



# 1 Year Market Activity Report

January 31, 2010

## Summary

Single family residential sales increased 16% during January 2010 when compared to January 2009. Townhouse/condo sales increased 17% for the same time period. Pending listings grew 17.6% in January over last year, increasing from 472 to 555.

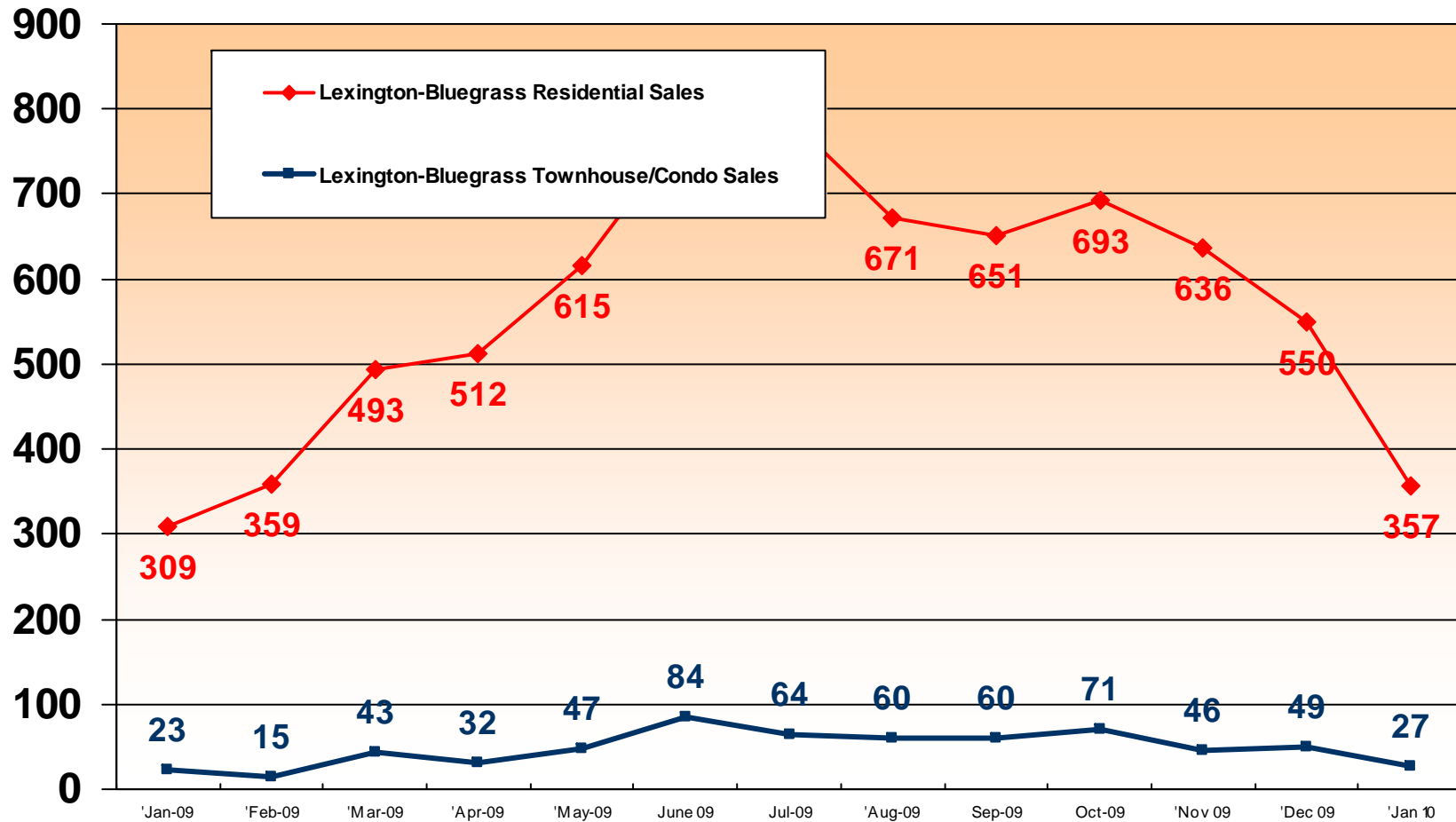
The Housing Affordability Index rose to 188, its highest point in at least 4 years. An HAI of 188 means that the median family income is 188% of the necessary income to qualify for the median priced home. This shows that the Bluegrass continues to offer affordable options for consumers. Median sales prices remained stable for single family residential listings in Jan. 10 vs. Jan 09, falling just 2%.

