### TABLE 36 SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES (Three Month Moving Averages)

Response to the query: "Why do you say so?" following the question on Table 35.

May add to more than 100% due to multiple mentions.

			G		TO BUY			BAD	TIME T	OBUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys			Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	Survey	<u>Available</u>	Down		Rising Rates			<u>High</u>	-	To Buy	Future	Inadequate
	Janvey	<u>/ Wallable</u>	Down		Thomas Tales	riosponty	nacquate	riigii	<u>orout right</u>	<u>10 Duy</u>	<u>r atare</u>	maacquate
March	1978	19	32	0	0	3	0	16	3	6	2	0
April	1978	16	35	0	1	3	0	16	3	5	1	0
May	1978	15	37	0	1	4	0	16	3	5	1	0
June	1978	15	39	1	1	5	0	18	3	3	1	0
July	1978	14	40	1	2	5	0	20	3	3	1	0
August	1978	14	41	1	2	4	0	20	3	3	2	0
September	1978	14	42	1	2	3	0	19	3	3	2	0
October	1978	14	41	1	2	2	0	20	3	3	1	0
November	1978	12	41	0	1	3	0	20	3	3	1	0
December	1978	10	38	0	2	2	0	23	4	3	1	0
	10=-		0.5	<i>c</i>		~	<i>c</i>		_		-	<i>.</i>
January	1979	11	38	0	1	2	0	23	5	4	2	0
February	1979	14	38	0	2	2	0	22	5	4	2	0
March	1979	15	41	0	1	2	0	18	6	4	2	0
April	1979	12	43	0	2	2	0	16	5	6	3	0
May	1979	11	42	1	2	2	0	18	6	7	3	0
June	1979	11	40	1	2	2	0	20	7	8	2	0
July	1979 1979	12	38	0	2 2	2	0	21 21	9	6	3	0
August		12	38	0 0	2 1	2	0 0		9	5	4 4	0
September October	1979 1979	12 12	38 38	0	1 2	2 2	0	21 20	10 9	6 9	4	0 0
November	1979	12	36 36	1	2	2	0	20 21	9 11	8	4	0
December	1979	12	33	1	2	3	1	23	12	10	4 5	0
December	1575	12	55	1	2	0	'	20	12	10	0	0
January	1980	15	33	1	1	2	1	25	13	10	7	0
February	1980	17	35	0	1	3	1	24	13	10	6	0
March	1980	16	37	0	2	3	0	25	13	9	7	0
April	1980	14	32	0	2	2	0	26	18	8	5	0
May	1980	10	28	0	2	2	0	33	25	9	8	0
June	1980	10	23	0	2	1	0	34	28	9	8	0
July	1980	12	20	1	1	2	0	34	24	10	9	0
August	1980	13	22	1	1	1	0	29	20	10	7	0
September	1980	15	23	1	2	1	0	25	15	10	7	0
October	1980	15	26	1	2	1	0	22	16	9	5	0
November	1980	17	28	1	1	1	0	23	14	8	4	0
December	1980	17	27	1	1	0	0	25	18	8	4	0
January	1981	19	26	1	1	1	0	25	20	9	3	0
February	1981	21	23	1	1	1	0	26	22	9	4	0
March	1981	23	21	1	1	1	0	25	22	9	5	0
April	1981	22	22	1	1	1	0	26	20	9	6	0
May	1981	18	24	1	1	1	0	25	17	9	5	0
June	1981	18	26	0	1	1	0	24	18	10	3	0
July	1981	18	25	0	1	1	0	26	18	10	2	0
August	1981	21	23	0	1	1	0	24	19	9	2	0
September	1981	21	24	0	1	1	0	23	20	7	2	0
October	1981	20	23	1	1	1	0	23	20	8	4	0

#### TABLE 36 SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

			G	OOD TIME	E TO BUY			BAD	TIME T	O BUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	Survev	Available	Down		Rising Rates			High	-		Future	Inadequate
2010 01 0	<u>, , , , , , , , , , , , , , , , , , , </u>		<u></u>	<u></u>	<u></u>	<u></u>		<u></u>	<u></u>			
November	1981	17	21	1	1	1	0	25	21	9	4	0
December	1981	18	21	1	1	1	0	28	19	10	5	0
January	1982	22	19	1	1	0	0	26	19	10	5	0
February	1982	26	19	1	1	1	0	24	17	10	6	0
March	1982 1982	28 26	18 16	1 1	1 0	2 2	0 0	22 24	18 22	11 13	7 7	0 0
April May	1982	20	15	1	1	2	0	24 25	22	15	7	0
June	1982	23	13	1	1	1	0	26	24	16	7	0
July	1982	24	15	1	1	1	0	24	23	15	8	0
August	1982	24	15	1	1	1	0	24	22	14	7	0
September	1982	23	15	2	1	1	0	24	21	15	7	0
October	1982	22	13	3	1	1	0	24	18	16	7	0
November	1982	25	11	3	1	1	0	25	17	16	9	0
December	1982	26	10	4	1	1	0	22	15	15	10	0
January	1983	29	10	4	0	1	0	23	13	14	10	0
February	1983	30	11	5	1	1	0	21	11	14	8	0
March	1983	30	12	6	0	2	0	23	13	13	7	0
April	1983	30	13	8	1	3	0	21	13	11	6	0
May	1983	31	14	10	1	4	0	20	12	11	7	0
June	1983	33	15	10	2	4	0	17	9	10	7	0
July	1983 1983	33 30	15 15	9	1 1	4 3	0 0	16 17	7 7	9 9	6 4	0 0
August September	1983	30 27	15	9 9	2	3	0	17	8	9	4	0
October	1983	28	18	8	2	3	0	17	8	10	3	0
November	1983	31	17	6	2	3	0	17	8	8	3	0
December	1983	34	14	4	1	4	0	19	7	8	3	0
		• ·					•			-	-	-
January	1984	40	15	4	1	4	0	17	6	5	3	0
February	1984	41	17	5	1	5	0	16	5	6	3	0
March	1984	40	19	6	1	6	0	13	5	6	3	0
April	1984	34	17	6	2	6	0	14	5	6	3	0
May	1984	32	18	6	3	7	1	13	4	5	2	0
June	1984	32	17	5	4	7	0	14	5	4	2	0
July	1984	34	18	4	4	6	0	12	5	4	2	0
August	1984	34	18	4	3	6	0	12	7	5	2	0
September	1984	33	20	4	2	6	0	11	7	5	2	0
October November	1984 1984	30 28	20 19	4 5	2 3	6 6	0 0	12 14	5 5	6 5	2 2	0 0
December	1964 1984	20 29	19	6	3	6	0	14	5	5 6	2	0
December	1304	25	15	0	5	0	0	10	5	0	2	0
January	1985	34	13	7	2	5	0	16	7	6	2	0
February	1985	39	13	6	1	6	0	13	6	7	2	0
March	1985	41	16	6	2	5	0	11	5	6	2	0
April	1985	38	17	7	2	6	0	11	5	6	2	0
May	1985	34	19	7	2	5	0	13	4	6	2	0
June	1985	35	18	8	2	5	0	13	4	5	3	0
July	1985	35	19	9	2	6	0	13	4	6	3	0
August	1985	37	19	11	1	6	0	12	3	5	2	0

