TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

Response to the query: "Why do you say so?" following the question on Table 43.

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

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
Oct.-Dec.	1992	13	3	14	1	6	1	42	5	18	4	16
Jan.-Mar.	1993	10	2	18	1	13	2	40	6	19	5	17
Apr.-Jun.	1993	14	3	22	1	15	3	35	5	13	5	14
Jul.-Sep.	1993	12	2	25	1	16	2	37	6	15	5	13
Oct.-Dec.	1993	10	1	30	1	21	2	31	5	15	4	12
Jan.-Mar.	1994	12	2	28	2	22	2	31	7	10	3	11
Apr.-Jun.	1994	13	3	27	6	22	3	23	6	9	2	8
Jul.-Sep.	1994	13	3	21	5	23	3	27	7	9	2	8
Oct.-Dec.	1994	13	2	17	6	20	4	25	11	12	3	9
Jan.-Mar.	1995	11	2	13	7	19	4	24	15	13	3	9
Apr.-Jun.	1995	12	2	16	3	19	4	24	10	11	3	9
Jul.-Sep.	1995	14	2	21	2	23	3	28	5	11	2	10
Oct.-Dec.	1995	12	2	19	1	20	3	28	4	12	2	9
Jan.-Mar.	1996	12	1	23	2	17	3	25	6	12	4	8
Apr.-Jun.	1996	12	2	21	2	21	3	24	5	9	2	7
Jul.-Sep.	1996	12	2	18	2	21	3	26	6	9	1	6
Oct.-Dec.	1996	12	2	17	2	17	3	24	5	10	1	7
Jan.-Mar.	1997	12	2	16	1	22	4	23	5	10	2	5
Apr.-Jun.	1997	11	1	15	2	25	5	20	4	7	2	3
Jul.-Sep.	1997	11	1	14	1	26	4	19	2	4	1	3
Oct.-Dec.	1997	12	1	14	1	23	3	19	2	4	1	2
Jan.-Mar.	1998	11	0	25	0	23	3	12	3	3	0	2
Apr.-Jun.	1998	12	0	24	1	21	2	11	2	3	0	3
Jul.-Sep.	1998	16	1	25	0	25	2	11	2	3	0	2
Oct.-Dec.	1998	13	1	30	0	18	3	12	3	3	1	2
Jan.-Mar.	1999	15	1	29	1	22	3	12	3	2	1	2
Apr.-Jun.	1999	16	1	23	1	25	4	12	2	3	1	1
Jul.-Sep.	1999	23	1	21	3	22	3	9	5	3	1	1
Oct.-Dec.	1999	18	1	14	2	23	3	11	5	3	1	2
Jan.-Mar.	2000	19	0	14	3	26	4	8	5	4	1	0
Apr.-Jun.	2000	22	1	11	4	26	3	7	6	4	1	1
Jul.-Sep.	2000	23	1	11	3	24	4	8	7	4	0	1
Oct.-Dec.	2000	23	1	11	2	21	3	7	5	6	1	1
Jan.-Mar.	2001	18	2	23	1	15	3	8	5	8	3	2
Apr.-Jun.	2001	17	1	29	1	11	3	12	5	9	2	1
Jul.-Sep.	2001	23	1	23	0	11	5	15	3	8	5	2
Oct.-Dec.	2001	10	2	29	0	4	2	18	6	15	10	2
Jan.-Mar.	2002	12	1	28	0	6	1	18	4	17	4	2
Apr.-Jun.	2002	16	1	29	2	7	2	15	3	13	3	1
Jul.-Sep.	2002	17	1	26	1	9	4	15	3	12	3	3

