

Local Market Update – July 2022

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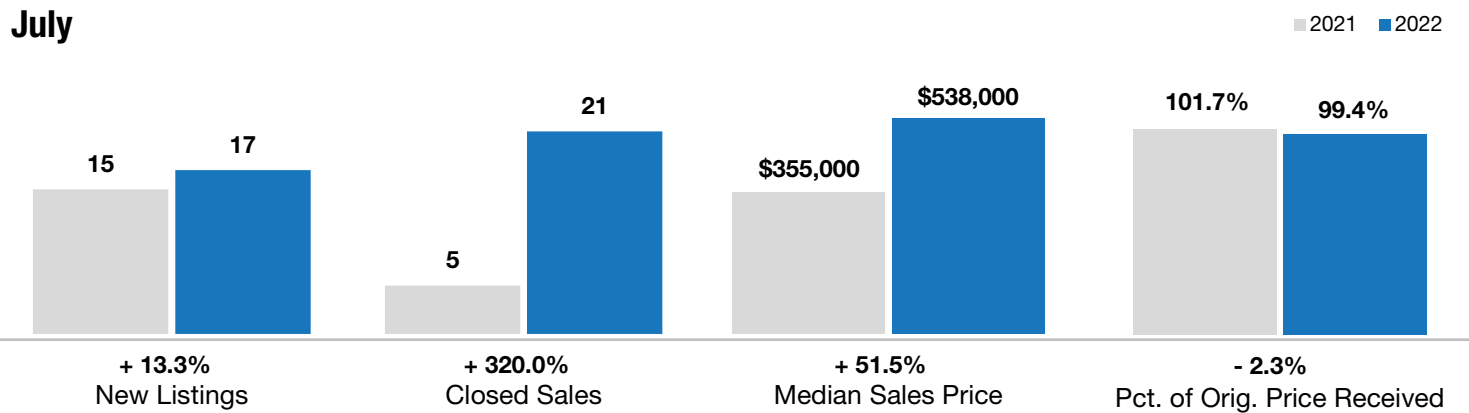


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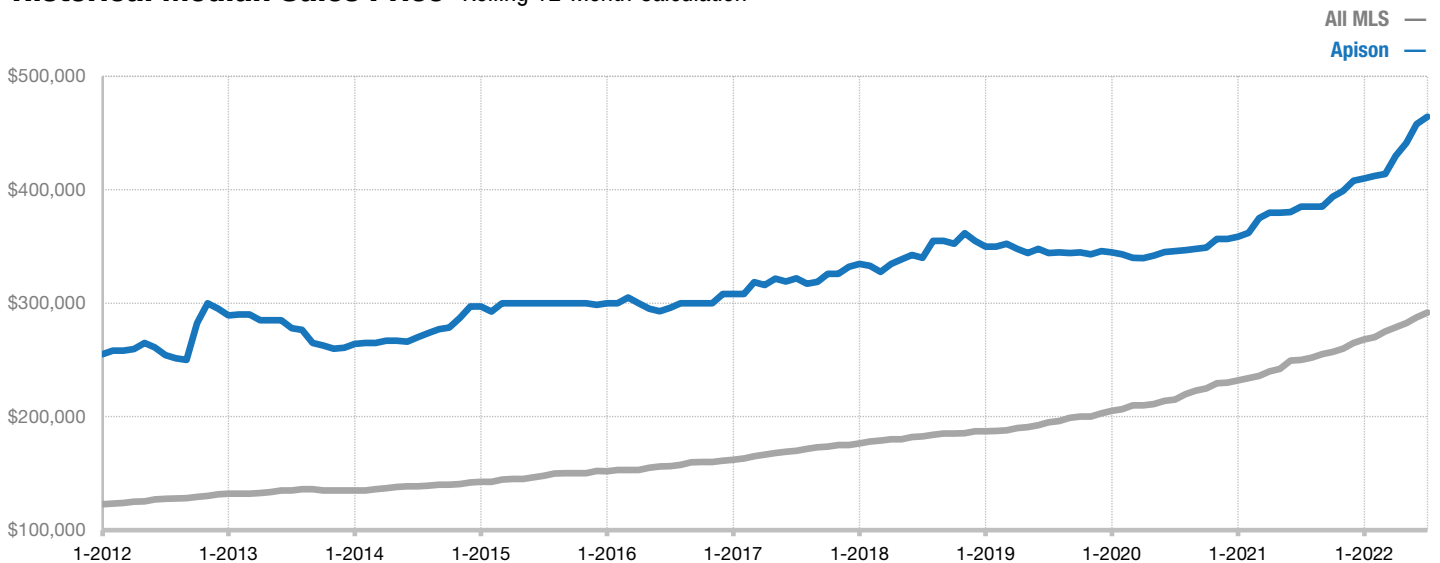
Apison

