$124,950 | -0.0% | \$100,640 | \$99,553 | -1.1% | \$174,511 | \$167,193 | -4.2% |
| 014-MANDARIN | 245 | 88 | 35.9% | 518 | 198 | 38.2% | \$139,500 | \$149,950 | +7.5% | \$179,900 | \$175,000 | -2.7% | \$158,835 | \$156,141 | -1.7% | \$239,735 | \$207,208 | -13.6% |
| 015-BARTRAM | 62 | 34 | 54.8% | 310 | 173 | 55.8% | \$115,000 | \$110,720 | -3.7% | \$132,745 | \$148,395 | +11.8% | \$129,178 | \$122,246 | -5.4% | \$142,730 | \$167,190 | +17.1% |
| 021-ST NICHOLAS | 91 | 33 | 36.3% | 151 | 57 | 37.7% | \$41,000 | \$40,500 | -1.2% | \$65,000 | \$63,250 | -2.7% | \$56,759 | \$51,647 | -9.0% | \$101,730 | \$95,124 | -6.5% |
| 022-GROVE PK/SAN SOUCI | 107 | 56 | 52.3% | 391 | 230 | 58.8% | \$58,700 | \$68,000 | +15.8% | \$71,111 | \$76,300 | +7.3% | \$73,334 | \$81,988 | +11.8% | \$125,608 | \$112,092 | -10.8% |
| 023-E OF SS BLVD | 154 | 75 | 48.7% | 534 | 291 | 54.5% | \$70,000 | \$71,000 | +1.4% | \$85,000 | \$89,000 | +4.7% | \$84,748 | \$83,392 | -1.6% | \$151,338 | \$141,012 | -6.8% |
| 024-BAYMEADOWS/DEERWOOD | 157 | 58 | 36.9% | 487 | 239 | 49.1% | \$62,000 | \$60,600 | -2.3% | \$95,000 | \$105,000 | +10.5% | \$91,003 | \$93,640 | +2.9% | \$241,184 | \$228,972 | -5.1% |
| 025-ICW N-BCH & S ATL | 78 | 28 | 35.9% | 226 | 98 | 43.4% | \$140,000 | \$148,000 | +5.7% | \$175,000 | \$174,000 | -0.6% | \$150,752 | \$149,820 | -0.6% | \$208,020 | \$214,329 | +3.0% |
| 026-ICW S-BCH & N JTB | 176 | 37 | 21.0% | 480 | 184 | 38.3% | \$85,000 | \$85,000 | 0.0% | \$185,000 | \$216,695 | +17.1% | \$146,138 | \$137,200 | -6.1% | \$320,538 | \$327,750 | +2.3% |
| 027-ICW S-JTB | 76 | 15 | 19.7% | 130 | 33 | 25.4% | \$145,000 | \$94,000 | -35.2% | \$212,270 | \$194,000 | -8.6% | \$181,647 | \$168,712 | -7.1% | \$319,954 | \$265,512 | -17.0% |
| 031-RIVERSIDE | 48 | 12 | 25.0% | 76 | 34 | 44.7% | \$60,500 | \$125,000 | +106.6% | \$131,000 | \$138,450 | +5.7% | \$96,118 | \$113,298 | +17.9% | \$223,387 | \$209,020 | -6.4% |
| 032-AVONDALE | 127 | 27 | 21.3% | 180 | 45 | 25.0% | \$128,950 | \$91,500 | -29.0% | \$175,000 | \$159,000 | -9.1% | \$170,785 | \$122,497 | -28.3% | \$247,585 | \$276,069 | +11.5% |
| 033-ORTEGA/VENETIA | 88 | 18 | 20.5% | 99 | 25 | 25.3% | \$225,000 | \$222,500 | -1.1% | \$264,001 | \$235,000 | -11.0% | \$264,927 | \$365,032 | +37.8% | \$377,174 | \$309,905 | -17.8% |
| 041-ARLINGTON | 291 | 106 | 36.4% | 642 | 334 | 52.0% | \$50,550 | \$49,750 | -1.6% | \$80,500 | \$74,900 | -7.0% | \$65,453 | \$63,611 | -2.8% | \$123,265 | \$109,883 | -10.9% |
| 042-FT CAROLINE | 136 | 64 | 47.1% | 365 | 179 | 49.0% | \$80,000 | \$90,000 | +12.5% | \$122,000 | \$119,750 | -1.8% | \$102,044 | \$107,509 | +5.4% | \$171,250 | \$180,770 | +5.6% |
| 043-ICW N-ATLANTIC BLVD | 119 | 44 | 37.0% | 281 | 150 | 53.4% | \$130,000 | \$122,500 | -5.8% | \$162,000 | \$147,000 | -9.3% | \$180,450 | \$157,825 | -12.5% | \$301,445 | \$244,650 | -18.8% |
| 051-MURRAY HILL | 75 | 36 | 48.0% | 138 | 71 | 51.4% | \$30,500 | \$39,000 | +27.9% | \$40,000 | \$40,053 | +0.1% | \$38,717 | \$43,819 | +13.2% | \$84,870 | \$64,518 | -24.0% |
| 052-LAKESHORE | 56 | 29 | 51.8% | 83 | 38 | 45.8% | \$29,000 | \$34,750 | +19.8% | \$41,500 | \$42,000 | +1.2% | \$35,657 | \$36,385 | +2.0% | \$71,725 | \$79,166 | +10.4% |
| 053-HYDE GROVE AREA | 51 | 21 | 41.2% | 103 | 54 | 52.4% | \$31,600 | \$29,500 | -6.6% | \$53,000 | \$40,000 | -24.5% | \$44,321 | \$36,917 | -16.7% | \$92,899 | \$79,615 | -14.3% |