## TABLE 36

			G	OOD TIME	E TO BUY				BAD	ТІМЕ Т	O BUY	
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
			Won't Come		Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	Survey	Available	Down		Rising Rates			High	Credit Tight		Future	Inadequate
	Juivey	Available	DOWI		Tribility rates	<u>i tospenty</u>	Auequale	riign	Orean right	TO Duy	<u>r uture</u>	inducquate
September	1985	36	18	12	1	6	0	13	3	5	1	0
October	1985	35	17	12	1	5	1	14	4	6	1	0
November	1985	35	16	11	1	5	1	14	5	6	2	0
December	1985	37	14	10	1	4	0	15	5	5	2	0
lonuon	1986	40	14	10	1	4	0	12	4	5	2	0
January February	1986	40 41	14	10	1	4 5	0	12	4	6	2 1	
March	1986	4 I 38	14	12	0	5 6	0	7	3	о 7	2	0 0
					-							
April	1986	34	14	19	1	7	0	9	2	6	3	0
May	1986	31	12	22	1	7	0	10	2	7	4	0
June	1986	32	12	24	1	7	0	9	3	6	3	0
July	1986	35	12	23	1	9	0	8	3	6	2	0
August	1986	35	12	22	1	9	0	9	3	6	1	0
September	1986	34	14	22	1	8	0	10	3	6	2	0
October	1986	33	14	21	1	6	0	8	2	6	2	0
November	1986	32	15	19	2	4	0	9	2	6	2	0
December	1986	31	14	17	2	4	0	9	2	6	2	0
January	1987	33	14	16	1	4	0	9	2	7	2	0
February	1987	35	14	15	1	5	0	8	3	7	2	0
March	1987	35	14	16	1	6	0	8	4	7	2	0
				15	2	6		о 8	4		2	
April	1987	32	15				0			6		0
May	1987	31	16	15	3	7	0	7	4	4	2	0
June	1987	32	19	13	3	6	0	8	4	4	2	0
July	1987	34	18	12	2	6	0	9	4	4	2	0
August	1987	38	18	10	2	5	0	9	4	5	2	0
September	1987	37	18	10	3	5	0	9	4	4	1	0
October	1987	34	18	9	4	5	0	9	4	5	2	0
November	1987	30	17	9	4	4	0	9	5	5	5	0
December	1987	32	17	8	2	4	0	9	4	6	6	0
January	1988	36	15	7	1	3	0	7	5	6	7	0
February	1988	38	16	6	1	5	0	7	4	6	4	0
March	1988	35	14	6	1	7	0	6	4	6	4	0
April	1988	32	16	7	2	9	0	8	4	6	3	0
May	1988	31	19	6	2	9	0	9	3	4	2	0
June	1988	30	20	6	2	8	0	9	3	3	2	0
July	1988	30	20	6	3	8	1	8	2	3	2	0
-	1988	30	20	7	3	8	1	8	2	3	2	0
August			20 19	7	3 4	8 7	0		2		3	
September	1988	34					-	9		3		0
October	1988	35	19	7	4	6	0	10	4	3	3	0
November	1988	34	18	6	4	6	0	11	4	3	2	0
December	1988	33	19	6	4	6	0	13	4	3	2	0
January	1989	35	18	5	5	6	0	11	3	3	2	0
February	1989	35	18	4	4	7	0	9	3	4	3	0
March	1989	35	16	4	4	7	0	8	4	5	3	0
April	1989	32	19	4	4	8	0	9	5	6	2	0
May	1989	31	21	5	5	6	0	8	5	5	2	0
June	1989	30	23	4	4	5	0	8	6	4	2	0
34110	1000	00		т	т	0	0	5	5	Ŧ	~	5

# TABLE 36

			G		E TO BUY			BAD	TIME T	O BUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys			Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	Survey	Available	Down		Rising Rates			High	Credit Tight		Future	Inadequate
Date of C	buivey	Available	DOWI	<u>oreun Lasy</u>	Tribing rates	<u>i iospenty</u>	Auequale	nign		<u>TO Duy</u>		Inducquate
July	1989	30	22	5	2	4	0	9	5	4	3	0
August	1989	32	20	4	2	4	0	10	5	3	3	0
September	1989	33	17	4	2	5	0	10	3	4	3	0
October	1989	35	16	4	2	5	0	10	3	4	2	0
November	1989	33	15	5	2	5	0	12	3	5	2	0
December	1989	33	16	5	3	4	0	14	3	6	2	0
le se	4000	07	40	4	0	4	0	40	0	-	0	0
January February	1990 1990	37 39	16 15	4 4	2 2	4 3	0 0	13 11	3 3	5 6	2 2	0
					2						2	0
March	1990	39	16	5 5		4	0	8	3	6	2	0
April	1990	33	18		1	4	0	10	3	6		0
May	1990	32	20	5	2	4	0	10	4	4	2	0
June	1990	32	22	4	2	4	0	11	3	4	1	0
July	1990	34	20	4	3	3	0	10	4	4	2	0
August	1990	33	21	4	2	3	0	11	3	5	4	0
September	1990	32	21	4	2	3	0	12	3	5	7	0
October	1990	27	21	3	1	2	0	15	3	6	9	0
November	1990	25	22	2	1	2	0	15	4	8	11	0
December	1990	27	18	2	1	2	0	13	5	8	13	0
January	1991	26	16	2	1	2	0	11	6	10	17	0
February	1991	27	11	2	1	2	1	10	6	11	17	0
March	1991	28	12	4	1	2	1	10	6	13	15	0
April	1991	30	14	5	0	3	1	10	6	13	10	0
May	1991	31	16	5	0	2	0	9	5	13	10	0
June	1991	31	14	5	0	2	0	9	5	13	10	0
July	1991	34	12	5	0	3	0	8	5	11	11	0
August	1991	35	11	6	0	3	0	10	6	11	10	0
September	1991	35	12	5	0	3	0	11	5	13	10	0
October	1991	33	13	6	1	2	0	13	5	15	10	0
November	1991	33	13	5	1	1	0	12	4	14	13	0
December	1991	31	12	6	1	1	0	12	6	14	16	0
December	1001	01		Ũ	·	·	Ũ		Ũ	•••	10	Ũ
January	1992	34	9	8	1	1	0	11	6	15	19	0
February	1992	34	6	9	0	2	0	9	6	15	22	0
March	1992	35	6	11	0	2	0	9	5	16	22	0
April	1992	32	8	11	0	2	0	10	4	16	20	0
May	1992	32	8	11	1	2	0	10	3	17	14	0
June	1992	33	9	12	1	2	0	9	4	14	12	0
July	1992	34	10	13	1	3	0	8	4	14	12	0
August	1992	35	11	12	0	3	0	9	4	13	14	0
September	1992	31	11	11	0	3	0	11	5	16	16	0
October	1992	29	10	10	0	2	0	12	5	17	16	0
November	1992	29	10	11	1	2	0	11	5	15	15	0
December	1992	33	10	13	1	4	0	9	3	14	11	0
January	1993	38	9	13	1	4	0	8	3	12	11	0
February	1993	39	9	11	1	5	0	7	2	12	10	0
March	1993	38	8	11	1	5	0	7	3	11	10	0
April	1993	36	10	12	1	6	0 0	7	2	10	9	0
					-	-	-	-	—		-	-

