

# **MARKET CONDITIONS**

as of November 2025

#### COLUMBIA CO.

Effective Date: 11/1/2025	Sale ar	nd listing		One-Unit Housing Trends										
Comparables in analysis	#		#	Low Price	High Price		Property		Values:	lues: Incr		×	Stable	Declining
Considered: 235 Show Included: 235 Calculations	Current	Listings	104	\$12,500	\$2.	100,000	L	Demand/	Supply	. [	Shortage		In Balance	X Over Supply
Analysis & Trend Grid	Sales		131	\$4,999	\$719,000		Marketin		ting Time: X Unde		Under 3 mt	hs	3 to 6 mths	Over 6 mths
Inventory Analysis		Prior 7-1	2 Months	Prior 4-6 Mon	ths	Current - 3	Mon	nths	Ove	erall Tre	end			
Total # of Comparable Sales (Settled)		(	65	31		35					×			
Absorption Rate (Total Sales/Months)		10	).83	10.33		11.6	7			_				
Total # of Comparable Active Listings		(	61	83		104					1			
Months of Housing Supply (Total Listings/Ab	.Rate)	5.63		8.03		8.91					1			
Median Sale & List Price, DOM, Sale	/List %													
Median Comparable Sale Price		\$16	8,000	\$174,900		\$158,0	000			_				
Median Comparable Sales Days on Market			33	55		75			×					
Median Comparable List Price		\$19	5,000	\$220,000	20,000		31,750		1					
Median Comparable Listings Days on Marke	t		33	80		103	3				<b></b>			
Median Sale Price as % of List Price		93	.81%	96.78%		95.56	%			_				

#### CALHOUN CO.

Effective Date: 11/1/2025	Sale and	d listing s	ummary	data				One-L	Init Hou	sing Tre	nds				
Comparables in analysis			#	Low Price	Hig	h Price		Proper	ty Values.	: 🔲	ncreasing	×	Stable	Dec	clining
Considered: 151 Show Calculations	Current Li	istings	124	\$11,000	\$1	,200,000		Demar	nd/Supply	v: 🔲 :	Shortage		In Balance	X Ove	er Supply
Analysis & Trend Grid	Sales		27	\$11,500		\$515,000		Market	ting Time:		Under 3 mth	s 🗶	3 to 6 mths	Ove	er 6 mths
Inventory Analysis		Prior 7-12	Months	Prior 4-6 Mon	ths	Current - 3	3 M	onths	Ove	erall Tren	Ь				
Total # of Comparable Sales (Settled)		12		9		6	6				<b>X</b>				
Absorption Rate (Total Sales/Months)		2.0	0	3.00		2.0	00			_					
Total # of Comparable Active Listings		47		89		12	24				1				
Months of Housing Supply (Total Listings/Ab.	.Rate)	23.5	0	29.67		62.	00				1				
Median Sale & List Price, DOM, Sale/	List %														
Median Comparable Sale Price		\$134.	000	\$159,400		\$129	,00	0		_					
Median Comparable Sales Days on Market		118	.5	148		50	.5		×						
Median Comparable List Price		\$199.	000	\$199,000		\$186	.95	0		_					
Median Comparable Listings Days on Market		169		69		11	17		<u>×</u>						
Median Sale Price as % of List Price		96.80	)%	99.69%		96.6	39%			_					

## HEMPSTEAD CO.

Effective Date:	11/1/2	2025	Sale ar	nd listing	summary	data				One-l	Jnit Hou	sing T	rends				
Comparables in a					#	Low Price	Hig	h Price		Proper	ty Values	: X	Increasing		Stable		Declining
Considered: Included:	119 119	Show Calculations	Current	Listings	54	\$39,000	\$1	.450,000		Demar	nd/Suppl	Shortage			In Balance	×	Over Supply
	10.00	Calculations	Sales		65	\$15,000	1	\$900,000		Marke	ting Time	e: Under 3		ns 🗙	3 to 6 mths		Over 6 mths
Analysis & Trend	Gna																
Inventory Ana	alysis			Prior 7-1	2 Months	Prior 4-6 Mon	ths	Current -	3 M	onths	Ov	erall Tre	end				
Total # of Comp	oarable Sa	ales (Settled)			26	22		1	7				×				
Absorption Rate	(Total Sa	ales/Months)		4	.33	7.33		5.	67		1						
Total # of Comp	arable Ac	ctive Listings		38		43		54					1				
Months of Hous	sing Suppl	ly (Total Listings/A	b.Rate)	ate) 8.77		5.86		9.53				Ŀ					
Median Sale	& List P	rice, DOM, Sale	e/List %														
Median Compar	rable Sale	Price		\$12	9,000	\$103,750		\$20	7,00	0	A						
Median Compar	rable Sale	s Days on Market		9	6.5	105.5		1	15				1				
Median Compar	Median Comparable List Price		\$11	9,750	\$184,900		\$193,250		0	1							
Median Compan	rable Listin	ngs Days on Marke	et		70	73		1	15				1				
Median Sale Pri	ice as % o	of List Price		100	0.00%	93.70%		93.	22%			_					

