

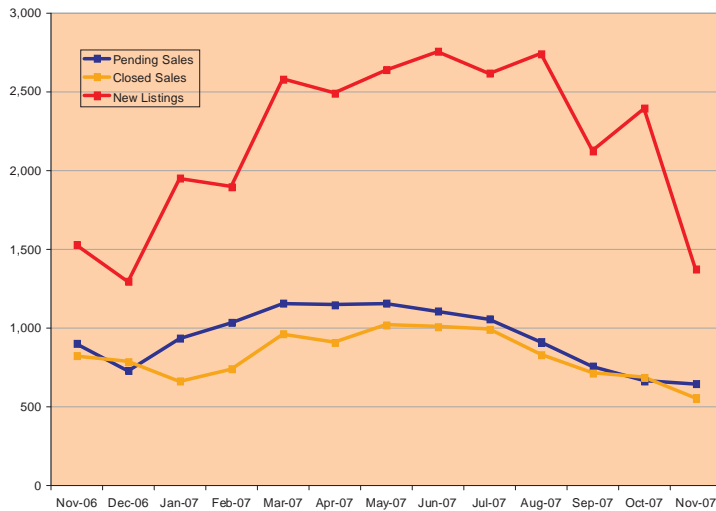
November 2007 MLS Month In Review

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"The Average Days on Market of 51 days has remained unchanged from October to November, 2007. Pending sales for November 2007 are down 28.33% compared to November 2006. The Average Sales Price for the Greater Albuquerque area is down 3.35% from \$242,061 in Nov. 2006 to \$233,956 for Nov. 2007, said Scott Dean, Chairman of the Albuquerque Metropolitan Board of REALTORS.

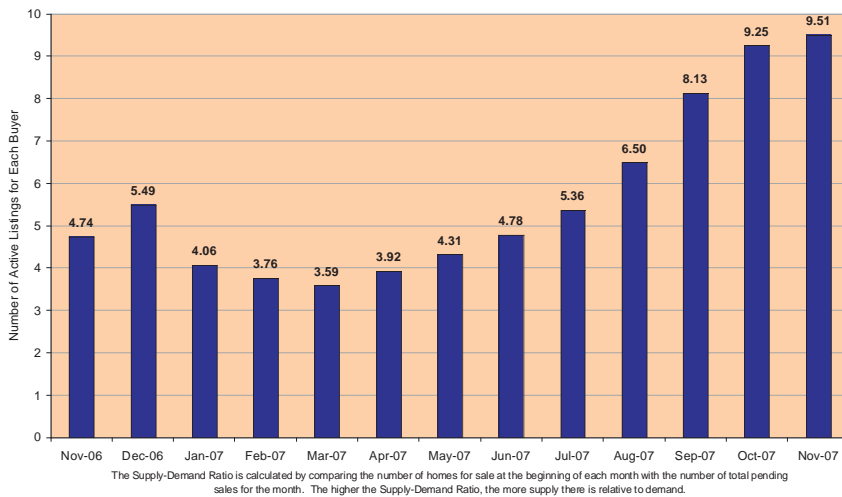
Greater Albuquerque Area Market Activity
November 2006 - November 2007



This monthly snapshot of the Albuquerque Metropolitan Area Market Activity shows a 19.07% decrease in closed sales from 687 in Oct 2007 to 556 in November 2007.

The area has seen an decrease in new listings from 2,393 in Oct of 2007 to 1,372 in November of 2007, a 42.7% decrease.

Supply-Demand Ratio
November 2007 - 9.51



The Supply-Demand Ratio provides a monthly indicator of the balance between buyers and sellers in the real estate market. It compares the number of active listings on the market with the total number of pending sales.

A higher ratio illustrates that there are more active listings per pending sales, and concurrently that supply is relatively strong compared to demand.

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Chairman of the Board
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Monthly Market Indicators of the Greater Albuquerque Area

