Local Market Updates

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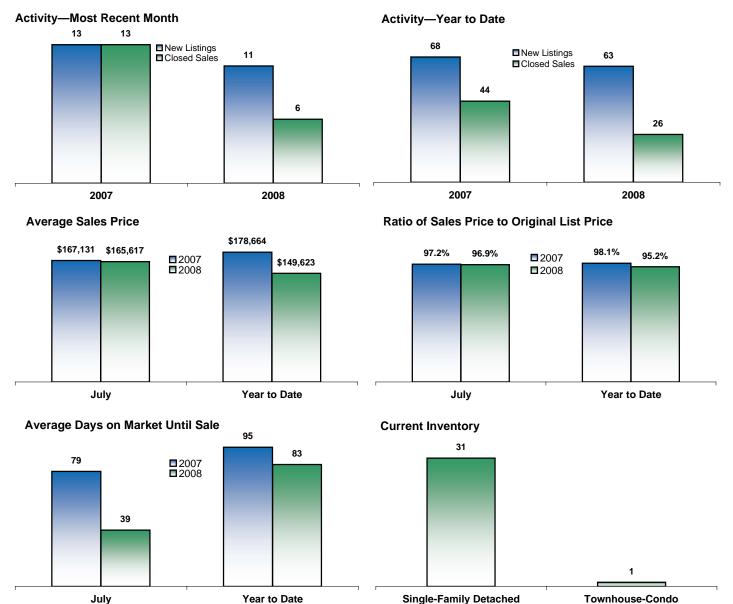
Hartford

July

Year to Date

Minnehaha County, SD	2007	2008	Change	2007	2008	Change
New Listings	13	11	- 15.4%	68	63	- 7.4%
Closed Sales	13	6	- 53.8%	44	26	- 40.9%
Average Sales Price	\$167,131	\$165,617	- 0.9%	\$178,664	\$149,623	- 16.3%
Percent of Original List Price Received at Sale*	97.2%	96.9%	- 0.3%	98.1%	95.2%	- 2.9%
Average Days on Market Until Sale	79	39	- 51.0%	95	83	- 12.4%
Total Current Inventory**	NA	32	NA			
Single-Family Detached Inventory	NA	31	NA			

*Does not account for list prices from any previous listing contracts or seller concessions **City inventory figures were first tracked in January 2008



Some of the figures referenced in this report are for only one month worth of activity. As such, they can sometimes look extreme due to the small sample size involved.