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# 1. Sales Closed

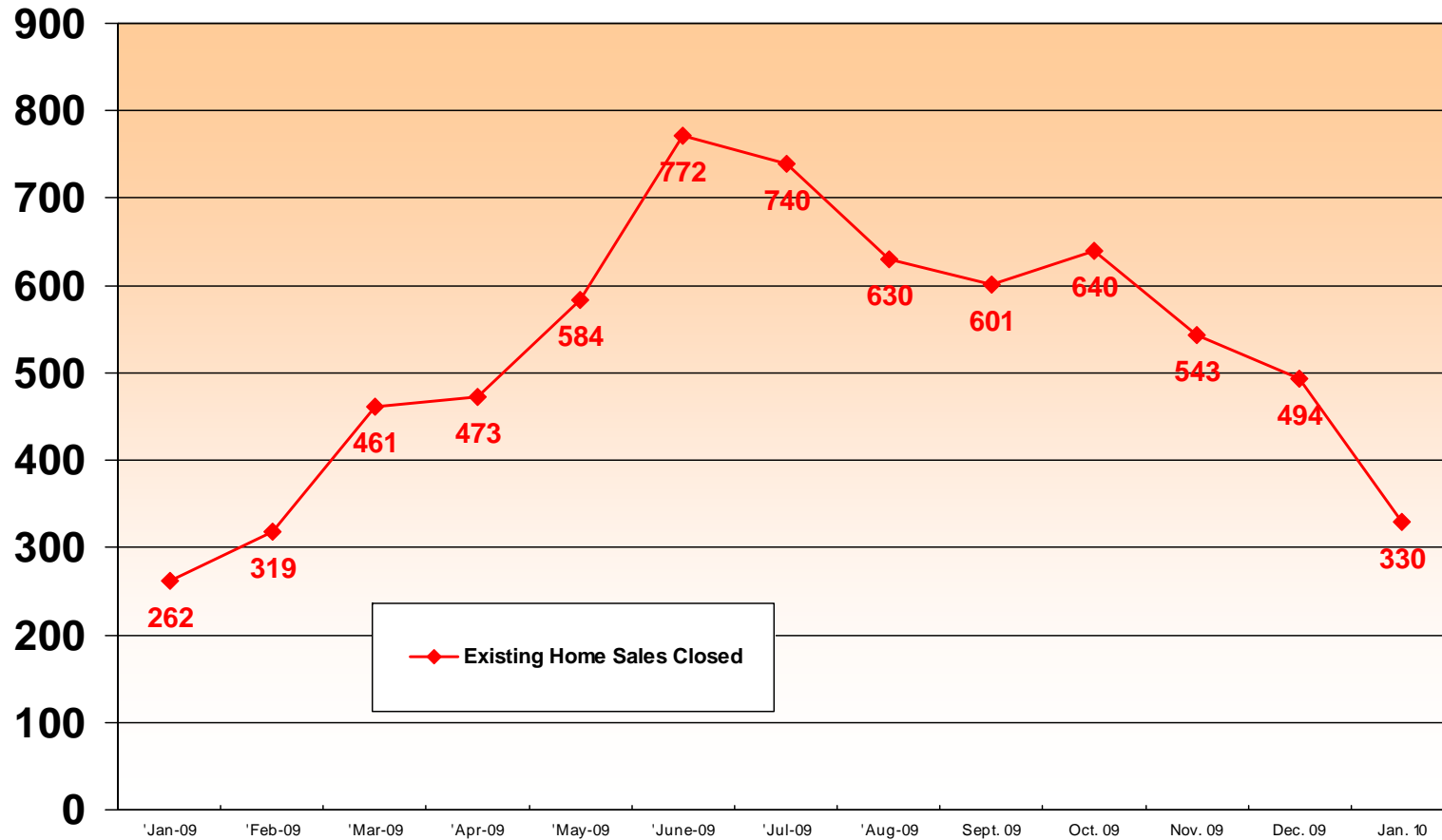
as of January 31, 2010



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# 2. Existing Home Sales Closed

