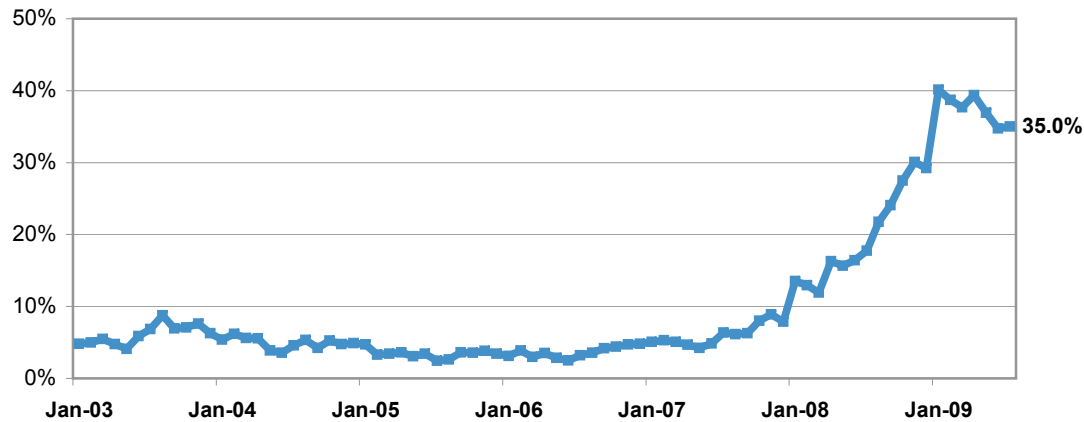


FORECLOSURES AND SHORT SALES REPORT



July 2009

Share of Sales that are Lender-Mediated



	Closed Sales			Median Sales Price		
	7-2008	7-2009	+/-	7-2008	7-2009	+/-
Traditional	941	925	- 1.7%	\$195,000	\$179,900	- 7.7%
Lender-Mediated	203	498	+ 145.3%	\$131,000	\$112,000	- 14.5%
Total Market	1,144	1,423	+ 24.4%	\$182,000	\$159,600	- 12.3%

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

Median Sales Prices