## TABLE 36

			G	OOD TIME	TO BUY			BAD	TIME T	O BUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys			Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	Survey	Available	Down		Rising Rates			High	Credit Tight		Future	Inadequate
	Julvey	/ Wallable	Down		Thomy Tutoo	riosponty	nacquate	<u>r ngri</u>	Orout right	<u>10 Duy</u>	<u>r ataro</u>	inducquate
May	1993	33	12	15	1	6	0	7	3	9	9	0
June	1993	34	13	14	1	5	0	8	2	9	9	0
July	1993	33	13	15	0	4	0	7	2	11	10	0
August	1993	35	12	14	0	5	0	7	3	11	10	0
September	1993	34	11	17	0	6	0	6	4	11	10	0
October	1993	34	12	18	0	5	0	6	4	10	8	0
November	1993	33	12	19	0	4	0	8	4	10	7	0
December	1993	32	12	19	0	4	1	9	3	8	7	0
January	1994	35	9	19	1	6	1	9	2	7	7	0
February	1994	39	10	19	1	8	0	6	2	6	7	0
March	1994	39	11	19	1	9	0	6	2	7	5	0
April	1994	37	13	18	2	10	0	6	2	6	4	0
May	1994	32	13	17	2	10	0	7	2	6	4	0
June	1994	33	11	17	2	10	0	8	2	5	4	0
July	1994	34	12	16	2	8	1	9	3	5	4	0
August	1994	35	11	15	2	9	1	8	3	6	3	0
September	1994	35	13	14	1	9	1	7	3	6	3	0
October	1994	34	12	14	1	10	0	6	3	6	4	0
November	1994	35	13	15	2	9	0	7	3	5	4	0
December	1994	37	12	14	2	8	0	8	3	5	5	0
January	1995	39	13	14	3	9	0	8	4	4	4	0
February	1995	38	15	11	3	9	0	7	3	5	3	0
March	1995	38	15	11	3	9	0	6	3	5	2	0
April	1995	35	14	10	2	9	0	6	4	5	3	0
May	1995	37	12	10	2	9	0	7	5	4	3	0
June	1995	34	12	10	2	9	0	9	4	4	4	0
July	1995	36	11	13	1	9	0	9	4	5	3	0
August	1995	36	10	13	1	8	0	8	3	5	4	0
September	1995	40	12	13	0	8	0	6	3	5	3	0
October	1995	40	12	10	0	7	0	7	3	4	4	0
November	1995	39	12	10	0	6	0	7	3	5	3	0
December	1995	38	11	10	0	5	0	8	2	6	4	0
January	1996	38	11	12	1	5	0	8	2	8	3	0
February	1996	39	11	12	1	6	0	7	3	8	4	0
March	1996	38	12	13	1	6	0	7	3	8	4	0
April	1996	36	13	12	1	8	0	8	3	7	4	0
May	1996	36	13	13	1	7	0	8	3	6	4	0
June	1996	36	12	11	1	9	0	8	3	6	4	0
July	1996	39	11	11	1	8	0	8	3	5	3	0
August	1996	38	10	11	2	8	0	8	3	5	2	0
September	1996	38	11	12	2	6	0	9	4	4	2	0
October	1996	36	12	12	1	6	0	10	4	6	3	0
November	1996	37	12	12	1	7	0	10	3	7	3	0
December	1996	40	10	10	0	8	0	10	2	7	2	0
January	1997	42	8	10	0	9	0	9	2	7	2	0
February	1997	45	8	9	0	11	0	8	3	7	2	0
		.0	5	5	5		5	5	2		-	5

## TABLE 36

			G	OOD TIME	TO BUY				BAD	TIME T	O BUY	
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
			Won't Come		Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	SURVOV	Available	Down		Rising Rates			High	Credit Tight		Future	Inadequate
Date of C	buivey	Available	DOWI	<u>Cieuii Lasy</u>	Mising Nales	FIUSPEIILY	Auequale	nign		TO Duy		mauequate
March	1997	44	8	9	1	11	0	6	3	7	2	0
April	1997	39	10	10	2	12	0	5	4	5	2	0
May	1997	35	10	11	2	11	0	5	3	3	2	0
June	1997	33	10	11	2	12	0	4	3	3	1	0
July	1997	34	9	11	1	12	0	5	2	3	1	0
August	1997	33	8	12	0	12	0	6	2	3	1	0
September	1997	33	9	13	1	11	0	6	2	2	1	0
October	1997	32	10	11	1	9	0	5	1	2	1	0
November	1997	35	10	11	1	9	0	5	1	1	1	0
December	1997	38	8	10	1	8	0	5	2	1	1	0
lonuer	1000		C	4.4	0	0	0	4	~		4	0
January	1998	44	6	11	0	8	0	4	1	1	1	0
February	1998	42 39	7	14	0	10 12	0	4	1	2	1	0
March	1998		7 8	16	0	12	0 0	5 5	0	2 2	1	0 0
April	1998	34		14	0	14	-		1		0	
May	1998	33	7	11	0	13	0	6	1	2	0	0
June	1998 1998	33	6 7	11	0	14	0	4	1	1	0	0
July		33		13	0	13	0	4	2	1	0	0
August	1998	32	6	15	0	13	0	4	2	1	1	0
September	1998	30	6	14	0	12	0	4	2	2	1	0
October	1998	30	7	15	0	12	0	4	3	2	2	0
November	1998	31	9	17	0	10	0	4	2	1	2	0
December	1998	32	8	20	0	10	0	4	3	1	2	0
January	1999	36	8	19	0	11	0	3	1	1	1	0
February	1999	37	8	17	0	14	0	2	2	1	1	0
March	1999	36	8	15	0	16	0	2	1	2	1	0
April	1999	33	8	14	0	17	0	4	1	1	1	0
May	1999	34	9	15	0	17	0	3	1	1	0	0
June	1999	37	9	14	0	17	1	3	1	0	0	0
July	1999	37	7	14	1	17	0	3	1	0	0	0
August	1999	35	7	12	1	16	1	4	1	1	2	0
September	1999	31	7	11	1	15	0	4	2	1	2	0
October	1999	32	10	11	1	13	1	3	2	2	2	0
November	1999	32	10	11	0	12	0	3	1	2	1	0
December	1999	36	9	11	0	11	1	3	1	1	1	0
January	2000	41	8	9	0	12	0	4	1	1	1	0
February	2000	40	7	9	0	15	0	4	2	0	1	0
March	2000	38	8	9	1	17	0	4	2	1	1	0
April	2000	33	11	11	2	18	0	4	2	1	1	0
May	2000	33	12	11	2	18	0	4	2	2	1	0
June	2000	33	11	10	3	18	0	4	2	2	1	0
July	2000	33	9	8	2	17	0	4	3	1	1	0
August	2000	33	8	7	2	15	0	5	3	1	1	0
September	2000	33	9	8	1	16	0	5	3	1	1	0
October	2000	33	10	8	1	10	0	5	2	2	1	0
November	2000	33	10	9	1	19	0	3	2	1	1	0
December	2000	35	9	8	1	16	0	3	2	2	1	0
Describer	2000	00	5	0	'	10	0	5	2	2	'	0

