



Local Overview

DENVER HOME SALES

Single Family Homes - NSA

	Apr 11	Apr 12
Active Listings	13,874	8,353
New Listings	5,211	4,897
Sales	2,735	3,133
Days on Market	109	90

Source: Metrolist, Inc NSA=Not Seasonally Adjusted

DENVER HOME PERMITS

Authorized Units Privately Owned - NSA

Month	Total	Y - Y Change
Feb 11	193	
Feb 12	339	146
Mar 11	155	
Mar 12	202	57

Source: US Census Bureau NSA=Not Seasonally Adjusted

COLORADO EMPLOYMENT

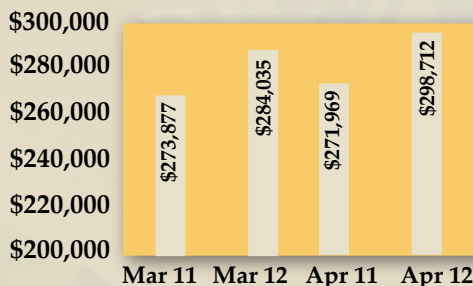
National Unemployment 8.1% - Apr 12

Month	Unemployment Rate
Dec 11	7.9%
Jan 12	7.8%
Feb 12	7.9%
Mar 12 P	7.9%

Source: Bureau of Labor Statistics NSA=Not Seasonally Adjusted
P=Preliminary Data *Change from prior month

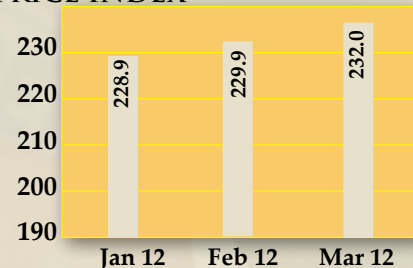
Denver Economic Benchmarks

DENVER AVERAGE HOME PRICE



Source: Denver Board of REALTORS®

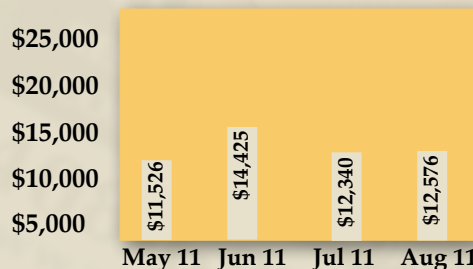
REGIONAL CONSUMER PRICE INDEX



Source: Bureau of Labor Statistics *West Urban Region

COLORADO RETAIL SALES

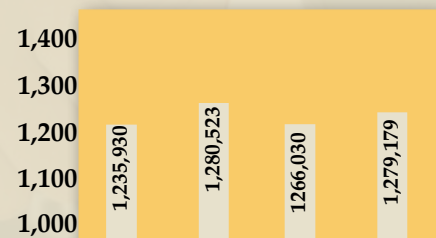
In millions (000,000s) NSA



Source: Colorado Dept. of Revenue

DENVER EMPLOYMENT

In millions (000,000s) NSA



Source: Bureau of Labor Statistics *revised data

RATES

Mortgage Rates 30 yr	3.78%
15 yr	3.03%
5/1 - ARM	2.69%
1 Year CD	0.75%
\$30K HELOC	4.59%

Source: www.interest.com: 05/12/12

QUICK FACT

U.S. import prices declined 0.5 percent in April, following a 1.5 percent increase in March. The April decrease was driven by lower fuel prices which more than offset a small increase in nonfuel prices. The price index for overall exports rose 0.4 percent in April after a 0.8 percent increase. Source: Bureau of Labor and Statistics



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Local Trends

Foreclosure filings and foreclosure auction sales were down in Colorado's largest counties during the first four months of this year when compared to the same period last year, according to a state report.

Source: www.insiderealestatenews.com

CPI FOR CONSUMERS

Percent Change from Mar 2011

Food & Beverage	4.6%
Housing	2.4%
Apparel	2.7%
Transportation	9.8%
Medical Care	2.1%
Recreation	1.7%
Education	1.3%

Source: Bureau of Labor Statistics

DENVER EMPLOYMENT

Trade, Transportation, Utilities

Mar 2006	234,300
Mar 2007	240,100
Mar 2008	244,100
Mar 2009	229,800
Mar 2010	224,000
Mar 2011	225,400
Mar 2012 P	232,300

Source: Bureau of Labor Statistics

EDUCATION & HEALTH

Total Denver Employment

Mar 2006	122,000
Mar 2007	126,800
Mar 2008	132,000
Mar 2009	136,900
Mar 2010	141,700
Mar 2011	146,400
Mar 2012 P	152,500