TABLE 44

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Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
Oct.-Dec.	2002	15	2	28	0	6	3	13	4	13	3	1
Jan.-Mar.	2003	17	1	31	0	5	4	14	4	13	6	2
Apr.-Jun.	2003	16	1	32	1	7	4	15	4	13	3	1
Jul.-Sep.	2003	19	1	32	1	9	5	12	4	10	2	2
Oct.-Dec.	2003	19	1	32	1	10	5	11	3	10	2	2
Jan.-Mar.	2004	21	2	31	1	11	5	10	4	10	2	1
Apr.-Jun.	2004	25	1	31	3	12	6	9	3	9	2	1
Jul.-Sep.	2004	24	2	30	4	12	5	10	5	8	2	1
Oct.-Dec.	2004	25	1	24	2	12	7	11	3	8	2	1
Jan.-Mar.	2005	25	3	24	3	14	7	8	3	8	1	1
Apr.-Jun.	2005	30	3	22	4	11	9	9	3	7	1	1
Jul.-Sep.	2005	31	4	19	3	11	7	8	1	7	1	1
Oct.-Dec.	2005	27	5	17	4	10	8	10	4	10	2	1
Jan.-Mar.	2006	25	5	12	4	10	8	11	5	9	2	0
Apr.-Jun.	2006	20	5	10	4	11	8	14	6	12	2	1
Jul.-Sep.	2006	15	6	7	4	8	5	24	9	14	3	2
Oct.-Dec.	2006	11	5	5	1	6	4	42	10	14	2	3
Jan.-Mar.	2007	9	2	7	1	8	4	38	7	16	2	4
Apr.-Jun.	2007	8	4	5	1	8	4	44	7	17	2	4
Jul.-Sep.	2007	5	3	3	1	6	3	43	12	22	3	4
Oct.-Dec.	2007	3	2	2	0	2	1	53	15	24	4	6
Jan.-Mar.	2008	2	1	1	0	1	1	56	12	30	4	7
Apr.-Jun.	2008	2	1	1	0	1	1	59	8	32	5	8
Jul.-Sep.	2008	1	1	1	0	2	0	61	11	29	5	11
Oct.-Dec.	2008	1	1	1	0	1	0	60	16	30	7	13
Jan.-Mar.	2009	0	1	1	0	1	0	67	12	32	6	14
Apr.-Jun.	2009	1	0	1	0	2	0	67	10	25	5	14
Jul.-Sep.	2009	1	1	1	0	2	0	65	8	28	5	17
Oct.-Dec.	2009	1	1	1	0	2	0	66	9	28	5	16
Jan.-Mar.	2010	1	1	2	0	2	0	65	8	27	4	16
Apr.-Jun.	2010	2	1	3	0	3	1	62	7	27	4	14
Jul.-Sep.	2010	1	1	2	0	3	0	65	7	28	4	16
Oct.-Dec.	2010	1	0	2	0	2	0	67	9	29	5	15
Jan.-Mar.	2011	1	1	2	0	3	0	66	8	26	4	18
Apr.-Jun.	2011	1	1	2	0	2	0	65	10	28	4	17
Jul.-Sep.	2011	0	1	2	0	2	0	65	9	28	4	17
Oct.-Dec.	2011	1	0	2	0	2	0	67	9	28	4	20
Jan.-Mar.	2012	1	0	2	0	3	0	67	8	27	5	20
Apr.-Jun.	2012	2	0	4	0	5	1	66	8	22	3	20
Jul.-Sep.	2012	2	0	5	0	5	0	64	6	23	4	20
Oct.-Dec.	2012	3	1	5	0	8	1	61	8	22	3	17
Jan.-Mar.	2013	5	2	7	0	10	0	55	5	22	3	17
Apr.-Jun.	2013	12	1	10	1	14	1	46	6	18	2	12
Jul.-Sep.	2013	12	2	11	2	14	1	41	7	16	2	10