## TABLE 36

			G			BAD	TIME T	OBUY				
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buvs	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	Survey	Available	Down					High	Credit Tight		Future	Inadequate
Date of C	Juivey	Available	DOWI		Thising Nates	riospenty	Auequale	ngn		TO Duy	<u>i uture</u>	inducquate
January	2001	37	7	7	1	13	0	4	3	3	3	0
February	2001	34	6	8	0	10	0	5	3	5	4	0
March	2001	31	8	10	0	8	0	5	3	5	6	0
April	2001	28	8	11	1	7	0	5	3	7	7	0
May	2001	28	8	11	1	8	0	4	3	7	7	0
June	2001	29	7	10	1	8	0	5	3	8	6	0
July	2001	29	7	11	0	8	0	7	3	7	6	0
August	2001	31	6	11	0	8	0	8	3	9	7	0
September	2001	29	5	12	0	8	0	6	3	8	9	0
October	2001	29	4	13	0	7	0	5	3	7	12	0
November	2001	30	3	16	0	4	0	4	2	5	17	0
December	2001	33	3	18	0	3	0	5	2	7	16	0
January	2002	38	3	18	0	3	0	3	2	10	13	0
February	2002	39	3	17	0	3	0	4	2	11	10	0
March	2002	37	3	17	0	4	0	3	2	11	9	0
April	2002	32	4	17	0	3	0	3	3	9	9	0
May	2002	30	5	16	0	5	0	3	3	8	7	0
June	2002	31	5	17	0	5	0	3	3	7	7	0
July	2002	34	5	18	0	5	0	3	2	7	6	0
August	2002	34	5	19	0	4	0	3	2	7	7	0
September	2002	34	4	19	0	4	0	4	2	8	7	0
October	2002	31	4	20	0	4	0	5	2	10	8	0
November	2002	31	4	20	0	4	1	4	3	10	9	0
December	2002	32	4	19	0	4	1	3	3	10	10	0
2000111001	2002				Ū.			Ū	Ũ			U U
January	2003	35	4	20	0	4	0	3	2	9	11	0
February	2003	34	4	20	0	4	0	3	2	9	12	0
March	2003	32	3	19	0	3	0	3	4	9	15	0
April	2003	27	3	17	0	3	0	4	5	9	15	0
May	2003	27	3	18	0	3	0	5	5	10	13	0
June	2003	28	3	20	0	4	0	5	4	11	9	0
July	2003	32	3	21	0	4	0	5	4	10	6	0
August	2003	32	4	23	0	4	0	5	3	11	5	0
September	2003	30	4	22	1	4	0	5	2	10	5	0
October	2003	29	4	22	1	4	0	5	2	11	7	0
November	2003	30	5	19	0	3	0	4	2	10	7	0
December	2003	32	5	19	0	3	0	4	4	9	7	0
Becomber	2000	02	U	10	U	U	Ũ	•		U		Ũ
January	2004	36	4	20	0	6	0	4	3	8	5	0
February	2004	36	4	21	1	6	0	4	3	8	5	0
March	2004	35	4	21	1	6	0	4	2	7	4	0
April	2004	31	5	20	0	6	0	5	2	6	5	0
May	2004	30	6	20	0	7	0	5	3	5	5	0
June	2004	32	7	23	1	7	1	5	3	5	6	0
July	2004	31	8	24	1	6	1	5	4	6	6	0
August	2004	31	7	24	1	6	0	5	4	6	5	0
September	2004	30	7	20	1	7	0	6	4	5	5	0
October	2004	30	8	20	1	6	0	6	3	5	5	0
November	2004	31	8	20	1	6	0	6	4	6	5	0
	2004	51	5	- 1		5	5	5	т	5	5	J J

# TABLE 36

		_	G	OOD TIME	TO BUY			BAD	TIME T	O BUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys			Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	Survey	Available	Down		Rising Rates			High	Credit Tight	To Buy	Future	Inadequate
	Jaivey	<u>/ Wallabio</u>	Down		raoing rateo	reopenty	710090010	<u>r ngri</u>	orout right	<u>10 Buy</u>	<u>r ataro</u>	maaoquato
December	2004	34	9	20	1	7	0	6	3	5	4	0
January	2005	36	9	19	1	7	0	6	3	4	4	0
February	2005	37	8	17 17	1	8	0	5	3	4	3	0
March April	2005 2005	35 33	9 10	17	1 1	6 6	0 0	5 5	3 4	4 6	3 3	0 0
May	2005	30	10	13	2	6	0	5	4	5	3	0
June	2005	32	12	14	2	5	0	5	4	4	2	0
July	2005	35	11	14	2	5	0	6	2	3	1	0
August	2005	36	10	15	1	4	0	6	2	4	2	0
September	2005	34	11	14	1	4	0	8	2	6	2	0
October	2005	30	13	13	1	4	0	9	3	9	3	0
November	2005	29	13	13	1	5	0	8	3	10	4	0
December	2005	35	11	12	1	5	0	8	3	10	4	0
January	2006	39	9	10	1	5	0	6	3	6	4	0
February	2006	39	9	10	1	5	0	5	3	6	4	0
March	2006	34	9	11	1	5	0	5	4	5	4	0
April	2006	33	10	12	2	6	0	5	4	6	3	0
May	2006	31	11	12	1	6	0	6	5	6	3	0
June	2006	31	11	11	2	6	0	7	4	6	4	0
July	2006	30	11	10	2	4	0	7	4	7	4	0
August	2006	29	10	10	2	4	0	7	4	7	4	0
September	2006	29	9	10	2	4	0	7	4	7	4	0
October	2006	31	8	10	1	5	0	7	4	8	3	0
November	2006	38	7	10	1	5	0	7	3	8	3	0
December	2006	44	7	9	1	5	0	7	2	7	3	0
January	2007	44	8	10	1	6	0	6	2	6	3	0
February	2007	40	8	10	1	6	0	6	2	6	4	0
March	2007	34	8	10	1	7	0	5	2	6	4	0
April Max	2007	32	9	10 11	0	6	0	5	3	7	4	0
May June	2007 2007	33 36	9 10	12	0 0	5 4	0 0	6 7	3 3	7 7	3 3	0 0
July	2007	30	7	12	1	6	0	7	2	8	3	0
August	2007	33	7	12	1	5	0	7	3	9	4	0
September	2007	29	5	11	1	5	0	6	4	11	4	0
October	2007	30	5	11	0	3	0	6	6	11	6	0
November	2007	31	4	10	0	3	0	6	6	12	7	0
December	2007	37	5	9	0	3	0	7	6	11	7	0
January	2008	39	5	8	0	3	0	6	4	10	7	0
February	2008	36	6	6	0	2	0	6	4	13	10	0
March	2008	31	6	7	0	3	0	6	5	16	12	0
April	2008	25	5	7	0	2	0	10	6	18	15	0
May	2008	23	5	7	0	2	0	10	5	19	16	0
June	2008	22	5	5	0	1	0	12	5	22	16	0
July	2008	24	5	5	0	1	0	10	4	23	16	0
August	2008	25	5	4	0	1	0	9	6	25	15	0
September	2008	26	6	4	0	1	0	7	6	24	16	0

