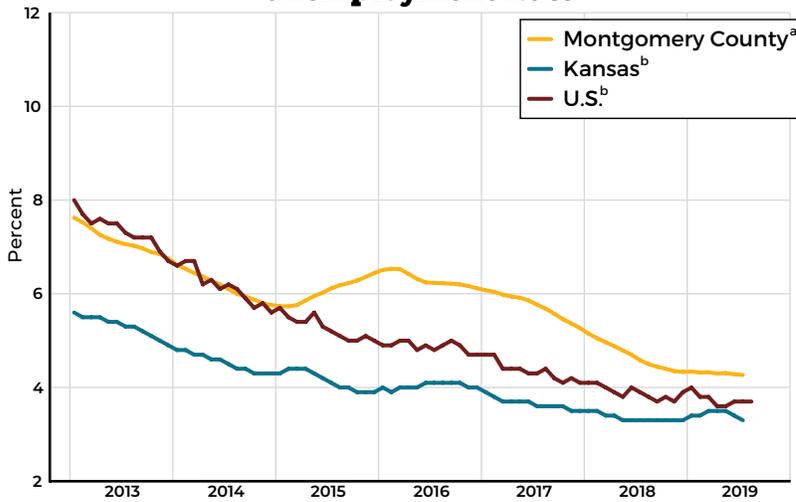


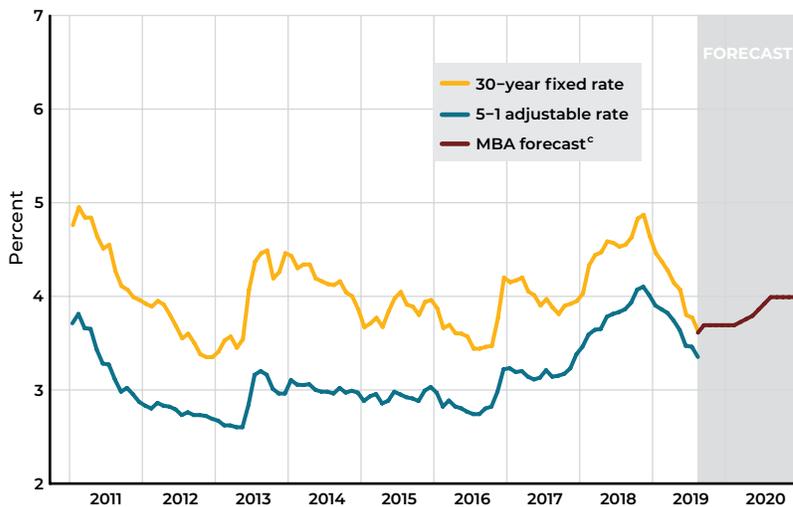
Economic Overview

Mortgage Rates to Remain Below 4 Percent

Unemployment Rate



Mortgage Rates



Sources: Freddie Mac, Mortgage Bankers Association, U.S. Bureau of Labor Statistics

Notes:

- a) Twelve-month trailing moving average of the Montgomery County unemployment rate
- b) Seasonally adjusted
- c) Mortgage Bankers Association August 2019 forecast of the 30-year conventional mortgage rate

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↑
TRACTOR-DRAWN FLOATER,
GRAY COUNTY, KS, 1939