| 054-CEDAR HILLS | 37 | 13 | 35.1% | 106 | 50 | 47.2% | \$35,500 | \$34,000 | -4.2% | \$42,000 | \$38,000 | -9.5% | \$39,505 | \$35,525 | -10.1% | \$79,448 | \$58,502 | -26.4% |
| 055-CONF PT/ORTEGA FARMS | 35 | 16 | 45.7% | 56 | 22 | 39.3% | \$86,400 | \$67,101 | -22.3% | \$107,450 | \$112,500 | +4.7% | \$98,811 | \$101,748 | +3.0% | \$145,181 | \$140,015 | -3.6% |
| 056-YUKN/WESC/OAK H | 102 | 56 | 54.9% | 256 | 152 | 59.4% | \$54,000 | \$51,750 | -4.2% | \$70,925 | \$71,000 | +0.1% | \$64,151 | \$67,905 | +5.9% | \$101,900 | \$88,704 | -12.9% |
| 061-NORMANDY AREA | 76 | 37 | 48.7% | 178 | 109 | 61.2% | \$55,000 | \$62,900 | +14.4% | \$78,450 | \$75,000 | -4.4% | \$63,474 | \$68,931 | +8.6% | \$132,864 | \$98,202 | -26.1% |
| 062-CRYSTAL SPR/COUNTRY CREEK | 88 | 42 | 47.7% | 168 | 75 | 44.6% | \$90,000 | \$86,500 | -3.9% | \$101,500 | \$113,000 | +11.3% | \$96,030 | \$92,608 | -3.6% | \$134,162 | \$143,167 | +6.7% |
| 063-JACKSONVILLE HEIGHTS/OAK HILL | 98 | 59 | 60.2% | 242 | 148 | 61.2% | \$49,000 | \$40,000 | -18.4% | \$53,500 | \$47,250 | -11.7% | \$51,777 | \$46,055 | -11.1% | \$75,034 | \$62,594 | -16.6% |
| 064-BENT CREEK/PLUM TREE | 57 | 21 | 36.8% | 95 | 42 | 44.2% | \$121,000 | \$100,450 | -17.0% | \$136,662 | \$125,000 | -8.5% | \$114,217 | \$101,992 | -10.7% | \$144,685 | \$132,768 | -8.2% |
| 065-PANTHER CREEK/ADAMS LK/DUVAL SW | 25 | 12 | 48.0% | 35 | 27 | 77.1% | \$105,000 | \$102,000 | -2.9% | \$110,000 | \$110,000 | 0.0% | \$107,820 | \$106,205 | -1.5% | \$121,918 | \$135,725 | +11.3% |
| 066-CECIL COMMERCE AREA | 13 | 1 | 7.7% | 18 | 4 | 22.2% | \$200,000 | \$145,000 | -27.5% | \$154,990 | \$143,245 | -7.6% | \$216,233 | \$152,225 | -29.6% | \$144,388 | \$135,581 | -6.1% |
| 067-COLINS RD/ARGYLE/OAKLEAFPLNT-DUVAL | 118 | 72 | 61.0% | 308 | 175 | 56.8% | \$70,000 | \$74,000 | +5.7% | \$90,000 | \$99,550 | +10.6% | \$84,370 | \$84,535 | +0.2% | \$118,439 | \$112,667 | -4.9% |
| 071-BRENTWOOD/EVERGREEN | 84 | 33 | 39.3% | 130 | 77 | 59.2% | \$14,914 | \$16,000 | +7.3% | \$15,000 | \$18,000 | +20.0% | \$19,517 | \$20,348 | +4.3% | \$37,630 | \$27,358 | -27.3% |
| 072-SPRINGFIELD | 80 | 28 | 35.0% | 89 | 52 | 58.4% | \$15,000 | \$35,000 | +133.3% | \$30,000 | \$39,950 | +33.2% | \$48,262 | \$56,900 | +17.9% | \$134,740 | \$81,284 | -39.7% |
| 073-DOWNTOWN JAX/NORTHBANK | 14 | 6 | 42.9% | 35 | 16 | 45.7% | \$78,900 | \$89,250 | +13.1% | \$79,000 | \$102,000 | +29.1% | \$77,213 | \$102,943 | +33.3% | \$99,700 | \$145,577 | +46.0% |
| 074-PAXON | 116 | 50 | 43.1% | 153 | 89 | 58.2% | \$12,750 | \$13,550 | +6.3% | \$14,500 | \$15,200 | +4.8% | \$15,793 | \$14,572 | -7.7% | \$69,787 | \$57,116 | -18.2% |
| 075-TROUT RIV/COLLEGE PRK/RIBAUT MNR | 234 | 85 | 36.3% | 364 | 225 | 61.8% | \$16,500 | \$18,000 | +9.1% | \$20,000 | \$19,100 | -4.5% | \$24,400 | \$25,153 | +3.1% | \$64,115 | \$40,298 | -37.1% |

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July 2012

| | 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 | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - |
| 081-MARIETA/WHITSE/BALDWIN | 93 | 32 | 34.4% | 126 | 62 | 49.2% | \$88,450 | \$92,500 | +4.6% | \$109,900 | \$122,990 | +11.9% | \$93,043 | \$98,853 | +6.2% | \$137,466 | \$137,647 | +0.1% |