Pice Pice Pice PicePice PiceInterm Pice PiceInterm Pice PiceInterm Pice PiceInterm Pice PicePice Pice PiceInterm Pice PicePice Pi				G	OOD TIME	TO BUY				BAD	TIME T	O BUY	
Cancel Buy       Ventree       Read Low       Advance       Good       Supply       Prices       Retex High       Afford       Uncente       Supply         Date of Survey       Avanale       De       Celot Law       Name       Supply       Prices			Prices Low:	Prices	Interest	Borrow in	Times			Interest	Can't		
Date of Survey       Available       Down       Credit Easy Rising Rates       Prosperity       Adequate       High       Credit Tight       To Buy       Future       Inadequate         October       2008       24       5       3       0       1       0       7       8       25       20       0         January       2009       36       2       4       0       1       0       8       8       23       24       0         January       2009       36       2       4       0       1       0       8       8       23       23       0         March       2009       39       2       5       0       1       0       6       6       20       26       0         June       2009       39       1       4       0       0       6       6       20       20       0         July       2009       39       2       4       0       1       0       5       21       21       0         July       2009       39       2								Supply	Prices			Uncertain	Supply
Cotober       2008       24       5       3       0       1       0       7       8       25       20       0         November       2008       31       2       3       0       1       0       8       8       9       23       24       0         January       2009       36       2       4       0       1       0       8       8       23       24       0         January       2009       39       2       5       0       1       0       6       8       21       24       0         March       2009       39       1       4       0       0       0       6       7       20       26       0         June       2009       39       2       4       0       1       0       5       5       21       21       0       0         Juny       2009       40       2       5       0       1       0       6       5       19       19       0         November       2009 <t< td=""><td>Data of S</td><td>Survov</td><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td></t<>	Data of S	Survov	•							-			
November       2008       26       5       3       0       1       0       8       9       23       24       0         January       2009       36       2       4       0       1       0       8       8       21       23       0         March       2009       36       2       4       0       1       0       6       8       21       24       0         March       2009       37       1       4       0       1       0       7       8       20       26       0         May       2009       39       1       4       0       0       0       6       6       21       20       0         June       2009       41       2       4       0       1       0       5       5       20       20       0         June       2009       40       2       5       0       1       0       5       19       19       0         November       2009       42       3       8       1 </td <td>Date of a</td> <td>Survey</td> <td>Available</td> <td>DOWI</td> <td>CIEUIL Edsy</td> <td>RISING Rales</td> <td>FIOSPEIILY</td> <td>Auequale</td> <td><u>nığı</u></td> <td><u>Creait right</u></td> <td>TO DUY</td> <td>Future</td> <td>mauequate</td>	Date of a	Survey	Available	DOWI	CIEUIL Edsy	RISING Rales	FIOSPEIILY	Auequale	<u>nığı</u>	<u>Creait right</u>	TO DUY	Future	mauequate
December       2008       31       2       3       0       1       0       8       9       23       24       0         January       2009       36       2       4       0       1       0       8       8       23       23       0         February       2009       39       2       5       0       1       0       6       8       21       24       0         April       2009       38       1       4       0       0       6       6       20       28       0         June       2009       39       2       4       0       1       0       5       5       20       0         July       2009       40       2       5       0       1       0       5       5       19       17       0         December       2009       40       2       5       0       1       0       5       5       19       17       0         December       2009       40       2       5       0	October	2008	24	5	3	0	1	0	7	8	25	20	0
January       2009       36       2       4       0       1       0       6       8       23       23       0         February       2009       39       2       5       0       1       0       6       8       21       24       0         March       2009       38       1       4       0       1       0       6       8       21       24       0         March       2009       39       1       4       0       0       0       6       7       20       26       0         June       2009       39       2       4       0       1       0       5       5       20       20       0         June       2009       39       2       5       0       1       0       5       5       12       10       0         September       2009       40       2       5       0       1       0       5       5       17       14       0         March       2010       42       3	November	2008	26			0	1	0	8	8	24	23	
February       2009       39       2       5       0       1       0       6       8       21       24       0         March       2009       33       1       4       0       1       0       6       8       20       26       0         May       2009       33       1       4       0       0       0       6       6       20       23       0         June       2009       33       1       4       0       1       0       5       5       20       23       0         June       2009       41       2       4       0       1       0       5       5       21       21       0         September       2009       40       2       5       0       1       0       6       5       19       17       0         January       2010       42       3       8       1       1       0       6       5       19       13       0         January       2010       42       3	December	2008	31	2	3	0	1	0	8	9	23	24	0
February       2009       39       2       5       0       1       0       6       8       21       24       0         March       2009       33       1       4       0       1       0       7       8       20       26       0         May       2009       33       1       4       0       0       6       6       20       23       0         June       2009       39       1       4       0       1       0       5       5       20       23       0         June       2009       39       2       4       0       1       0       5       5       20       23       0         September       2009       40       2       5       0       1       0       6       5       19       17       0         January       2010       42       3       8       1       1       0       6       5       19       13       0         January       2010       42       3       7													
Mach       2009       37       1       4       0       1       0       7       8       20       26       0         April       2009       38       1       4       0       0       6       6       20       23       0         June       2009       39       1       4       0       0       0       6       6       20       23       0         July       2009       41       2       4       0       1       0       5       5       21       20       0         August       2009       39       2       4       0       1       0       5       5       21       21       0         August       2009       40       2       5       0       1       0       6       5       19       19       0         December       2009       42       3       8       0       1       0       6       5       19       13       0         January       2010       42       3       7       0 </td <td>January</td> <td>2009</td> <td>36</td> <td>2</td> <td>4</td> <td>0</td> <td>1</td> <td>0</td> <td>8</td> <td>8</td> <td>23</td> <td>23</td> <td>0</td>	January	2009	36	2	4	0	1	0	8	8	23	23	0
April     2009     38     1     4     0     0     6     6     7     20     26     0       May     2009     39     1     4     0     0     6     6     20     23     0       June     2009     41     2     4     0     1     0     5     6     21     20     0       July     2009     41     2     4     0     1     0     5     5     20     20     0       September     2009     39     2     5     0     1     0     4     6     19     21     0       November     2009     40     2     5     0     1     0     6     5     19     17     0       December     2009     40     2     3     8     1     1     0     6     5     19     13     0       Pebruary     2010     42     3     7     0     1     0     6     18     13     0     1     0     6	February	2009	39	2	5	0	1	0	6	8	21	24	0
May       2009       39       1       4       0       0       6       6       20       23       0         June       2009       41       2       4       0       1       0       5       6       21       20       0         August       2009       39       2       4       0       1       0       5       5       21       21       0         August       2009       39       2       4       0       1       0       5       5       21       21       0         October       2009       40       2       5       0       1       0       6       5       19       19       0         January       2010       42       3       8       0       1       0       5       5       17       14       0         March       2010       42       3       8       0       1       0       5       5       19       13       0         June       2010       42       3       5       0 <td></td> <td></td> <td>37</td> <td>1</td> <td>4</td> <td>0</td> <td>1</td> <td>0</td> <td></td> <td></td> <td>20</td> <td>26</td> <td>0</td>			37	1	4	0	1	0			20	26	0
June       2009       41       2       4       0       1       0       5       6       21       20       0         July       2009       39       2       4       0       1       0       5       5       20       20       0         September       2009       39       2       5       0       1       0       4       6       19       21       0         October       2009       40       2       5       0       1       0       6       5       19       19       0         December       2009       42       2       6       0       1       0       6       5       19       17       0         February       2010       44       3       8       0       1       0       5       5       19       13       0         March       2010       42       3       5       0       1       0       6       4       19       12       0         July       2010       38       2 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>													
july     209     41     2     4     0     1     0     5     5     20     20     0       August     2009     39     2     4     0     1     0     5     5     21     21     0       October     2009     40     2     5     0     1     0     6     5     19     19     0       December     2009     42     2     6     0     1     0     6     5     19     18     0       Janary     2010     42     3     8     1     1     0     6     5     19     13     0       Janary     2010     42     3     7     0     1     0     5     6     19     12     0       March     2010     42     3     7     0     1     0     5     5     19     13     0       June     2010     42     3     5     0     1     0     6     3     20     12     0       June	•							-					