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Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
Oct.-Dec.	2013	13	1	12	1	14	1	40	5	18	4	10
Jan.-Mar.	2014	13	1	13	2	15	2	39	4	18	3	9
Apr.-Jun.	2014	17	2	12	2	15	2	34	4	16	2	9
Jul.-Sep.	2014	15	2	12	2	21	2	32	5	17	2	8
Oct.-Dec.	2014	16	1	13	1	21	3	31	4	13	3	7
Jan.-Mar.	2015	17	2	17	2	22	5	30	5	12	1	7
Apr.-Jun.	2015	18	2	16	2	23	4	26	3	12	2	6
Jul.-Sep.	2015	21	2	16	2	22	4	27	3	10	2	6
Oct.-Dec.	2015	20	2	15	2	21	3	26	3	12	2	6
Jan.-Mar.	2016	23	3	17	2	22	3	25	3	11	2	5
Apr.-Jun.	2016	24	2	15	1	23	4	24	3	12	3	4
Jul.-Sep.	2016	25	2	19	2	24	4	21	3	9	2	4
Oct.-Dec.	2016	23	3	17	2	22	4	22	4	10	3	3
Jan.-Mar.	2017	26	3	14	5	26	4	16	3	8	3	3
Apr.-Jun.	2017	32	2	13	4	26	5	15	3	7	3	2
Jul.-Sep.	2017	35	2	13	2	26	6	15	1	7	3	3
Oct.-Dec.	2017	33	3	12	2	25	5	14	2	8	2	2
Jan.-Mar.	2018	34	3	12	4	29	4	12	2	7	2	2
Apr.-Jun.	2018	37	2	11	4	30	5	12	2	7	1	2
Jul.-Sep.	2018	36	3	10	3	29	6	12	2	7	1	3
Oct.-Dec.	2018	32	6	9	4	27	6	12	4	7	2	1
Jan.-Mar.	2019	29	5	11	2	29	6	13	4	8	3	2
Apr.-Jun.	2019	35	5	13	1	33	7	11	3	7	1	2
Jul.-Sep.	2019	36	5	17	1	31	6	11	2	7	2	2
Oct.-Dec.	2019	34	6	16	1	30	7	10	2	7	2	1
Jan.-Mar.	2020	31	4	16	1	29	7	11	2	9	3	1
Apr.-Jun.	2020	11	5	10	0	9	1	29	3	27	16	3
Jul.-Sep.	2020	24	3	16	0	18	3	22	2	17	9	1
Oct.-Dec.	2020	31	3	17	0	20	3	17	2	17	6	2
Jan.-Mar.	2021	38	2	16	1	20	3	15	2	15	4	1
Apr.-Jun.	2021	58	2	12	1	17	5	10	2	8	2	1
Jul.-Sep.	2021	65	2	10	0	15	6	6	1	8	2	1
Oct.-Dec.	2021	63	3	9	1	14	9	6	1	6	2	1
Jan.-Mar.	2022	63	2	8	2	14	9	5	1	5	2	1
Apr.-Jun.	2022	63	3	4	3	12	11	5	3	5	2	1
Jul.-Sep.	2022	52	6	3	3	10	11	9	9	11	2	1
Oct.-Dec.	2022	39	6	2	2	11	7	15	21	11	3	2
Jan.-Mar.	2023	37	6	2	1	9	7	15	20	16	2	1
Apr.-Jun.	2023	42	4	1	1	11	8	13	17	14	2	1
Jul.-Sep.	2023	44	3	2	1	11	8	12	18	11	1	1
Oct.-Dec.	2023	39	3	2	1	9	8	13	24	14	1	1
Jan.-Mar.	2024	42	3	2	0	10	8	10	20	14	2	1
Apr.-Jun.	2024	46	2	1	0	7	6	8	17	12	1	0
Jul.-Sep.	2024	43	1	1	0	4	4	5	19	12	1	0

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SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
Oct.-Dec.	2024	40	1	2	0	5	4	7	15	12	1	0
Jan.-Mar.	2025	36	1	1	0	4	3	7	14	13	4	1
Apr.-Jun.	2025	31	3	1	0	4	4	10	14	13	6	1
Jul.-Sep.	2025	30	3	1	0	4	3	10	16	16	5	1
Oct.-Dec.	2025	27	2	2	0	4	3	11	13	17	5	1
Jan.-Mar.	2026	29	2	3	0	6	3	11	11	17	4	1
Apr.-Jun.	2026	28	2	1	0	5	3	9	12	18	5	1