| 082-DINSMORE/NORTHWEST DUVAL | 6 | 1 | 16.7% | 11 | 8 | 72.7% | \$26,500 | \$61,900 | +133.6% | \$28,001 | \$112,450 | +301.6% | \$55,217 | \$110,275 | +99.7% | \$75,396 | \$156,633 | +107.7% |
| 091-GARDN CTY/AIRPORT | 146 | 71 | 48.6% | 313 | 202 | 64.5% | \$69,000 | \$79,050 | +14.6% | \$92,150 | \$88,000 | -4.5% | \$75,875 | \$80,805 | +6.5% | \$126,120 | \$121,329 | -3.8% |
| 092-OCEANWAY/PECAN PARK | 138 | 61 | 44.2% | 277 | 133 | 48.0% | \$129,000 | \$121,000 | -6.2% | \$155,000 | \$157,000 | +1.3% | \$127,490 | \$117,463 | -7.9% | \$173,619 | \$179,605 | +3.4% |
| 095-SAN MATEO/EASTPORT | 21 | 9 | 42.9% | 48 | 18 | 37.5% | \$60,000 | \$54,450 | -9.3% | \$94,000 | \$90,000 | -4.3% | \$110,063 | \$93,013 | -15.5% | \$165,964 | \$151,226 | -8.9% |
| 096-FT GEORGE/BLOUNT IS/CEDAR PT | 113 | 47 | 41.6% | 180 | 99 | 55.0% | \$155,000 | \$138,950 | -10.4% | \$161,141 | \$147,000 | -8.8% | \$159,013 | \$160,456 | +0.9% | \$202,705 | \$198,210 | -2.2% |
| 121-FLEMING ISLAND-NE | 20 | 5 | 25.0% | 14 | 4 | 28.6% | \$162,000 | \$145,000 | -10.5% | \$164,000 | \$164,000 | 0.0% | \$193,950 | \$137,667 | -29.0% | \$359,000 | \$212,950 | -40.7% |
| 122-FLEMING ISLAND-NW | 89 | 20 | 22.5% | 146 | 52 | 35.6% | \$230,000 | \$215,000 | -6.5% | \$245,700 | \$235,000 | -4.4% | \$264,858 | \$227,813 | -14.0% | \$308,543 | \$287,143 | -6.9% |
| 123-FLEMING ISLAND-SE | 49 | 10 | 20.4% | 74 | 20 | 27.0% | \$121,500 | \$136,370 | +12.2% | \$168,500 | \$190,000 | +12.8% | \$147,000 | \$144,282 | -1.8% | \$267,392 | \$278,796 | +4.3% |
| 124-FLEMING ISLAND-SW | 60 | 25 | 41.7% | 165 | 75 | 45.5% | \$143,750 | \$137,500 | -4.3% | \$132,000 | \$154,000 | +16.7% | \$146,272 | \$154,589 | +5.7% | \$173,378 | \$191,894 | +10.7% |
| 131-MDWBK/LOCH RANE | 38 | 14 | 36.8% | 56 | 18 | 32.1% | \$52,500 | \$58,250 | +11.0% | \$88,700 | \$136,000 | +53.3% | \$103,334 | \$111,007 | +7.4% | \$157,912 | \$178,938 | +13.3% |
| 132-BELLAIR/GROVE PARK | 29 | 10 | 34.5% | 73 | 38 | 52.1% | \$49,900 | \$61,750 | +23.7% | \$70,000 | \$75,000 | +7.1% | \$58,059 | \$63,123 | +8.7% | \$96,672 | \$90,453 | -6.4% |
| 133-NORTH ORANGE PK | 11 | 2 | 18.2% | 26 | 12 | 46.2% | \$39,750 | \$38,500 | -3.1% | \$115,000 | \$87,500 | -23.9% | \$70,744 | \$50,513 | -28.6% | \$194,117 | \$316,966 | +63.3% |
| 134-SOUTH BLANDING | 52 | 28 | 53.8% | 89 | 42 | 47.2% | \$106,500 | \$93,250 | -12.4% | \$120,500 | \$114,950 | -4.6% | \$102,540 | \$93,693 | -8.6% | \$140,925 | \$132,971 | -5.6% |
| 135-PARK W/MONTCLAIR | 16 | 7 | 43.8% | 39 | 17 | 43.6% | \$121,000 | \$85,000 | -29.8% | \$127,900 | \$109,900 | -14.1% | \$117,852 | \$83,244 | -29.4% | \$133,358 | \$137,755 | +3.3% |
| 136-LAKESIDE EST | 21 | 8 | 38.1% | 44 | 18 | 40.9% | \$95,950 | \$89,000 | -7.2% | \$107,900 | \$129,000 | +19.6% | \$101,614 | \$106,829 | +5.1% | \$134,637 | \$134,096 | -0.4% |
| 137-DOCTORS LAKE | 48 | 9 | 18.8% | 45 | 14 | 31.1% | \$200,950 | \$148,750 | -26.0% | \$184,950 | \$170,000 | -8.1% | \$242,081 | \$144,000 | -40.5% | \$223,525 | \$284,936 | +27.5% |
| 138-TNGLWD/ORANGE PRK S | 64 | 46 | 71.9% | 180 | 102 | 56.7% | \$89,000 | \$89,900 | +1.0% | \$99,312 | \$102,000 | +2.7% | \$96,421 | \$98,066 | +1.7% | \$127,005 | \$112,306 | -11.6% |
| 139-OAKLEAF PLNTN/ORANGE PARK NW | 178 | 81 | 45.5% | 458 | 242 | 52.8% | \$125,000 | \$113,500 | -9.2% | \$144,000 | \$140,000 | -2.8% | \$133,244 | \$122,252 | -8.2% | \$196,397 | \$189,313 | -3.6% |