Argust     209     39     2     4     0     1     0     5     5     21     21     0       September     2009     39     2     5     0     1     0     4     6     19     23     0       November     2009     40     2     5     0     1     0     6     5     19     19     0       January     2010     42     3     8     1     1     0     6     5     19     17     0       February     2010     43     3     8     0     1     0     4     6     18     13     0       March     2010     42     3     7     0     1     0     5     5     19     13     0       June     2010     38     2     6     0     1     0     6     4     19     12     0       July     2010     38     2     6     0     2     0     6     4     21     13     0       July<								-					
September       2009       39       2       5       0       1       0       4       6       19       23       0         October       2009       40       2       5       0       1       0       5       6       19       21       0         November       2009       42       2       6       0       1       0       6       5       19       17       0         February       2010       42       3       8       0       1       0       6       5       19       17       0         February       2010       42       3       7       0       1       0       4       6       18       13       0         March       2010       42       3       7       0       1       0       5       19       13       0         June       2010       38       2       6       0       1       0       6       3       20       12       0         June       2010       38       2       6								-					
October       2009       40       2       5       0       1       0       5       6       19       21       0         November       2009       40       2       5       0       1       0       5       6       19       19       19       0         January       2010       42       3       8       1       1       0       6       5       19       17       0         February       2010       42       3       8       0       1       0       5       5       17       14       0         March       2010       42       3       7       0       1       0       5       5       19       12       0         May       2010       40       3       5       0       1       0       6       4       21       13       0         July       2010       38       2       6       0       2       0       6       4       21       13       0         September       2010       38	•							-	-				
November       2009       40       2       5       0       1       0       6       5       19       19       19       0         January       2010       42       3       8       1       1       0       6       5       19       17       0         February       2010       44       3       8       0       1       0       5       5       17       14       0         March       2010       42       3       7       0       1       0       5       6       19       12       0         March       2010       40       3       5       0       1       0       6       3       20       12       0         June       2010       38       2       6       0       1       0       6       3       20       12       0         August       2010       38       2       4       0       1       0       6       5       12       17       0         November       2010       44	•												
December       2009       42       2       6       0       1       0       7       5       19       18       0         January       2010       42       3       8       1       1       0       6       5       19       17       0         March       2010       44       3       8       0       1       0       5       5       17       14       0         April       2010       43       3       8       0       1       0       5       5       19       13       0         March       2010       40       3       5       0       1       0       6       4       19       12       0         June       2010       38       2       6       0       1       0       6       4       21       15       0         August       2010       38       2       4       0       1       0       6       6       21       12       0         Newember       2010       44       3 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td></td<>								-					
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February     2010     44     3     8     0     1     0     5     5     17     14     0       March     2010     43     3     8     0     1     0     4     6     18     13     0       April     2010     42     3     7     0     1     0     5     6     19     12     0       May     2010     40     3     5     0     1     0     6     4     19     12     0       June     2010     38     2     6     0     1     0     6     4     21     13     0       August     2010     38     2     6     0     2     0     6     4     21     13     0       September     2010     38     2     6     0     2     0     6     5     22     16     0       October     2010     44     3     5     0     1     0     5     5     22     16     0       January<		0040	40	0	0	4	4	0	~	-	10	47	0
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April     2011     39     5     5     0     2     0     6     5     17     12     0       May     2011     38     5     5     0     3     0     8     5     17     12     0       June     2011     37     5     6     0     3     0     9     4     18     11     0       July     2011     37     3     6     0     2     0     9     4     22     10     0       August     2011     36     3     6     0     2     0     8     4     23     11     0       September     2011     36     4     7     0     1     0     7     5     24     13     0       October     2011     34     4     7     0     1     0     8     6     22     17     0       December     2011     36     4     9     0     1     0     9     6     23     15     0       March <td>February</td> <td>2011</td> <td>47</td> <td>4</td> <td>6</td> <td>0</td> <td>2</td> <td>0</td> <td>7</td> <td>6</td> <td>18</td> <td>10</td> <td>0</td>	February	2011	47	4	6	0	2	0	7	6	18	10	0
May     2011     38     5     5     0     3     0     8     5     17     12     0       June     2011     37     5     6     0     3     0     9     4     18     11     0       July     2011     37     3     6     0     2     0     9     4     22     10     0       August     2011     36     3     6     0     2     0     8     4     23     11     0       August     2011     35     4     7     0     1     0     7     5     24     13     0       October     2011     34     4     7     0     1     0     8     5     25     16     0       November     2011     36     4     9     0     1     0     8     6     22     17     0       December     2011     39     4     9     0     1     0     9     5     21     11     0       March <td>March</td> <td>2011</td> <td>43</td> <td>4</td> <td>5</td> <td>0</td> <td>2</td> <td>0</td> <td>6</td> <td>6</td> <td>19</td> <td>11</td> <td>0</td>	March	2011	43	4	5	0	2	0	6	6	19	11	0
June     2011     37     5     6     0     3     0     9     4     18     11     0       July     2011     37     3     6     0     2     0     9     4     22     10     0       August     2011     36     3     6     0     2     0     8     4     23     11     0       September     2011     35     4     7     0     1     0     7     5     24     13     0       October     2011     34     4     7     0     1     0     8     5     25     16     0       November     2011     36     4     9     0     1     0     8     6     22     17     0       December     2011     39     4     9     0     1     0     9     6     23     15     0       January     2012     42     3     8     0     2     0     8     5     21     11     0       Ma	April	2011	39	5	5	0	2	0	6	5	17	12	0
July201137360209422100August201136360208423110September201135470107524130October201134470108525160November201136490108622170December201139490108622170January201242380208619130February201242460208521110March201239460208419140April201237470308421150May201235480408521150June201233490408521150	May	2011	38	5	5	0	3	0	8	5	17	12	0
August     2011     36     3     6     0     2     0     8     4     23     11     0       September     2011     35     4     7     0     1     0     7     5     24     13     0       October     2011     34     4     7     0     1     0     8     5     25     16     0       November     2011     36     4     9     0     1     0     8     6     22     17     0       December     2011     36     4     9     0     1     0     8     6     22     17     0       December     2011     39     4     9     0     1     0     9     6     23     15     0       January     2012     42     3     8     0     2     0     8     6     19     13     0       February     2012     39     4     6     0     2     0     8     4     19     14     0	June	2011	37	5	6	0	3	0	9	4	18	11	0
September     2011     35     4     7     0     1     0     7     5     24     13     0       October     2011     34     4     7     0     1     0     8     5     25     16     0       November     2011     36     4     9     0     1     0     8     6     22     17     0       December     2011     39     4     9     0     1     0     8     6     22     17     0       January     2012     42     3     8     0     2     0     8     6     19     13     0       February     2012     42     4     6     0     2     0     8     5     21     11     0       March     2012     39     4     6     0     2     0     8     4     19     14     0       April     2012     37     4     7     0     3     0     8     4     21     15     0 <t< td=""><td>July</td><td>2011</td><td>37</td><td>3</td><td>6</td><td>0</td><td>2</td><td>0</td><td>9</td><td>4</td><td>22</td><td>10</td><td>0</td></t<>	July	2011	37	3	6	0	2	0	9	4	22	10	0
October     2011     34     4     7     0     1     0     8     5     25     16     0       November     2011     36     4     9     0     1     0     8     6     22     17     0       December     2011     39     4     9     0     1     0     8     6     22     17     0       January     2012     42     3     8     0     2     0     8     6     19     13     0       January     2012     42     4     6     0     2     0     8     5     21     11     0       March     2012     39     4     6     0     2     0     8     5     21     11     0       March     2012     37     4     7     0     3     0     8     4     21     15     0       May     2012     35     4     8     0     4     0     8     5     21     15     0       June<	August	2011	36	3	6	0	2	0	8	4	23	11	0
November     2011     36     4     9     0     1     0     8     6     22     17     0       December     2011     39     4     9     0     1     0     9     6     23     15     0       January     2012     42     3     8     0     2     0     8     6     19     13     0       February     2012     42     4     6     0     2     0     8     5     21     11     0       March     2012     39     4     6     0     2     0     8     5     21     11     0       March     2012     39     4     6     0     2     0     8     4     19     14     0       April     2012     37     4     7     0     3     0     8     4     21     15     0       May     2012     33     4     9     0     4     0     8     5     21     15     0	September	2011	35	4	7	0	1	0	7	5	24	13	0
December     2011     39     4     9     0     1     0     9     6     23     15     0       January     2012     42     3     8     0     2     0     8     6     19     13     0       February     2012     42     4     6     0     2     0     8     5     21     11     0       March     2012     39     4     6     0     2     0     8     4     19     14     0       April     2012     37     4     7     0     3     0     8     4     21     15     0       May     2012     35     4     8     0     4     0     8     4     21     15     0       June     2012     33     4     9     0     4     0     8     5     21     15     0	October	2011	34	4	7	0	1	0	8	5	25	16	0
January201242380208619130February201242460208521110March201239460208419140April201237470308421150May201235480408421150June201233490408521150	November	2011	36	4	9	0	1	0	8	6	22	17	0
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#### TABLE 36