as of January 31, 2010

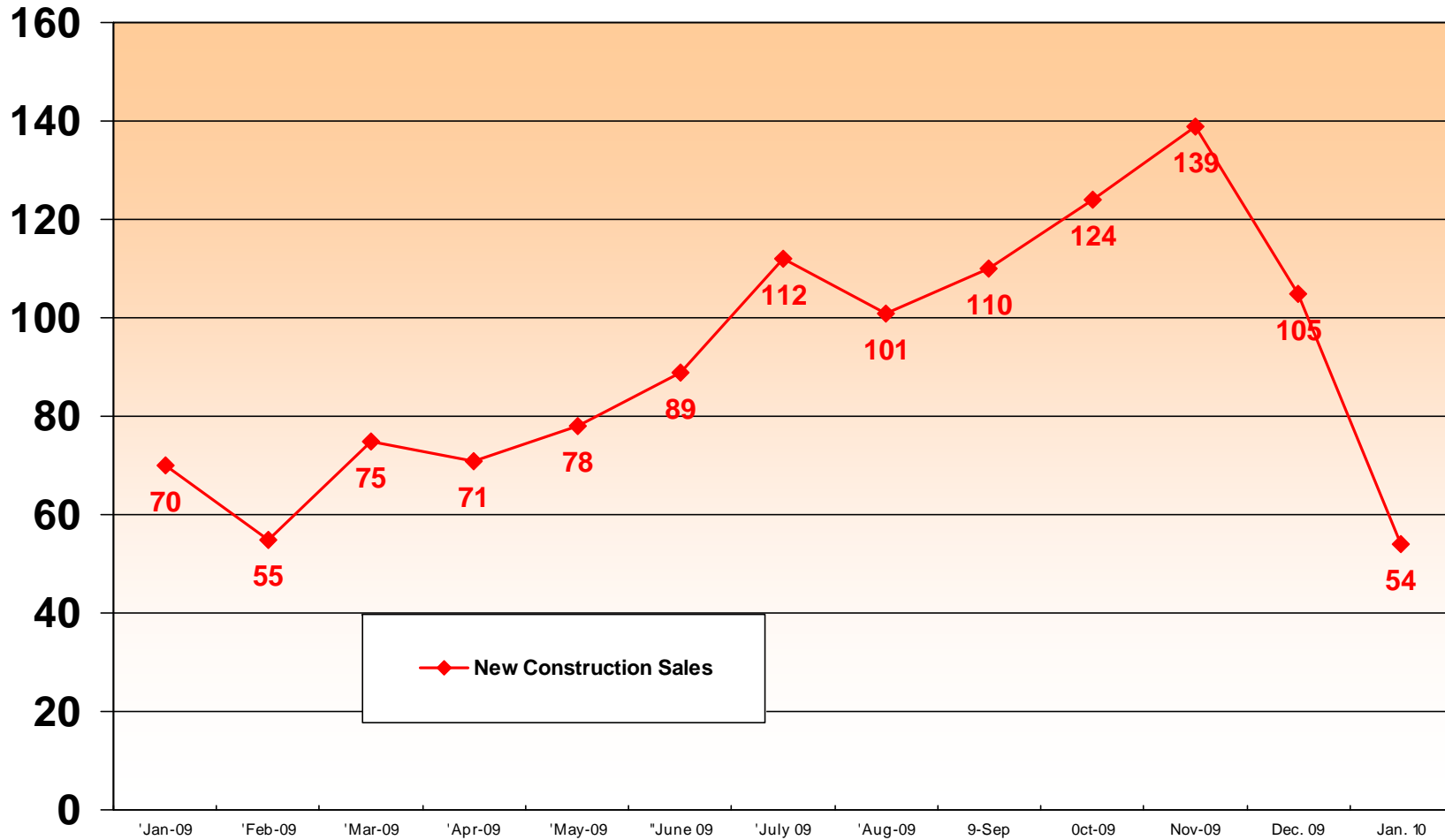


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# 3. New Construction Sales Closed