| 141-MIDDLEBURG | 64 | 23 | 35.9% | 103 | 49 | 47.6% | \$53,100 | \$104,000 | +95.9% | \$65,000 | \$87,900 | +35.2% | \$73,389 | \$116,023 | +58.1% | \$109,274 | \$95,984 | -12.2% |
| 142-MIDDLEBURG E/LAKE ASBURY | 133 | 64 | 48.1% | 268 | 131 | 48.9% | \$102,000 | \$115,250 | +13.0% | \$125,000 | \$135,900 | +8.7% | \$109,366 | \$126,658 | +15.8% | \$164,232 | \$178,642 | +8.8% |
| 143-FOXMEADOW AREA | 58 | 17 | 29.3% | 125 | 34 | 27.2% | \$105,000 | \$105,000 | 0.0% | \$162,900 | \$155,000 | -4.8% | \$114,740 | \$119,293 | +4.0% | \$176,082 | \$174,449 | -0.9% |
| 144-MIDDLEBURG-SE | 14 | 1 | 7.1% | 24 | 12 | 50.0% | \$114,100 | \$99,950 | -12.4% | \$162,500 | \$126,000 | -22.5% | \$126,650 | \$106,500 | -15.9% | \$201,692 | \$189,908 | -5.8% |
| 145-MIDDLEBURG-SW | 42 | 10 | 23.8% | 81 | 32 | 39.5% | \$41,700 | \$98,450 | +136.1% | \$77,000 | \$89,900 | +16.8% | \$66,678 | \$94,464 | +41.7% | \$104,930 | \$92,188 | -12.1% |
| 151-KEYSTONE HGTS | 155 | 30 | 19.4% | 109 | 37 | 33.9% | \$47,500 | \$59,900 | +26.1% | \$72,500 | \$70,000 | -3.4% | \$61,069 | \$66,305 | +8.6% | \$109,161 | \$103,106 | -5.5% |
| 152-KINGSLEY LAKE | 4 | 0 | 0.0% | 0 | 0 | -- | \$0 | \$0 | -- | \$100,000 | \$0 | -100.0% | \$0 | \$0 | -- | \$100,000 | \$0 | -100.0% |
| 161-GREEN COVE SPRS | 96 | 34 | 35.4% | 126 | 49 | 38.9% | \$104,900 | \$110,000 | +4.9% | \$130,000 | \$139,900 | +7.6% | \$117,496 | \$131,644 | +12.0% | \$223,041 | \$208,516 | -6.5% |
| 162-RUSS L/PEN FRMS | 3 | 1 | 33.3% | 5 | 3 | 60.0% | \$165,000 | \$131,200 | -20.5% | \$185,000 | \$154,200 | -16.6% | \$196,333 | \$131,200 | -33.2% | \$182,343 | \$291,700 | +60.0% |
| 211-JACKSONVILLE BCH-NE | 26 | 7 | 26.9% | 55 | 24 | 43.6% | \$249,000 | \$293,000 | +17.7% | \$321,250 | \$299,900 | -6.6% | \$288,896 | \$290,335 | +0.5% | \$560,303 | \$406,853 | -27.4% |
| 212-JACKSONVILLE BCH-SE | 78 | 11 | 14.1% | 130 | 27 | 20.8% | \$310,000 | \$250,000 | -19.4% | \$259,000 | \$277,000 | +6.9% | \$319,391 | \$277,719 | -13.0% | \$432,120 | \$432,346 | +0.1% |
| 213-JACKSONVILLE BCH-NW | 27 | 6 | 22.2% | 84 | 25 | 29.8% | \$170,000 | \$143,500 | -15.6% | \$175,000 | \$170,000 | -2.9% | \$169,234 | \$149,070 | -11.9% | \$213,533 | \$208,581 | -2.3% |
| 214-JACKSONVILLE BCH-SW | 54 | 12 | 22.2% | 211 | 80 | 37.9% | \$82,500 | \$88,000 | +6.7% | \$180,000 | \$215,000 | +19.4% | \$139,359 | \$134,239 | -3.7% | \$222,710 | \$267,476 | +20.1% |
| 221-NEPTUNE BCH-EAST | 19 | 1 | 5.3% | 25 | 5 | 20.0% | \$395,000 | \$405,000 | +2.5% | \$467,500 | \$355,000 | -24.1% | \$367,450 | \$363,980 | -0.9% | \$712,912 | \$470,825 | -34.0% |
| 222-NEPTUNE BCH-WEST | 16 | 5 | 31.3% | 54 | 21 | 38.9% | \$200,000 | \$180,000 | -10.0% | \$240,500 | \$228,500 | -5.0% | \$276,159 | \$202,320 | -26.7% | \$279,783 | \$295,550 | +5.6% |
| 231-ATLANTIC BCH-EAST | 77 | 18 | 23.4% | 149 | 32 | 21.5% | \$115,500 | \$225,000 | +94.8% | \$279,000 | \$296,000 | +6.1% | \$225,892 | \$211,507 | -6.4% | \$469,688 | \$428,189 | -8.8% |
| 232-ATLANTIC BCH/MAYPORT-WEST | 18 | 6 | 33.3% | 68 | 37 | 54.4% | \$66,000 | \$65,000 | -1.5% | \$74,000 | \$90,000 | +21.6% | \$74,509 | \$85,450 | +14.7% | \$119,161 | \$116,943 | -1.9% |

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 2012