			G	OOD TIME	TO BUY				BAD	TIME T	O BUY	
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
			Won't Come		Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
									-			
Date of S	survey	<u>Available</u>	<u>Down</u>	Credit Easy	Rising Rates	Prospenty	Adequate	<u>High</u>	Credit Tight	TO BUY	<u>Future</u>	Inadequate
August	2012	36	4	9	0	4	0	8	6	17	13	0
September	2012	38	5	9	0	3	0	8	4	17	13	0
October	2012	37	7	8	0	4	0	7	4	18	12	0
November	2012	36	7	7	0	5	0	7	4	16	13	0
December	2012	37	6	8	0	4	0	7	5	15	12	0
January	2013	39	5	8	0	4	0	7	4	14	12	0
February	2013	38	5	8	0	4	0	8	4	17	11	0
March	2013	38	7	8	0	4	0	8	4	15	11	0
April	2013	36	8	9	0	5	0	9	5	14	10	0
May	2013	36	8	9	0	6	0	8	4	13	10	0
June	2013	33	8	9	0	8	0	8	4	14	8	0
July	2013	34	8	8	1	8	0	6	3	12	9	0
August	2013	34	8	10	1	9	0	9	3	12	8	0
September	2013	35	8	11	1	7	0	9	3	11	9	0
October	2013	33	7	12	1	8	Õ	10	3	11	9	0
November	2013	32	8	9	1	7	0	8	4	11	11	0
December	2013	35	8	9	0	7	Õ	7	4	9	10	0
December	2010	00	U	Ũ	U		Ũ			0	10	Ū
January	2014	38	9	8	0	7	0	7	4	10	9	0
February	2014	39	9	9	0	6	0	8	4	9	7	0
March	2014	35	8	8	0	7	0	9	4	10	8	0
April	2014	33	7	8	0	7	0	8	3	11	8	0
May	2014	31	8	8	ů 0	9	0 0	9	3	12	9	0
June	2014	30	8	9	0	10	Õ	9	3	14	8	0
July	2014	30	9	8	1	10	Õ	10	4	12	9	0
August	2014	32	9	8	1	9	0	10	4	11	8	0
September	2014	34	10	8	1	10	0	10	3	10	8	0
October	2014	36	8	8	0	10	0	10	3	11	8	0
November	2014	37	9	8	0	10	0	9	3	9	8	0
December	2014	39	9	9	1	11	0	8	3	9	8	0
December	2014	39	0	9	I	11	0	0	5	9	0	0
January	2015	43	8	11	1	13	0	8	2	7	5	0
February	2015	43	7	11	0	12	0	7	3	8	6	0
March	2015	40	8	11	0	13	0	7	3	6	6	0
April	2015	37	9	11	0	12	0	7	3	6	7	0
May	2015	37	9	11	1	13	0	8	3	6	6	0
June	2015	35	9	12	1	15	0	7	2	5	5	0
July	2015	34	9	11	1	17	0	6	2	5	6	0
August	2015	30	10	12	1	16	0	6	2	7	7	0
September	2015	32	8	12	1	14	0	8	3	8	7	0
October	2015	32	8	12	1	14	0	9	3	10	6	0
November				12				9 7				
	2015	38	8		2	10 10	0		3	8 7	5	0
December	2015	44	8	13	2	10	0	6	2	1	5	0
January	2016	47	6	12	2	12	1	5	2	6	4	0
February	2016	44	6	13	2	12	1	7	3	7	4	0
March	2016	37	6	13	1	11	0	8	3	7	5	0
April	2010	32	8	13	1	10	0	9	4	7	5	0
May	2010	31	9	12	1	12	0	7	2	6	3	0
may	2010	51	5	12		12	5		<u>~</u>	5	0	5