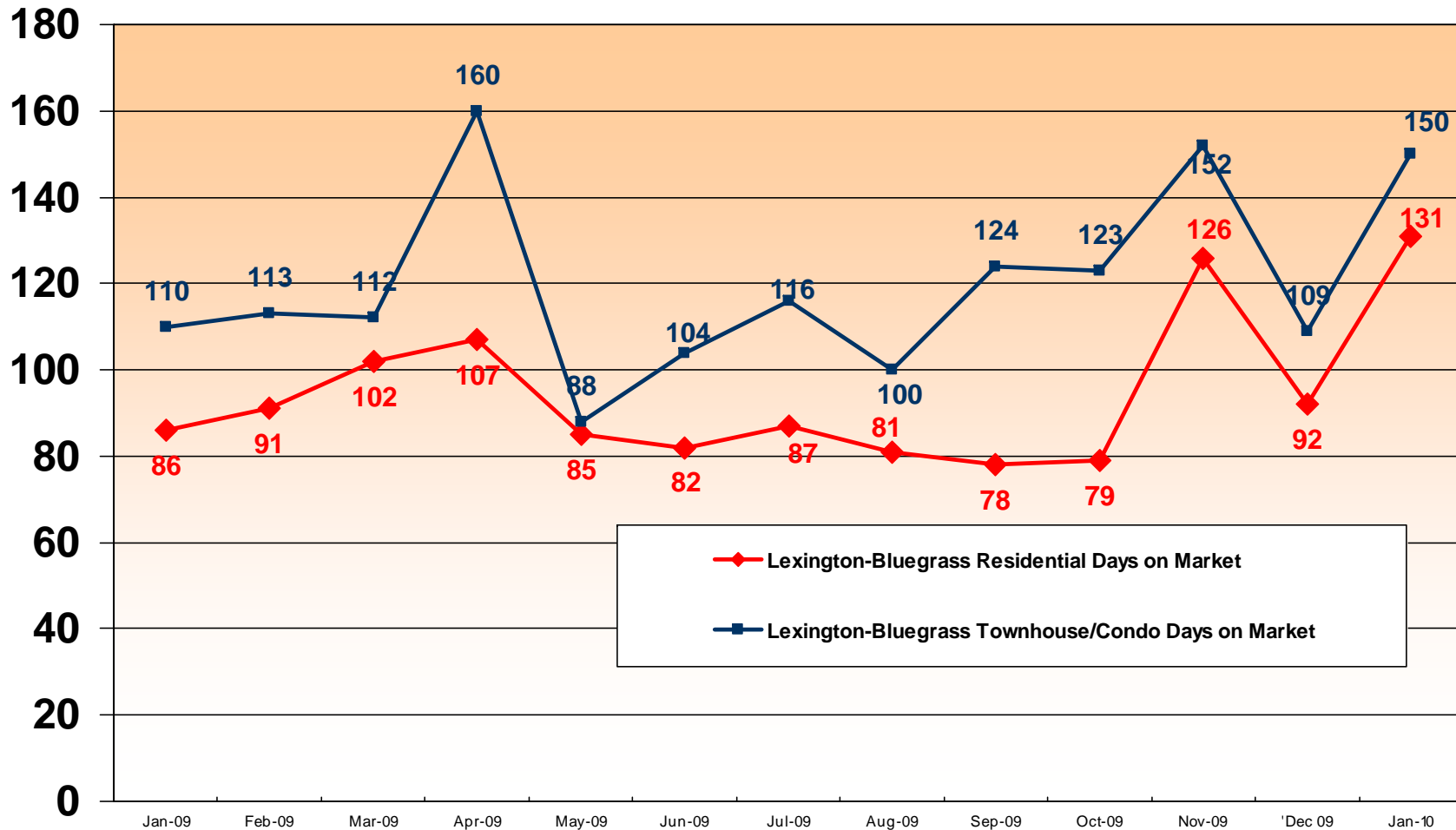
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# 4. Average Days on Market