| | 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 | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - |
| 251-PVB E A1A-N CORONA | 31 | 2 | 6.5% | 59 | 6 | 10.2% | \$330,000 | \$264,950 | -19.7% | \$752,500 | \$910,000 | +20.9% | \$487,620 | \$257,667 | -47.2% | \$1,165,144 | \$1,163,604 | -0.1% |
| 252-PVB W A1A-N SOLANA | 82 | 21 | 25.6% | 144 | 48 | 33.3% | \$85,750 | \$88,500 | +3.2% | \$211,250 | \$175,000 | -17.2% | \$184,378 | \$172,602 | -6.4% | \$632,974 | \$521,410 | -17.6% |
| 261-PVB E A1A-S CORONA | 121 | 14 | 11.6% | 150 | 29 | 19.3% | \$139,000 | \$153,000 | +10.1% | \$297,500 | \$275,000 | -7.6% | \$232,007 | \$228,814 | -1.4% | \$575,601 | \$446,943 | -22.4% |
| 262-PVB W A1A-S SOLANA/PALM VALLEY | 125 | 21 | 16.8% | 208 | 55 | 26.4% | \$112,500 | \$145,500 | +29.3% | \$264,500 | \$315,000 | +19.1% | \$205,198 | \$211,704 | +3.2% | \$420,157 | \$437,743 | +4.2% |
| 263-PVB W A1A-S CR-210 | 73 | 10 | 13.7% | 79 | 15 | 19.0% | \$349,500 | \$440,000 | +25.9% | \$423,000 | \$455,000 | +7.6% | \$340,914 | \$468,833 | +37.5% | \$512,144 | \$580,950 | +13.4% |
| 264-SOUTH PVB/VILANO BCH | 85 | 12 | 14.1% | 71 | 18 | 25.4% | \$312,000 | \$260,000 | -16.7% | \$345,000 | \$385,000 | +11.6% | \$329,350 | \$358,200 | +8.8% | \$479,676 | \$578,363 | +20.6% |
| 265-PONTE VEDRA/NOCATEE-STJ | 81 | 13 | 16.0% | 340 | 32 | 9.4% | \$181,500 | \$188,250 | +3.7% | \$273,000 | \$273,435 | +0.2% | \$235,483 | \$259,550 | +10.2% | \$308,491 | \$301,111 | -2.4% |
| 301-JUL CK/SWITZ | 326 | 59 | 18.1% | 786 | 184 | 23.4% | \$175,000 | \$175,000 | 0.0% | \$228,563 | \$240,000 | +5.0% | \$195,802 | \$192,863 | -1.5% | \$282,079 | \$281,532 | -0.2% |
| 302-ORANGEDALE AREA | 37 | 7 | 18.9% | 26 | 8 | 30.8% | \$250,000 | \$175,000 | -30.0% | \$260,000 | \$248,000 | -4.6% | \$278,822 | \$274,429 | -1.6% | \$285,903 | \$354,760 | +24.1% |
| 303-PALMO/SIX MILE AREA | 16 | 1 | 6.3% | 14 | 5 | 35.7% | \$171,250 | \$157,000 | -8.3% | \$182,500 | \$163,000 | -10.7% | \$195,720 | \$180,600 | -7.7% | \$390,000 | \$293,444 | -24.8% |
| 304- 210 SOUTH | 101 | 35 | 34.7% | 226 | 91 | 40.3% | \$170,000 | \$169,000 | -0.6% | \$211,000 | \$211,750 | +0.4% | \$172,970 | \$175,493 | +1.5% | \$268,478 | \$245,545 | -8.5% |
| 305-WORLD GOLF V-CENTRAL | 51 | 16 | 31.4% | 88 | 17 | 19.3% | \$177,500 | \$189,000 | +6.5% | \$203,000 | \$236,000 | +16.3% | \$180,547 | \$185,724 | +2.9% | \$196,090 | \$251,447 | +28.2% |
| 306-WORLD GOLF V-NE | 8 | 0 | 0.0% | 6 | 0 | 0.0% | \$0 | \$0 | -- | \$199,990 | \$224,000 | +12.0% | \$0 | \$0 | -- | \$199,990 | \$211,167 | +5.6% |
| 307-WORLD GOLF V-SE | 2 | 2 | 100.0% | 2 | 2 | 100.0% | \$57,000 | \$58,000 | +1.8% | \$57,000 | \$58,000 | +1.8% | \$53,460 | \$58,000 | +8.5% | \$0 | \$0 | -- |
| 308-WORLD GOLF V-SW | 58 | 22 | 37.9% | 164 | 54 | 32.9% | \$163,200 | \$160,000 | -2.0% | \$194,263 | \$189,945 | -2.2% | \$168,218 | \$156,677 | -6.9% | \$209,657 | \$214,560 | +2.3% |
| 309-WORLD GOLF V-WEST | 90 | 22 | 24.4% | 151 | 79 | 52.3% | \$152,000 | \$140,225 | -7.7% | \$162,500 | \$156,000 | -4.0% | \$185,265 | \$163,989 | -11.5% | \$218,671 | \$209,003 | -4.4% |
| 312-PALENCIA AREA | 71 | 20 | 28.2% | 123 | 37 | 30.1% | \$260,000 | \$215,000 | -17.3% | \$271,518 | \$247,000 | -9.0% | \$276,322 | \$243,057 | -12.0% | \$358,434 | \$296,915 | -17.2% |