OLD WINDMILL AND SHED
ON ABANDONED FARM NEAR
SYRACUSE, KS, 1939



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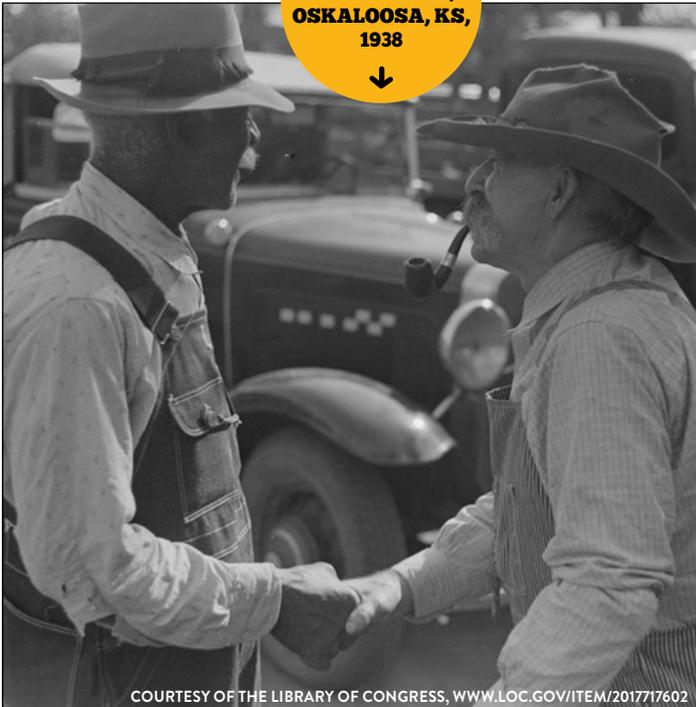
Montgomery County Housing Statistics



**PARKER BRIDGE,
SPANNING VERDIGRIS
RIVER, 1.5 MILES SE
OF COFFEYVILLE, KS,
1968**

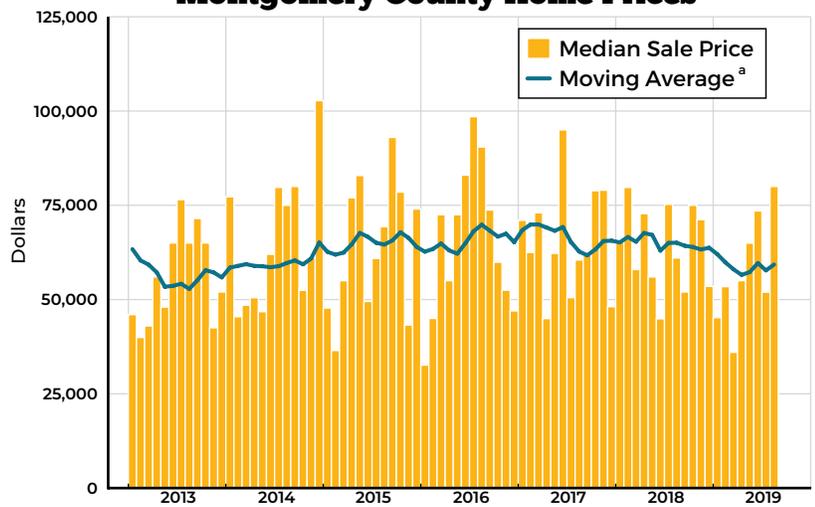
COURTESY OF THE
LIBRARY OF CONGRESS,
WWW.LOC.GOV/ITEM/KS0143

**FARMERS AT
THE AUCTION,
OSKALOOSA, KS,
1938**

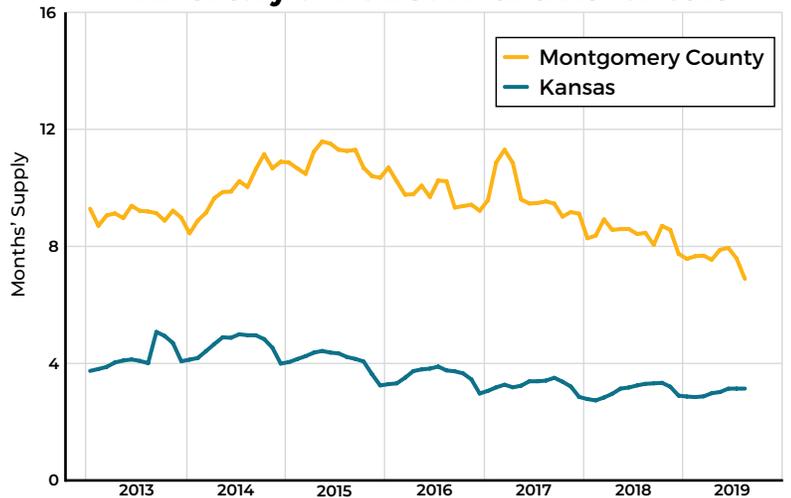


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Montgomery County Home Prices