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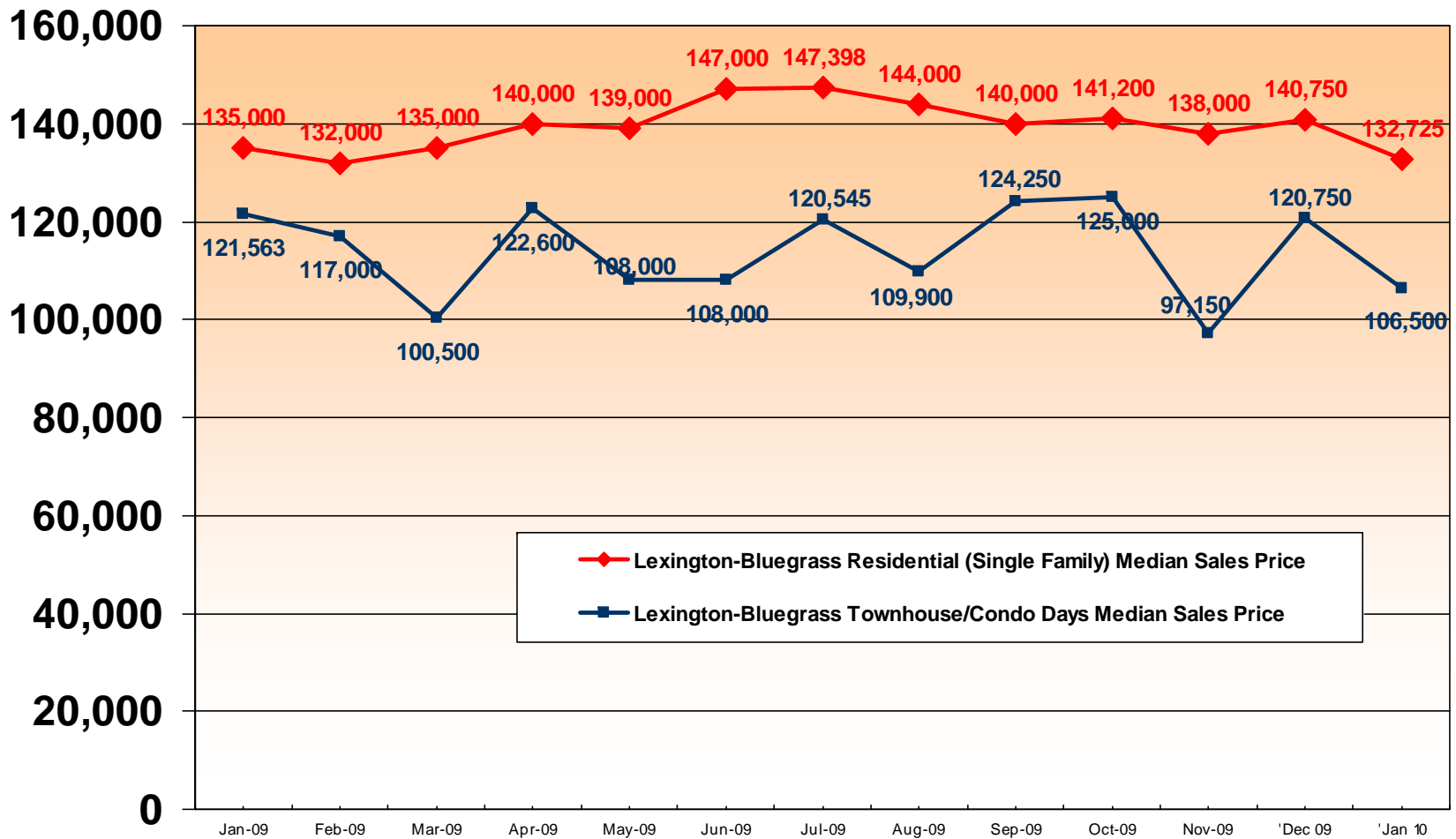