| 313-WHITECASTLE/AIRPORT AREA | 15 | 2 | 13.3% | 20 | 14 | 70.0% | \$91,750 | \$86,000 | -6.3% | \$91,750 | \$112,000 | +22.1% | \$122,640 | \$88,421 | -27.9% | \$84,250 | \$158,580 | +88.2% |
| 321-NORTH CITY | 8 | 2 | 25.0% | 21 | 7 | 33.3% | \$96,450 | \$82,700 | -14.3% | \$100,500 | \$111,699 | +11.1% | \$142,042 | \$83,414 | -41.3% | \$132,375 | \$193,500 | +46.2% |
| 322-DOWNTOWN ST AUGUSTINE | 19 | 1 | 5.3% | 21 | 4 | 19.0% | \$168,500 | \$216,925 | +28.7% | \$220,000 | \$208,750 | -5.1% | \$201,990 | \$376,463 | +86.4% | \$329,253 | \$279,412 | -15.1% |
| 323-DAVIS SHORES | 27 | 3 | 11.1% | 37 | 5 | 13.5% | \$218,285 | \$260,000 | +19.1% | \$196,500 | \$181,950 | -7.4% | \$288,834 | \$374,000 | +29.5% | \$231,453 | \$238,485 | +3.0% |
| 331-ST AUGUSTINE BCH | 128 | 15 | 11.7% | 163 | 38 | 23.3% | \$186,482 | \$195,950 | +5.1% | \$261,000 | \$280,000 | +7.3% | \$225,649 | \$226,339 | +0.3% | \$332,622 | \$342,074 | +2.8% |
| 332-CRESCENT BCH/SUMMER HVN | 27 | 4 | 14.8% | 14 | 4 | 28.6% | \$392,450 | \$248,000 | -36.8% | \$336,450 | \$302,500 | -10.1% | \$422,770 | \$387,750 | -8.3% | \$232,490 | \$455,500 | +95.9% |
| 333-ST JOHNS CO-SE | 5 | 0 | 0.0% | 5 | 3 | 60.0% | \$158,690 | \$131,200 | -17.3% | \$195,000 | \$127,000 | -34.9% | \$147,970 | \$168,133 | +13.6% | \$214,700 | \$66,500 | -69.0% |
| 334-MOULTRIE/ST AUG SHORES | 46 | 10 | 21.7% | 46 | 15 | 32.6% | \$90,000 | \$124,700 | +38.6% | \$123,450 | \$125,000 | +1.3% | \$95,831 | \$166,420 | +73.7% | \$154,228 | \$131,179 | -14.9% |
| 335-ST AUGUSTINE SOUTH | 18 | 5 | 27.8% | 23 | 10 | 43.5% | \$99,000 | \$98,500 | -0.5% | \$120,000 | \$114,900 | -4.3% | \$96,242 | \$95,080 | -1.2% | \$238,000 | \$142,654 | -40.1% |
| 336-RAVENSWOOD/W AUGUSTINE | 103 | 24 | 23.3% | 216 | 59 | 27.3% | \$72,500 | \$74,000 | +2.1% | \$104,000 | \$99,250 | -4.6% | \$77,049 | \$84,220 | +9.3% | \$148,366 | \$130,234 | -12.2% |
| 337-OLD MOULTRIE RD/WILDWOOD | 36 | 2 | 5.6% | 63 | 19 | 30.2% | \$72,150 | \$133,250 | +84.7% | \$169,945 | \$175,000 | +3.0% | \$106,206 | \$126,118 | +18.7% | \$192,207 | \$215,030 | +11.9% |
| 341-FLAGLER EST/HASTINGS | 14 | 1 | 7.1% | 40 | 21 | 52.5% | \$31,250 | \$37,100 | +18.7% | \$44,000 | \$47,000 | +6.8% | \$35,713 | \$43,004 | +20.4% | \$81,208 | \$69,453 | -14.5% |
| 342-ST JOHN SR 207 S/W I-95 | 18 | 1 | 5.6% | 23 | 9 | 39.1% | \$140,000 | \$154,000 | +10.0% | \$165,000 | \$161,000 | -2.4% | \$134,896 | \$138,633 | +2.8% | \$178,585 | \$185,373 | +3.8% |
| 343-MOLASSES JNCTN/ELKTON | 4 | 1 | 25.0% | 4 | 3 | 75.0% | \$69,625 | \$75,000 | +7.7% | \$90,000 | \$107,500 | +19.4% | \$69,625 | \$106,500 | +53.0% | \$197,393 | \$140,000 | -29.1% |
| 344-HASTINGS/TOCOI/RVRDALE | 21 | 4 | 19.0% | 13 | 7 | 53.8% | \$37,500 | \$54,000 | +44.0% | \$67,500 | \$57,500 | -14.8% | \$39,420 | \$60,030 | +52.3% | \$157,625 | \$121,167 | -23.1% |
| 410-FERNANDINA BCH DOWNTOWN-WEST | 6 | 2 | 33.3% | 9 | 3 | 33.3% | \$80,000 | \$68,794 | -14.0% | \$126,000 | \$229,990 | +82.5% | \$91,244 | \$69,265 | -24.1% | \$179,438 | \$281,498 | +56.9% |
| 420-FERNANDINA BCH-DOWNTOWN-EAST | 10 | 1 | 10.0% | 18 | 11 | 61.1% | \$207,000 | \$100,000 | -51.7% | \$207,000 | \$123,440 | -40.4% | \$170,311 | \$111,504 | -34.5% | \$0 | \$166,479 | -- |
| 430-NASSAU CNTY BEACHES-N | 15 | 2 | 13.3% | 6 | 4 | 66.7% | \$185,000 | \$248,000 | +34.1% | \$259,500 | \$248,000 | -4.4% | \$197,771 | \$256,125 | +29.5% | \$427,741 | \$456,000 | +6.6% |