#### TABLE 36

			G	OOD TIME	TO BUY			BAD	TIME T	O BUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys			Advance	Good	Supply	Prices	Rates High;		Uncertain	Supply
Date of S	Survoy	<u>Available</u>	Down		Rising Rates			High	Credit Tight			Inadequate
Date of S	burvey	Available	DOWI	CIEUIL Edsy	RISING Rales	FIDSpenty	Auequale	<u>nıgn</u>		TO DUY	<u>Future</u>	mauequate
June	2016	34	10	14	1	13	1	7	3	5	3	0
July	2016	38	10	14	0	13	1	6	2	3	5	0
August	2016	39	9	15	1	13	1	7	3	4	6	0
September	2016	38	8	13	1	14	1	7	3	5	6	0
October	2016	36	8	11	1	12	1	8	3	6	5	0
November	2016	36	9	11	1	10	1	6	2	5	6	0
December	2016	39	8	10	1	11	0	6	2	4	6	0
			-	-			-	-			-	-
January	2017	41	9	11	1	13	0	6	2	4	7	0
February	2017	39	10	9	1	15	0	6	2	5	6	0
March	2017	34	13	8	2	16	0	7	2	6	6	0
April	2017	32	14	8	3	15	0	8	2	5	5	0
May	2017	35	12	8	3	14	0	7	2	5	5	0
June	2017	36	10	8	2	13	0	7	3	5	5	0
July	2017	37	9	8	1	13	1	6	2	5	5	0
August	2017	38	9	10	1	14	1	8	2	6	6	0
September	2017	37	9	9	1	14	1	8	2	5	5	0
October	2017	34	10	9	2	15	0	9	2	6	6	0
November	2017	34	10	8	2	14	0	7	2	4	6	0
December	2017	40	8	8	1	14	0	7	2	4	6	0
December	2017	40	0	0	1	15	0	'	2	4	0	0
January	2018	42	7	7	1	13	0	6	3	4	6	0
February	2018	39	8	7	2	14	0	7	3	4	7	0
March	2018	39	12	7	2	14	0	6	2	4	6	0
April	2018	33	12	8	2	16	0	6	2	3	5	0
•	2018	30	16	8	2	10	0	8	2		4	0
May	2018			8 9			1	o 9	3	3		-
June		32	13		2	14				4	4	0
July	2018	30	14	8	2	13	0	9	4	4	5	0
August	2018	32	15	7	2	14	1	9	3	6	5	0
September	2018	32	16	6	2	14	0	9	3	5	3	0
October	2018	35	15	6	2	16	0	9	2	5	3	0
November	2018	35	14	6	2	17	0	10	2	4	3	0
December	2018	41	12	5	1	17	0	9	2	3	3	0
lonueri	2040		10	C	4	45	0	10	~	4	4	0
January	2019	41	10	6	1	15	0	10	2	4	4	0
February	2019	42	10	6	1	15	0	9	3	4	4	0
March	2019	35	11	7	1	15	1	11	3	4	5	0
April	2019	34	10	8	1	18	1	11	3	3	4	0
May	2019	32	10	9	1	16	0	13	2	4	4	0
June	2019	32	11	7	1	18	0	12	3	4	3	0
July	2019	33	12	7	1	16	0	12	3	5	4	0
August	2019	32	13	7	1	17	1	13	4	5	5	0
September	2019	32	13	7	1	16	0	13	4	4	5	0
October	2019	30	14	7	1	16	0	15	3	3	5	0
November	2019	35	13	6	1	16	0	12	3	3	4	0
December	2019	41	10	7	0	15	0	12	2	3	4	0
January	2020	44	9	8	0	16	0	10	3	3	3	0
February	2020	41	10	9	0	16	1	11	3	4	3	0
March	2020	36	10	9	0	16	1	8	2	7	6	1

#### TABLE 36

			G	OOD TIME	TO BUY				BAD	TIME T	O BUY	
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
			Won't Come		Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	Survey	Available	Down		Rising Rates			High	Credit Tight		Future	Inadequate
Date of C	Juivey	Available	DOWI		Tribing rates	<u>i tospenty</u>	Auequate	riigii	<u>Orean right</u>	TO Duy	<u>i uture</u>	madequate
April	2020	31	7	9	0	10	1	6	3	13	17	2
May	2020	31	4	7	0	6	1	5	2	17	25	2
June	2020	33	2	7	0	3	0	6	3	18	30	2
July	2020	35	3	5	0	4	0	8	4	17	28	3
August	2020	35	3	5	0	4	0	9	4	17	26	4
September	2020	33	2	5	0	5	0	9	4	17	24	7
October	2020	31	2	6	0	7	0	9	3	16	21	8
November	2020	29	2	7	0	8	0	9	3	15	22	9
December	2020	29	2	6	0	8	1	9	3	16	20	8
January	2021	29	3	7	0	7	1	10	2	16	21	7
February	2021	28	4	6	0	8	1	10	1	17	21	7
March	2021	26	6	6	0	9	1	11	1	15	18	9
April	2021	23	8	5	0	13	1	11	1	13	14	10
May	2021	21	8	5	0	15	2	15	1	10	10	14
June	2021	20	8	6	0	16	2	19	1	9	8	16
July	2021	19	8	6	1	14	2	23	2	10	8	19
August	2021	20	8	5	0	12	2	25	2	9	7	21
September	2021	18	6	4	0	9	1	27	1	9	9	27
October	2021	18	5	4	0	7	1	28	1	7	8	31
November	2021	18	5	4	0	5	2	32	1	7	7	34
December	2021	19	6	4	0	4	2	37	2	7	6	33
January	2022	17	7	3	0	4	2	41	1	7	6	34
February	2022	16	7	3	1	4	1	41	2	8	6	33
March	2022	14	8	2	1	4	2	41	2	6	7	32
April	2022	13	10	2	1	3	2	40	3	7	7	31
May	2022	11	10	2	1	4	2	41	2	6	8	33
June	2022	11	10	1	1	3	1	42	4	7	10	32
July	2022	10	9	2	1	3	2	44	5	8	11	28
August	2022	12	9	2	1	3	3	45	5	8	12	23
September	2022	12	9	2	1	3	3	45	6	9	11	22
October	2022	15	10	2	1	3	2	42	5	9	11	20
November	2022	16	9	1	1	2	3	41	7	9	11	18
December	2022	19	9	2	1	3	4	41	8	8	11	15
January	2023	19	9	1	1	2	5	41	8	10	10	15
February	2023	20	9	2	1	3	4	38	8	11	10	12
March	2023	17	10	1	0	3	3	37	9	14	11	11
April	2023	17	9	1	0	5	4	35	12	12	12	9
May	2023	16	9	1	0	6	5	38	12	13	11	9
June	2023	18	8	1	1	6	5	36	12	14	8	7
July	2023	19	7	1	1	5	5	38	11	16	7	6
August	2023	21	8	1	0	4	4	34	11	14	6	4
September	2023	22	8	1	0	4	5	36	10	11	7	4
October	2023	22	10	1	0	4	4	33	10	10	8	4
November	2023	22	9	1	0	3	4	35	11	11	7	4
December	2023	25	9	2	0	2	4	33	12	10	7	4
January	2024	28	8	1	0	4	4	31	11	10	6	3

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of	<u>Survey</u>	Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	<u>To Buy</u>	Future	Inadequate
February March	2024 2024	30 28	9 10	2 2	0 0	5 6	4 4	28 27	9 9	10 9	5 6	3 3