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# 5. Median Sales Price



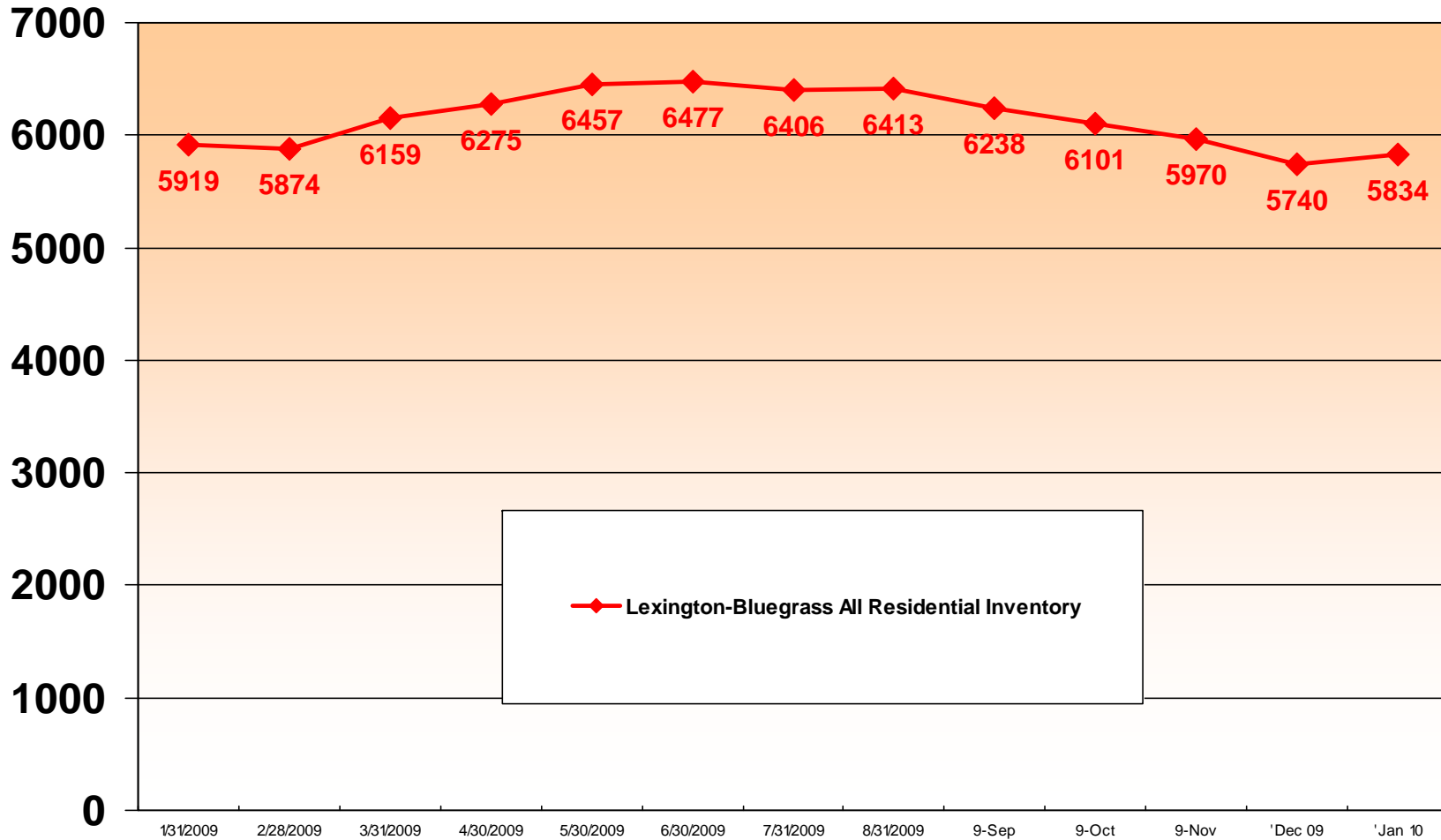
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# 6. Inventory