| 431-NASSAU CNTY BEACHES-S | 7 | 3 | 42.9% | 9 | 6 | 66.7% | \$150,000 | \$164,000 | +9.3% | \$159,000 | \$172,000 | +8.2% | \$212,064 | \$149,513 | -29.5% | \$193,600 | \$257,667 | +33.1% |

Lender-Mediated Report – Activity by Area

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July 2012

| | 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 | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - | 7-2011 | 7-2012 | + / - |
| 440-FERNANDINA BCH DOWNTOWN-SOUTH | 2 | 0 | 0.0% | 13 | 10 | 76.9% | \$120,000 | \$97,925 | -18.4% | \$127,500 | \$110,000 | -13.7% | \$121,928 | \$120,965 | -0.8% | \$393,633 | \$151,500 | -61.5% |
| 450-AMELIA ISLAND | 30 | 3 | 10.0% | 39 | 9 | 23.1% | \$168,500 | \$196,000 | +16.3% | \$227,750 | \$284,000 | +24.7% | \$180,307 | \$190,433 | +5.6% | \$267,750 | \$295,948 | +10.5% |
| 470-PINEY ISL AND AREA | 1 | 0 | 0.0% | 2 | 0 | 0.0% | \$178,500 | \$0 | -100.0% | \$178,500 | \$505,000 | +182.9% | \$177,833 | \$0 | -100.0% | \$0 | \$505,000 | -- |
| 471-NASSAU CO N-CHESTER/PIRATES WOOD | 42 | 15 | 35.7% | 53 | 21 | 39.6% | \$139,900 | \$123,550 | -11.7% | \$157,302 | \$143,000 | -9.1% | \$151,502 | \$131,908 | -12.9% | \$180,203 | \$163,854 | -9.1% |
| 472-ONEIL,NASSAVILLE,HOLLY PT | 48 | 12 | 25.0% | 77 | 28 | 36.4% | \$127,500 | \$115,900 | -9.1% | \$169,975 | \$186,000 | +9.4% | \$139,043 | \$141,213 | +1.6% | \$202,519 | \$199,306 | -1.6% |
| 480-N-A1A/W LOFN CK | 1 | 1 | 100.0% | 2 | 1 | 50.0% | \$43,500 | \$112,000 | +157.5% | \$85,000 | \$211,000 | +148.2% | \$134,833 | \$112,000 | -16.9% | \$87,500 | \$310,000 | +254.3% |
| 481-S-A1A/W LOFN CK | 37 | 13 | 35.1% | 36 | 18 | 50.0% | \$90,100 | \$105,500 | +17.1% | \$109,900 | \$126,750 | +15.3% | \$94,597 | \$108,717 | +14.9% | \$114,993 | \$141,506 | +23.1% |
| 490-CALLAHAN | 10 | 1 | 10.0% | 18 | 11 | 61.1% | \$150,000 | \$89,000 | -40.7% | \$153,000 | \$104,000 | -32.0% | \$141,000 | \$99,630 | -29.3% | \$144,729 | \$140,132 | -3.2% |
| 491-HILLARD | 15 | 3 | 20.0% | 12 | 6 | 50.0% | \$95,000 | \$65,000 | -31.6% | \$104,900 | \$75,000 | -28.5% | \$87,700 | \$74,400 | -15.2% | \$120,750 | \$95,000 | -21.3% |
| 492-W I-95/N FL LNE | 89 | 26 | 29.2% | 106 | 54 | 50.9% | \$114,600 | \$76,500 | -33.2% | \$124,950 | \$123,500 | -1.2% | \$115,150 | \$90,146 | -21.7% | \$159,182 | \$145,460 | -8.6% |
| 501-MACCLENNY AREA | 63 | 20 | 31.7% | 76 | 34 | 44.7% | \$114,500 | \$112,500 | -1.7% | \$134,000 | \$126,900 | -5.3% | \$108,000 | \$115,570 | +7.0% | \$149,047 | \$139,547 | -6.4% |
| 502-BAKER COUNTY-NW | 30 | 8 | 26.7% | 18 | 8 | 44.4% | \$42,000 | \$65,000 | +54.8% | \$128,500 | \$95,000 | -26.1% | \$75,429 | \$81,200 | +7.7% | \$183,250 | \$166,440 | -9.2% |
| 503-BAKER COUNTY-SOUTH | 15 | 5 | 33.3% | 29 | 16 | 55.2% | \$85,000 | \$98,953 | +16.4% | \$110,000 | \$119,500 | +8.6% | \$98,874 | \$118,447 | +19.8% | \$153,222 | \$154,531 | +0.9% |
| 521-BRADFORD COUNTY-NE | 30 | 11 | 36.7% | 25 | 13 | 52.0% | \$61,000 | \$40,237 | -34.0% | \$82,500 | \$75,000 | -9.1% | \$61,750 | \$70,517 | +14.2% | \$106,450 | \$109,945 | +3.3% |
| 522-BRADFORD COUNTY-NW | 49 | 10 | 20.4% | 33 | 21 | 63.6% | \$54,950 | \$46,500 | -15.4% | \$64,900 | \$60,000 | -7.6% | \$68,636 | \$73,987 | +7.8% | \$92,967 | \$76,500 | -17.7% |