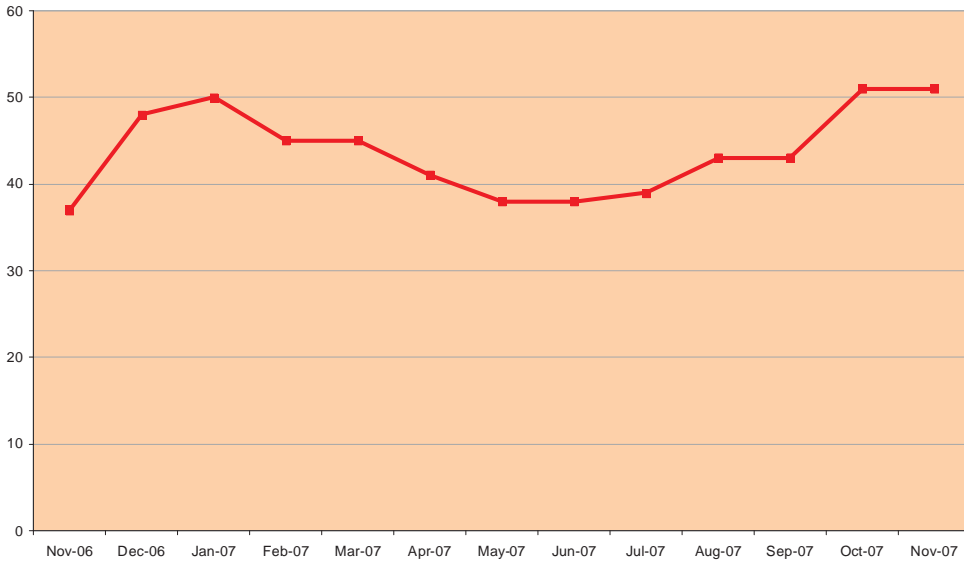
Our Monthly Market Indicators offer the most thorough analysis of the Albuquerque residential real estate market. This tool provides current data for several important indicators.

		(DET) 2007	(DET) 2006	Percent Change	(ATT) 2007	(ATT) 2006	Percent Change	(DET+ATT) 2007 Year- to-Date	(DET+ATT) 2006 Year- to-Date	Percent Change
New Listings	Oct	2,393	2,133	12.19%	215	168	27.98%	26,446	23,147	14.25%
	Nov	1,372	1,528	-10.21%	127	141	-9.93%	27,945	24,816	12.61%
Pending Sales	Oct	665	1,042	-36.18%	82	143	-42.66%	11,042	13,333	-17.18%
	Nov	645	900	-28.33%	73	105	-30.48%	11,760	14,338	-17.98%
Closed Sales	Oct	687	917	-25.08%	71	115	-38.26%	9,484	11,327	-16.27%
	Nov	556	824	-32.52%	64	111	-42.34%	10,104	12,262	-17.60%
Dollar Volume of Closed Sales (in millions)	Oct	\$168.6	\$210.1	-19.75%	\$10.8	\$16.2	-33.33%	\$2,239.2	\$2,486.7	-9.95%
	Nov	\$130.1	\$199.5	-34.79%	\$10.2	\$17.6	-42.05%	\$2,379.5	\$2,703.8	-11.99%
Median Sales Price	Oct	\$200,000	\$192,000	4.17%	\$149,000	\$121,900	22.23%	--	--	--
	Nov	\$189,450	\$192,000	-1.33%	\$142,000	\$150,000	-5.33%	--	--	--
Average Sales Price	Oct	\$246,522	\$229,163	7.57%	\$151,811	\$140,509	8.04%	--	--	--
	Nov	\$233,956	\$242,061	-3.35%	\$159,962	\$158,500	0.92%	--	--	--
Total Active Listings Available	Oct	6,131	4,266	43.72%	577	352	63.92%	--	--	--
	Nov	5,954	4,002	48.78%	580	361	60.66%	--	--	--
Average Days on Market	Oct	51	37	37.84%	39	25	56.00%	--	--	--
	Nov	51	37	37.84%	45	25	80.00%	--	--	--

-DET represents Existing Single-Family Detached Homes
 -ATT represents Existing Condo/Townhomes Attached Homes

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Greater Albuquerque Area Average Days on Market
November 2007 - 51 days