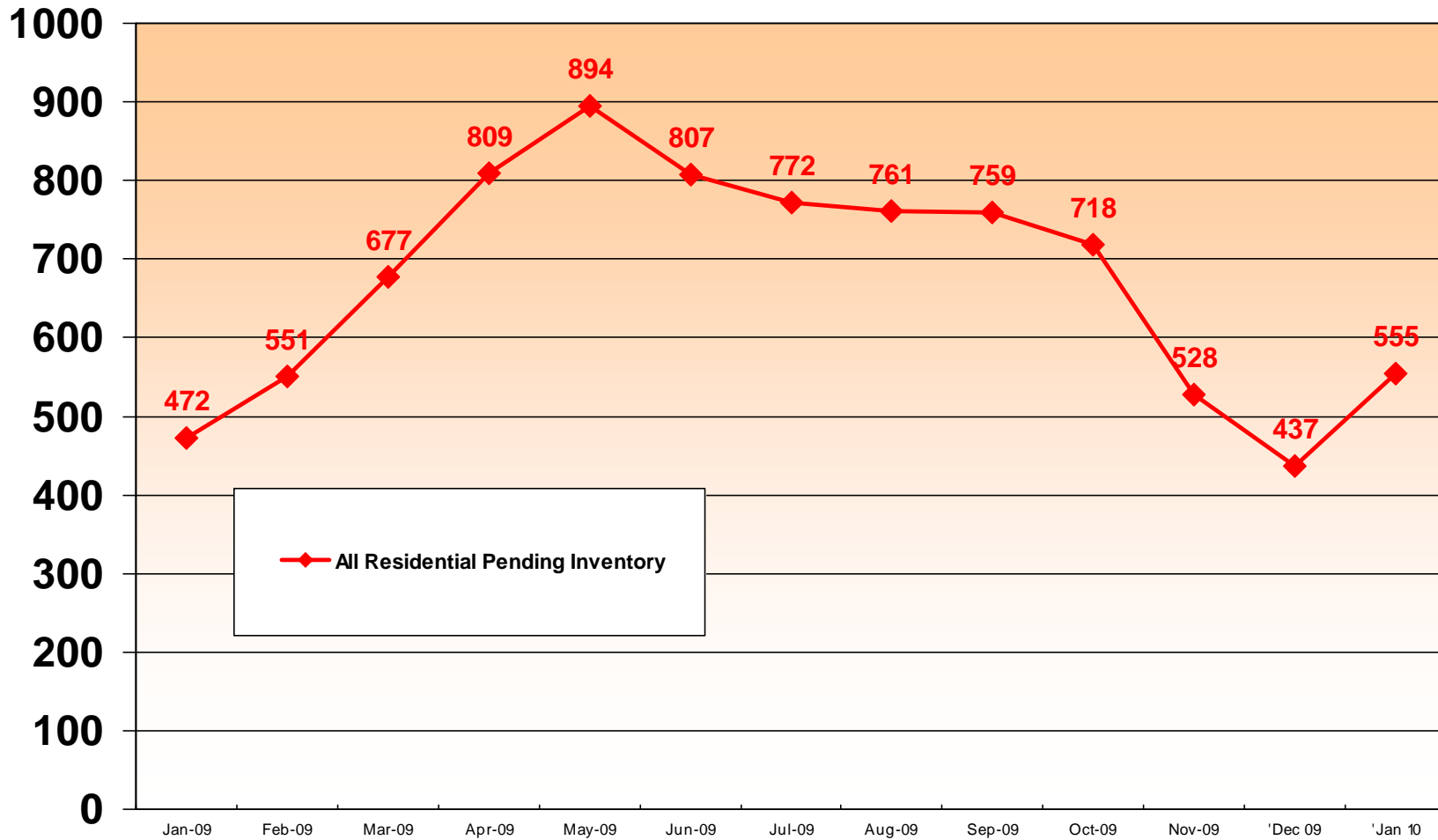
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# 7. Pending Inventory