Source: Bureau of Labor Statistics

NATIONAL EMPLOYMENT HOURS AND EARNINGS PROFILE

	Average Weekly Hours		Average Weekly Earnings		Average Hourly Earnings	
	Apr 11	Apr 12	Apr 11	Apr 12	Apr 11	Apr 12
Construction	38.8	38.9	\$911.41	\$922.10	\$23.49	\$23.73
Manufacturing	41.3	41.6	\$781.40	\$798.30	\$18.05	\$18.29
Trade, Transportation, Utilities	33.6	33.9	\$576.58	\$594.95	\$17.16	\$17.55
Financial Activities	36.1	37.3	\$790.23	\$849.68	\$21.89	\$22.78
Professional Services	35.3	35.7	\$814.72	\$837.17	\$23.08	\$23.45
Education and Health Services	32.1	32.4	\$661.26	\$679.75	\$20.60	\$20.98
Leisure and Hospitality	24.7	25.0	\$282.07	\$291.75	\$11.42	\$11.67

Source: Bureau of Labor Statistics

National Trends

US IMPORT & EXPORT PRICE INDEXES

Imports/Exports	Dec 2011	Jan 2012	Feb 2012	Mar 2012
All Imports	-0.1%	0.3%	0.4%	-0.5%
Petroleum Imports	-0.5%	1.0%	1.4%	-2.1%
Non-Petroleum Imports	0.1%	0.1%	-0.1%	0.1%
All Exports	-0.5%	0.2%	0.4%	0.4%
Agricultural Exports	2.6%	1.1%	-0.9%	0.2%
Non-Agricultural Exports	-0.2%	0.0%	0.5%	0.2%

Source: Bureau of Labor & Statistics Table shows the percent changes in import and export indexes Not Seasonally Adjusted

HOUSING STARTS, SAAR

	Units (000s)	Units Completed
Dec 11	657	554
Jan 12	706	535
Feb 12	694	576
Mar 12	654	600

Source: US Census Bureau SAAR=Seasonally Adjusted Annual Rate (r)=Revised

GOODS INDUSTRY PROFILE

	Feb 12	Mar 12	Apr 12
Avg. Hourly Earnings	\$20.74	\$20.79	\$20.88
Avg. Weekly Hours	40.6	40.9	41.1
Avg. Weekly Earnings	\$842.04	\$850.31	\$858.17

Source: Bureau of Labor Statistics

CPI DEPARTMENT STORES

	Mar 11	Mar 12
Domestics	375.6	370.6
Women's Shoes	691.5	689.8
Men's Clothing	530.4	568.4
Housewares	663.5	652.0

Source: US Census Bureau

GROSS DOMESTIC PRODUCT

	Percentage Change
Qtr 1 - 2011	1.9%
Qtr 2 - 2011	1.3%
Qtr 3 - 2011	1.8%
Qtr 4 - 2011	3.0%
Qtr 1 - 2012	2.2%

Source: Bureau of Economic Analysis Percent change from prior quarter

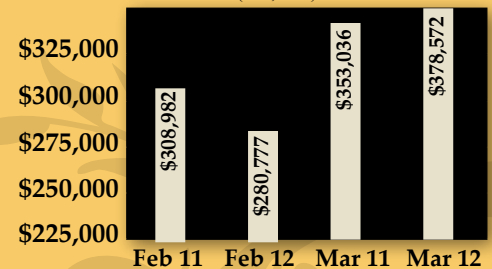
U.S. JOB OPENINGS

Survey Date	Job Openings (000s)
July 2011	3,228
Aug 2011	3,129
Sep 2011	3,501
Oct 2011	3,408
Nov 2011	3,274
Dec 2011	3,540
Jan 2012	3,459
Feb 2012	3,565
Mar 2012 P	3,737

Source: Bureau of Labor Statistics Seasonally Adjusted Rate

TOTAL U.S. RETAIL SALES

in Millions (000,000s) NSA



Source: US Department of Commerce NSA=Not Seasonally Adjusted *Revised Data

PERSONAL INCOME Percentage Change from Preceding Month, SAAR

	Dec 11	Jan 12	Feb 12	Mar 12
Personal Income	0.5%	0.3%	0.2%	0.4%
Disposable Personal Income	0.4%	0.1%	0.2%	0.4%
Personal Consumption Expenditures	0.0%	0.2%	0.8%	0.3%

Source: Bureau of Economic Analysis SAAR = Seasonally Adjusted Annual Rate (r) = revised

CONSUMER CONFIDENCE INDEX

	Value
Dec 11	64.8
Jan 12	61.1
Feb 12	71.6
Mar 12	70.2
Apr 12	69.2

Source: The Conference Board 1985=100 (p) preliminary (r) revised