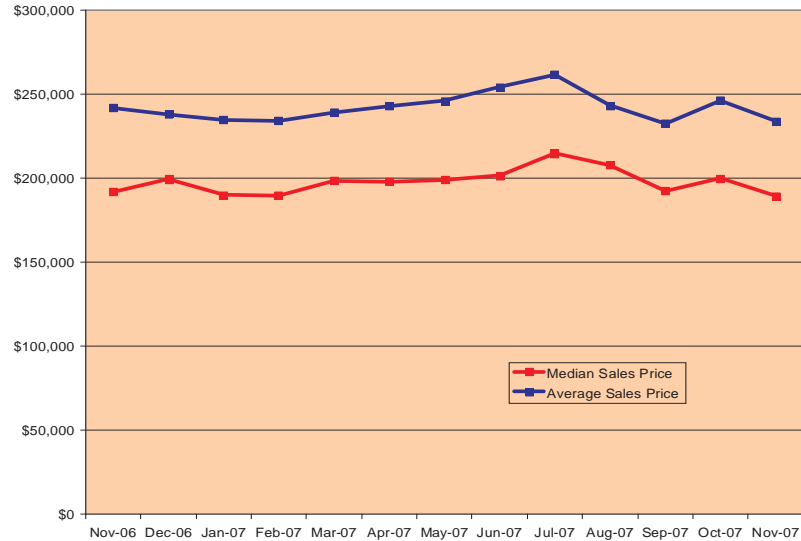


The November 2007 Average of 51 Days on Market is remains the same from October of 2007.

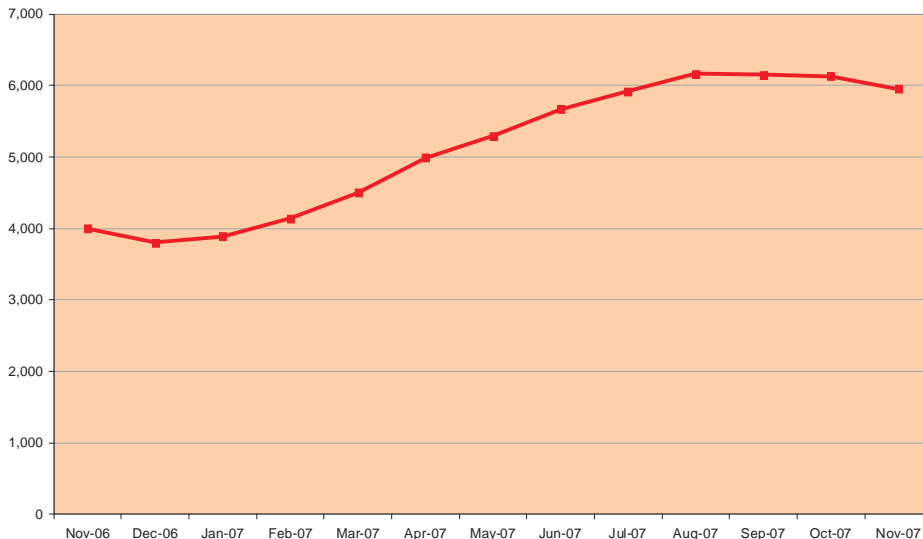
Average Days on Market is now being calculated based upon the time it takes a property to go from the listing date to being under contract for sale (pending).

In October, the Albuquerque Market saw a Median Sales Price of \$189,450 and a Average Sales Price of \$233,956.

Median and Average Sales Price
November 2007

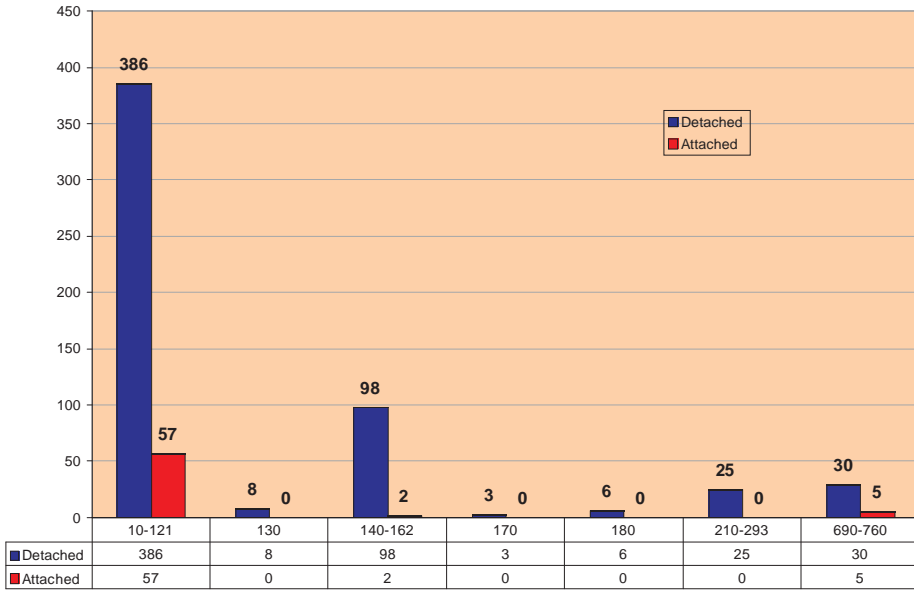


Active Listings Available at Beginning of Month
November 2007 - 5,954



Charts on this page represent DET Statistics.