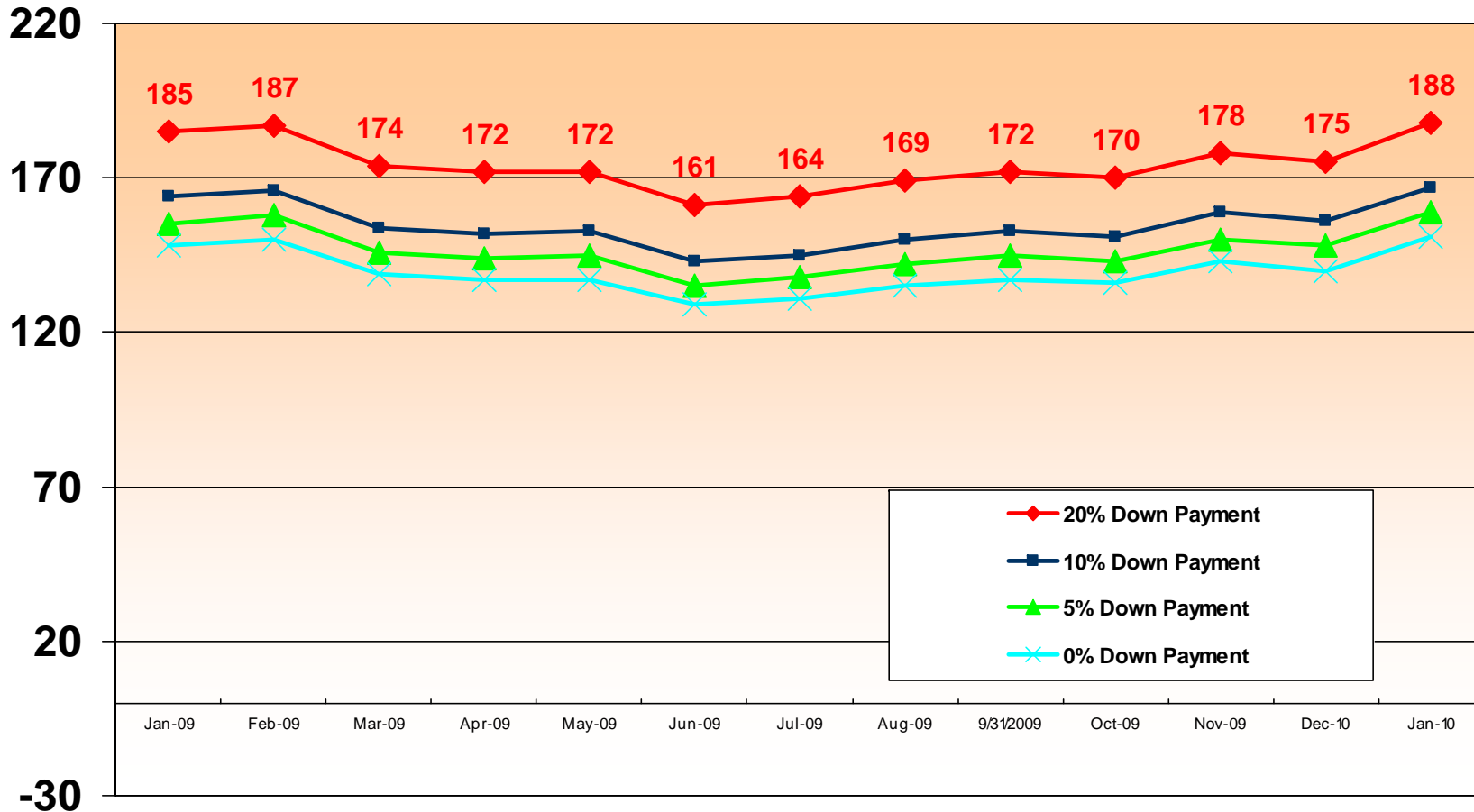
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# 8. Housing Affordability Index

January 2010 HAI – 188



Note: The HAI formula measures housing affordability for the Lexington-Bluegrass market. An HAI of 188 means the median family income is 188% of the necessary income to qualify for the median priced home using 20% down, 30-year fixed rate mortgage. HAI is also calculated using a 0, 5, and 10% down payment.