Inventory of Homes Available for Sale^b



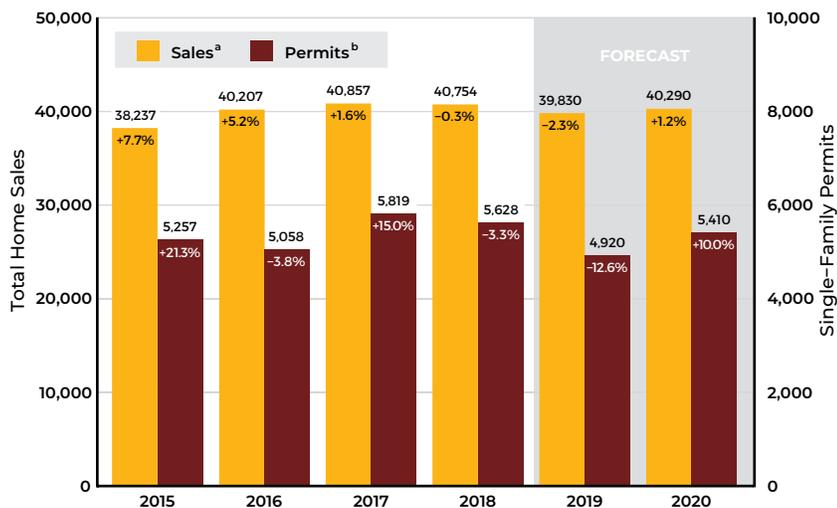
Sources: Southeast Kansas Association of REALTORS® and participating Kansas REALTOR® MLS systems

Notes:

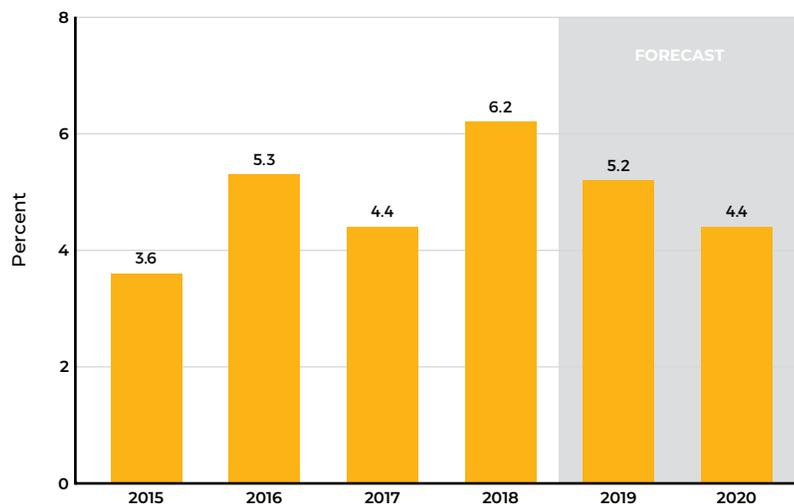
- a) Twelve-month trailing moving average of the median sale price of all homes in Montgomery County
- b) Active listings divided by the 12-month trailing moving average of sales

Kansas Statewide Housing Forecast

Kansas Housing Market Activity



Home Price Appreciation^c



Sources: Federal Housing Finance Agency, National Association of REALTORS®, Participating REALTOR® multiple listing services across Kansas, U.S. Bureau of the Census, WSU Center for Real Estate

Notes:

- a) Total home sales in Kansas as reported by participating REALTOR® multiple listing services across the state
- b) Single-family building permits issued in Kansas as reported by the U.S. Bureau of the Census
- c) Year-over-year percentage change in the Federal Housing Finance Agency all-transactions housing price index for Kansas, as measured using 4th quarter values



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