

Residential Real Estate Indicators - Bestgate Corridor & Cape St. Claire  
January 2009

Home Price Indexes	Nov-08	Oct-08	% Change	Nov-07	% Change
S&P/Case-Shiller - Washington DC Metro	180.5	184.9	-2.4%	223.9	-19.4%
Baltimore Metro	187.0	193.9	-3.6%	195.2	-4.2%
Anne Arundel County	190.2	190.2	0.0%	209.2	-9.1%
Annapolis	199.2	195.6	1.8%	232.0	-14.1%

Anne Arundel County	Jan-09	Dec-08	% Change	Jan-08	% Change
Total Volume	\$76,187,655	\$109,792,750	-30.6%	\$107,209,001	-28.9%
Units Sold	205	301	-31.9%	259	-20.8%
Pending Sales	344	252	36.5%	392	-12.2%
New Listings	722	442	63.3%	972	-25.7%
Active Listings	3,791	3,460	9.6%	3,981	-4.8%
Months of Inventory ("MOI")	18.5	11.5	60.9%	15.4	20.3%
Days On Market	144	153	-5.7%	134	7.4%
Average Sold Price ("ASP")	\$371,647	\$364,760	1.9%	\$413,934	-10.2%
Average List Price ("ALP")	\$421,327	\$414,300	1.7%	\$457,447	-7.9%
ALP to ASP Ratio	88.21%	88.04%	0.2%	90.49%	-2.5%

Annapolis	Jan-09	Dec-08	% Change	Jan-08	% Change
Total Volume	\$20,427,576	\$20,796,286	-1.8%	\$20,373,861	0.3%
Units Sold	41	53	-22.6%	33	24.2%
Pending Sales	106	76	39.5%	99	7.1%
New Listings	160	94	70.2%	161	-0.6%
Active Listings	794	756	5.0%	799	-0.6%
Months of Inventory ("MOI")	19.4	14.3	35.8%	24.2	-20.0%
Days On Market	185	156	18.6%	189	-2.1%
Average Sold Price ("ASP")	\$498,234	\$443,461	12.4%	\$617,390	-19.3%
Average List Price ("ALP")	\$536,459	\$469,004	14.4%	\$670,448	-20.0%
ALP to ASP Ratio	92.87%	94.55%	-1.8%	92.09%	0.9%

Bestgate Corridor	Jan-09	Dec-08	% Change	Jan-08	% Change
Total Volume	\$329,000	\$874,000	-62.4%	\$1,786,376	-81.6%
Units Sold	1	3	-66.7%	5	-80.0%
Pending Sales	4	2	100.0%		
New Listings	3	4	-25.0%	21	-85.7%
Active Listings	21	22	-4.5%		
Months of Inventory ("MOI")	21.0	7.3	186.4%		
Days On Market	151.0	167.0	-9.6%	105.0	43.8%
Average Sold Price ("ASP")	\$329,000	\$291,333	12.9%	\$357,275	-7.9%
Average List Price ("ALP") for Solds	\$339,000	\$303,529	11.7%	\$374,960	-9.6%
ALP to ASP Ratio	97.05%	95.98%	1.1%	95.28%	1.9%

Cape St. Claire	Jan-09	Dec-08	% Change	Jan-08	% Change
Total Volume	\$1,892,000	\$1,303,000	45.2%	\$350,000	440.6%
Units Sold	5	2	150.0%	1	400.0%
Pending Sales	5	7	-28.6%		
New Listings	7	2	250.0%	12	-41.7%
Active Listings	33	35	-5.7%		
Months of Inventory ("MOI")	6.6	17.5	-62.3%		
Days On Market	229.0	309.0	-25.9%	19.0	1105.3%
Average Sold Price ("ASP")	\$378,400	\$651,500	-41.9%	\$350,000	8.1%
Average List Price ("ALP") for Solds	\$410,920	\$639,950	-35.8%	\$389,500	5.5%
ALP to ASP Ratio	92.09%	101.80%	-9.5%	89.86%	2.5%

Foreclosure Statistics	Jan-09	Dec-08	% Change	Jan-08	% Change
Pre-Foreclosure	611	496	23.2%	234	161.1%
Auction	84	85	-1.2%	344	-75.6%
Bank Owned	312	415	-24.8%	191	63.4%

Building Permits	Nov-08	Oct-08	% Change	Nov-07	% Change
Permits Buildings	88	54	63.0%	89	-1.1%
Permits Units	88	54	63.0%	89	-1.1%

Interest Rates (Month over Month)	Jan-09	Dec-08	% Change	Jan-08	% Change
Nat'l Avg Monthly Contract Mtg Rate	5.6%	5.1%	8.1%	5.7%	-3.0%

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.