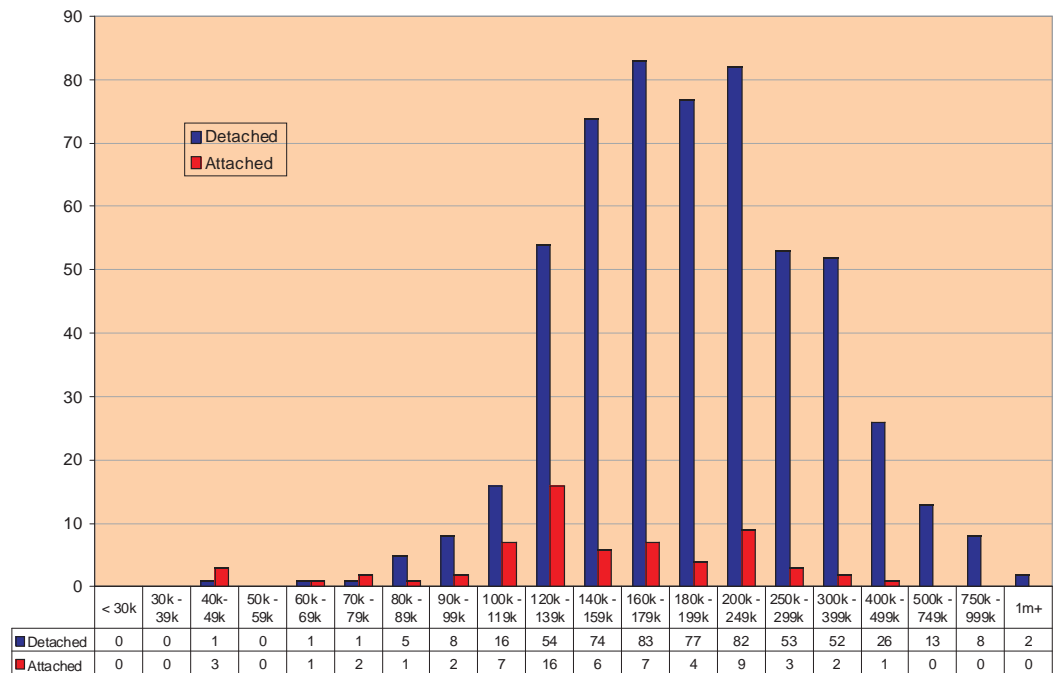
Closed Sales by Market Area
November 2007



Market Areas

- 10-121 City of Albuquerque
- 130 Corrales
- 140-162 Rio Rancho
- 170 Bernalillo
- 180 Placitas
- 210-293 East Mountain
- 690-760 Bosque Farms, Los Lunas, Valencia County

Closed Sales by Price
November 2007



The Albuquerque area has seen a decrease in closed sales for type DET and ATT homes, from 935 in Nov of 2006 to 620 in Oct of 2007, a 33.69% decrease.

Charts on this page represent
DET and ATT Statistics.

Rio Rancho only Market Indicators (Areas 140-162)

		(DET) 2007	(DET) 2006	Percent Change	(ATT) 2007	(ATT) 2006	Percent Change
New Listings	Oct	429	369	16.26%	14	6	133.33%
	Nov	250	303	-17.49%	9	8	12.50%
Pending Sales	Oct	113	132	-14.39%	2	8	-75.00%
	Nov	97	122	-20.49%	7	4	75.00%
Closed Sales	Oct	104	142	-26.76%	7	11	-36.36%
	Nov	103	127	-18.90%	2	9	-77.78%
Median Sales Price	Oct	\$177,500	\$184,250	-3.66%	\$100,000	\$119,000	-15.97%
	Nov	\$175,000	\$185,000	-5.41%	\$148,750	\$126,000	18.06%
Average Sales Price	Oct	\$199,243	\$205,437	-3.02%	\$109,829	\$134,776	-18.51%
	Nov	\$201,285	\$231,593	-13.09%	\$148,750	\$135,156	10.06%
Total Active Listings Available	Oct	1,081	n/a	n/a	39	n/a	n/a
	Nov	969	n/a	n/a	31	n/a	n/a
Average Days on Market	Oct	50	32	56.25%	41	26	57.69%
	Nov	57	38	50.00%	80	20	300.00%