| 523-BRADFORD COUNTY-SE | 58 | 4 | 6.9% | 31 | 8 | 25.8% | \$47,900 | \$60,750 | +26.8% | \$97,000 | \$90,000 | -7.2% | \$68,491 | \$89,906 | +31.3% | \$133,487 | \$117,991 | -11.6% |
| 524-BRADFORD COUNTY-SW | 28 | 1 | 3.6% | 15 | 8 | 53.3% | \$54,000 | \$48,000 | -11.1% | \$82,500 | \$78,750 | -4.5% | \$87,875 | \$70,386 | -19.9% | \$145,600 | \$130,857 | -10.1% |
| 541-UNION COUNTY-NORTH | 1 | 0 | 0.0% | 3 | 1 | 33.3% | \$0 | \$34,199 | -- | \$110,000 | \$36,000 | -67.3% | \$0 | \$34,199 | -- | \$110,000 | \$100,500 | -8.6% |
| 542-UNION COUNTY-SOUTH | 8 | 2 | 25.0% | 7 | 4 | 57.1% | \$56,500 | \$44,000 | -22.1% | \$80,000 | \$136,500 | +70.6% | \$56,500 | \$73,050 | +29.3% | \$118,750 | \$202,167 | +70.2% |
| 561-GREATER PALATKA | 161 | 44 | 27.3% | 103 | 34 | 33.0% | \$43,000 | \$47,500 | +10.5% | \$65,000 | \$57,750 | -11.2% | \$62,345 | \$63,779 | +2.3% | \$96,658 | \$84,918 | -12.1% |
| 562-BARDIN/WEST BOSTWICK | 7 | 2 | 28.6% | 12 | 3 | 25.0% | \$49,550 | \$33,500 | -32.4% | \$70,875 | \$38,750 | -45.3% | \$45,463 | \$37,333 | -17.9% | \$137,725 | \$70,378 | -48.9% |
| 563-E BOSTWICK/BRIDGEPORT/CEDAR CR | 39 | 5 | 12.8% | 27 | 12 | 44.4% | \$150,000 | \$40,975 | -72.7% | \$138,750 | \$72,000 | -48.1% | \$132,812 | \$57,451 | -56.7% | \$152,357 | \$128,015 | -16.0% |
| 564-E PALATKA/SAN MATEO/N SATSUMA | 113 | 14 | 12.4% | 64 | 24 | 37.5% | \$90,250 | \$63,701 | -29.4% | \$80,000 | \$75,700 | -5.4% | \$88,146 | \$82,207 | -6.7% | \$102,777 | \$127,354 | +23.9% |
| 571-INTERLACHEN-SE | 15 | 4 | 26.7% | 16 | 8 | 50.0% | \$47,001 | \$58,000 | +23.4% | \$45,000 | \$54,000 | +20.0% | \$47,000 | \$65,207 | +38.7% | \$43,222 | \$61,580 | +42.5% |
| 572-INTERLACHEN-NE | 58 | 6 | 10.3% | 58 | 6 | 10.3% | \$25,200 | \$27,400 | +8.7% | \$38,375 | \$32,787 | -14.6% | \$32,763 | \$34,075 | +4.0% | \$47,415 | \$64,591 | +36.2% |
| 573-INTERLACHEN-SW | 22 | 2 | 9.1% | 17 | 5 | 29.4% | \$20,000 | \$45,000 | +125.0% | \$36,250 | \$45,000 | +24.1% | \$28,167 | \$39,800 | +41.3% | \$61,143 | \$70,700 | +15.6% |
| 574-INTERLACHEN-NW | 36 | 6 | 16.7% | 24 | 5 | 20.8% | \$52,750 | \$45,500 | -13.7% | \$45,600 | \$59,500 | +30.5% | \$64,260 | \$59,500 | -7.4% | \$66,712 | \$69,939 | +4.8% |
| 575-WEST OF SR21 | 20 | 3 | 15.0% | 8 | 3 | 37.5% | \$88,000 | \$93,000 | +5.7% | \$88,000 | \$71,000 | -19.3% | \$93,667 | \$91,967 | -1.8% | \$210,375 | \$90,880 | -56.8% |
| 576-GEORGES LAKE | 12 | 1 | 8.3% | 11 | 7 | 63.6% | \$45,700 | \$108,500 | +137.4% | \$108,000 | \$128,500 | +19.0% | \$70,525 | \$117,833 | +67.1% | \$178,333 | \$127,250 | -28.6% |
| 581-SATSUMA/HOOT OWL RIDGE | 50 | 2 | 4.0% | 35 | 13 | 37.1% | \$20,000 | \$36,000 | +80.0% | \$35,000 | \$50,400 | +44.0% | \$23,000 | \$36,825 | +60.1% | \$77,181 | \$55,743 | -27.8% |
| 582-POMONA PARK/WELAKA/LK COMO | 104 | 8 | 7.7% | 57 | 7 | 12.3% | \$43,500 | \$50,000 | +14.9% | \$69,800 | \$57,000 | -18.3% | \$54,938 | \$66,693 | +21.4% | \$96,769 | \$87,850 | -9.2% |
| 583-CRESCENT CITY/GEORGETOWN/FRUIT | 99 | 6 | 6.1% | 49 | 9 | 18.4% | \$45,000 | \$128,750 | +186.1% | \$35,500 | \$52,250 | +47.2% | \$67,732 | \$116,862 | +72.5% | \$43,825 | \$68,238 | +55.7% |
| 584-OCALA NATIONAL FOREST/OKLAWAHA | 2 | 0 | 0.0% | 0 | 0 | -- | \$0 | \$0 | -- | \$260,000 | \$0 | -100.0% | \$0 | \$0 | -- | \$260,000 | \$0 | -100.0% |