## LAFAYETTE CO.

Effective Date: 11/1/2025	Date: 11/1/2025 Sale and listing summary data								sing Tr	ends				
Comparables in analysis			#	Low Price	High Price		Proper	ty Values	: X	Increasing		Stable	Decli	ining
Considered: 29 Show Calculations	Current	Listings	16	\$24,000	\$600,00	0	Demar	nd/Supply:		Shortage		In Balance	X Over	Supply
Analysis & Trend Grid	Sales		13	\$17,500	\$349,90	0	Marke	ting Time.	: 🗆	Under 3 mths	×	3 to 6 mths	Over	6 mths
				1										
Inventory Analysis		Prior 7-1	2 Months	Prior 4-6 Mon	ths Curre	nt - 3 N	lonths	Ov	erall Tre	nd				
Total # of Comparable Sales (Settled)			5	3		5			-					
Absorption Rate (Total Sales/Months)		0	83	1.00		1.67		1						
Total # of Comparable Active Listings		1	3	17		16				<b>*</b>				
Months of Housing Supply (Total Listings/	Ab.Rate)	15.60		17.00		9.60		×						
Median Sale & List Price, DOM, Sa	e/List %													
Median Comparable Sale Price		\$87	,500	\$349,900		110,00	00	1						
Median Comparable Sales Days on Marke		1	33	70		104		×						
Median Comparable List Price		\$14	9,000	\$149,000	4	\$187,000		1						
Median Comparable Listings Days on Market		1	75	205		227				1				
Median Sale Price as % of List Price		80.	95%	100.00%		73.83%	<b>6</b>		_					

## OUACHITA CO.

Effective Date: 11/1/2025	Sale and	listing summary	data		One-Unit Housing Trends
Comparables in analysis		#	Low Price H	igh Price	Property Values: X Increasing Stable Declining
Considered: 249 Show Included: 249 Calculations	Current List	stings 100	\$8,500	\$550,000	Demand/Supply: ☐ Shortage ☐ In Balance ☒ Over Supp
Analysis & Trend Grid	Sales	149	\$10,000	\$710,000	Marketing Time:
Inventory Analysis		Prior 7-12 Months	Prior 4-6 Months	Current - 3 N	Months Overall Trend
Total # of Comparable Sales (Settled)		73	43	33	
Absorption Rate (Total Sales/Months)		12.17	14.33	11.00	
Total # of Comparable Active Listings		61	60	100	
Months of Housing Supply (Total Listings/Ab	.Rate)	5.01	4.19	9.09	9 💆
Median Sale & List Price, DOM, Sale	/List %				
Median Comparable Sale Price		\$120,000	\$139,500	\$155,00	000
Median Comparable Sales Days on Market		78	78	80	<u> </u>
Median Comparable List Price		\$148,500	\$165,950	\$185,00	000
Median Comparable Listings Days on Market	t	91	97	73	
Median Sale Price as % of List Price		95.73%	94.26%	96.88	3% <u>–</u>

# UNION CO.

Effective Date: 11/1/2025	Sale and list	ting summary	data		One-Unit Housing Trends
Comparables in analysis		#	Low Price	High Price	Property Values: Increasing X Stable Declining
Considered: 420 Show Included: 420 Calculations	Current Listing	gs 115	\$29,000	\$899,000	Demand/Supply: Shortage In Balance Over Supply
Analysis & Trend Grid	Sales	305	\$10,000	\$700,000	Marketing Time:
Inventory Analysis	Prio	or 7-12 Months	Prior 4-6 Month	ns Current - 3	3 Months Overall Trend
Total # of Comparable Sales (Settled)		146	89	70	0
Absorption Rate (Total Sales/Months)		24.33	29.67	23.3	33
Total # of Comparable Active Listings		85	90	115	15
Months of Housing Supply (Total Listings/Ab	.Rate)	3.49	3.03	4.93	93
Median Sale & List Price, DOM, Sale	/List %				
Median Comparable Sale Price		\$171,756	\$173,500	\$160,0	0,000
Median Comparable Sales Days on Market		57	56	50	0 🔼
Median Comparable List Price		\$225,000	\$194,950	\$208,0	3,000
Median Comparable Listings Days on Market		64	60.5	80	0
Median Sale Price as % of List Price		96.90%	97.47%	98.47	47% <u>–</u>