

Residential Real Estate Indicators - Bestgate Corridor & Cape St. Claire
November 2008

Home Price Indexes	Sep-08	Aug-08	% Change	Sep-07	% Change
S&P/Case-Shiller - Washington DC Metro	189.9	194.9	-2.5%	229.2	-17.2%
Baltimore Metro	197.9	199.5	-0.8%	201.4	-1.7%
Anne Arundel County	192.9	196.8	-2.0%	208.3	-7.4%
Annapolis	209.1	219.2	-4.6%	219.4	-4.7%

Anne Arundel County	Nov-08	Oct-08	% Change	Nov-07	% Change
Total Volume	\$100,101,191	\$132,330,760	-24.4%	\$143,856,708	-30.4%
Units Sold	266	348	-23.6%	346	-23.1%
Pending Sales	471	489	-3.7%	565	-16.6%
New Listings	634	771	-17.8%	730	-13.2%
Active Listings	3,887	4,100	-5.2%	4,243	-8.4%
Months of Inventory ("MOI")	14.6	11.8	24.0%	12.3	19.2%
Days On Market	149	152	-2.0%	120	23.8%
Average Sold Price ("ASP")	\$376,320	\$380,261	-1.0%	\$415,771	-9.5%
Average List Price ("ALP")	\$434,822	\$426,461	2.0%	\$461,138	-5.7%
ALP to ASP Ratio	86.55%	89.17%	-2.9%	90.16%	-4.0%

Annapolis	Nov-08	Oct-08	% Change	Nov-07	% Change
Total Volume	\$23,439,850	\$29,072,445	-19.4%	\$34,254,306	-31.6%
Units Sold	48	68	-29.4%	61	-21.3%
Pending Sales	102	113	-9.7%	99	3.0%
New Listings	127	160	-20.6%	143	-11.2%
Active Listings	844	925	-8.8%	883	-4.4%
Months of Inventory ("MOI")	17.6	13.6	29.3%	14.5	21.5%
Days On Market	172	158	9.5%	150	14.8%
Average Sold Price ("ASP")	\$488,330	\$427,536	14.2%	\$561,546	-13.0%
Average List Price ("ALP")	\$546,763	\$449,396	21.7%	\$606,151	-9.8%
ALP to ASP Ratio	89.31%	95.14%	-6.1%	92.64%	-3.6%

Bestgate Corridor	Nov-08	Oct-08	% Change	Nov-07	% Change
Total Volume	\$1,521,450	\$1,435,000	6.0%	\$561,500	171.0%
Units Sold	6	5	20.0%	2	200.0%
Pending Sales	7	9	-22.2%		
New Listings	4	7	-42.9%	6	-33.3%
Active Listings	21	26	-19.2%		
Months of Inventory ("MOI")	3.5	5.2	-32.7%		
Days On Market	147.8	145.0	1.9%	69.0	114.2%
Average Sold Price ("ASP")	\$253,575	\$287,000	-11.6%	\$280,750	-9.7%
Average List Price ("ALP") for Solds	\$267,050	\$304,960	-12.4%	\$289,900	-7.9%
ALP to ASP Ratio	94.95%	94.11%	0.9%	96.84%	-2.0%

Cape St. Claire	Nov-08	Oct-08	% Change	Nov-07	% Change
Total Volume	\$1,255,000	\$3,108,000	-59.6%	\$1,748,900	-28.2%
Units Sold	3	8	-62.5%	5	-40.0%
Pending Sales	6	10	-40.0%		
New Listings	3	6	-50.0%	11	-72.7%
Active Listings	41	52	-21.2%		
Months of Inventory ("MOI")	13.7	6.5	110.3%		
Days On Market	308.7	254.0	21.5%	83.0	271.9%
Average Sold Price ("ASP")	\$418,333	\$388,500	7.7%	\$349,780	19.6%
Average List Price ("ALP") for Solds	\$443,600	\$405,529	9.4%	\$364,440	21.7%
ALP to ASP Ratio	94.30%	95.80%	-1.6%	95.98%	-1.7%

Foreclosure Statistics	Nov-08	Oct-08	% Change	Nov-07	% Change
Pre-Foreclosure	374	338	10.7%	172	117.4%
Auction	82	86	-4.7%	393	-79.1%
Bank Owned	427	382	11.8%	167	155.7%

Building Permits	Jul-08	Jun-08	% Change	Jul-07	% Change
Permits Buildings	2	106	-98.1%	305	-99.3%
Permits Units	2	106	-98.1%	305	-99.3%

Interest Rates (Month over Month)	Nov-08	Oct-08	% Change	Nov-07	% Change
Nat'l Avg Monthly Contract Mtg Rate	6.2%	5.9%	5.5%	6.5%	-5.1%

SOURCES: Metropolitan Regional Information Systems, Inc., Standard & Poor's, RealtyTrac, Inc., U.S. Census Bureau, and Mortgage-X.com. Information deemed reliable but not guaranteed.