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	15	17	+ 13.3%	76	131	+ 72.4%
Closed Sales	5	21	+ 320.0%	79	103	+ 30.4%
Median Sales Price	\$355,000	\$538,000	+ 51.5%	\$390,000	\$503,000	+ 29.0%
Pct. of Orig. Price Received	101.7%	99.4%	- 2.3%	99.0%	100.6%	+ 1.6%
Days on Market Until Sale	13	13	0.0%	52	20	- 61.5%
Inventory of Homes for Sale	10	34	+ 240.0%	--	--	--
Months Supply of Inventory	0.8	2.5	+ 212.5%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation



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Bakewell / Lakesite / Sale Creek / Soddy

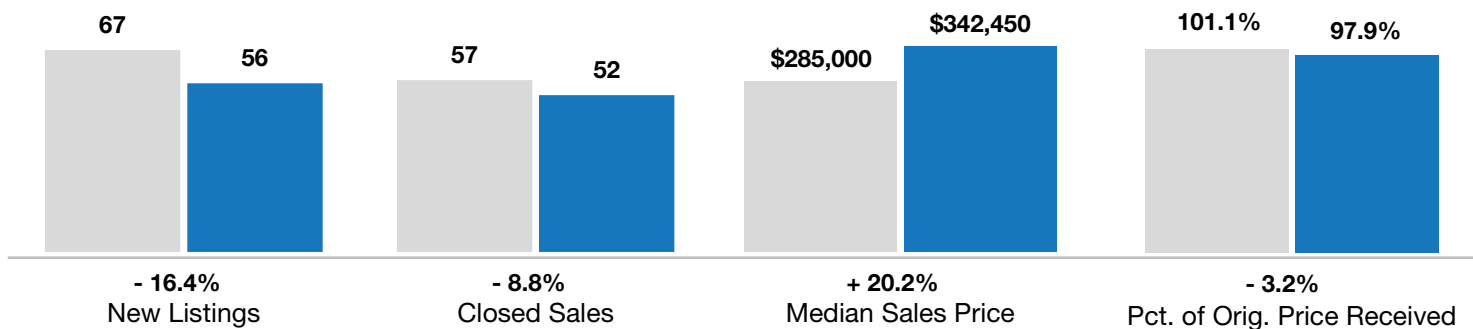
ZIP Codes: 37379 and 37384

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	67	56	- 16.4%	356	382	+ 7.3%
Closed Sales	57	52	- 8.8%	322	304	- 5.6%
Median Sales Price	\$285,000	\$342,450	+ 20.2%	\$285,000	\$330,000	+ 15.8%
Pct. of Orig. Price Received	101.1%	97.9%	- 3.2%	100.0%	100.1%	+ 0.1%
Days on Market Until Sale	23	14	- 39.1%	26	15	- 42.3%
Inventory of Homes for Sale	41	77	+ 87.8%	--	--	--
Months Supply of Inventory	0.9	1.7	+ 88.9%	--	--	--

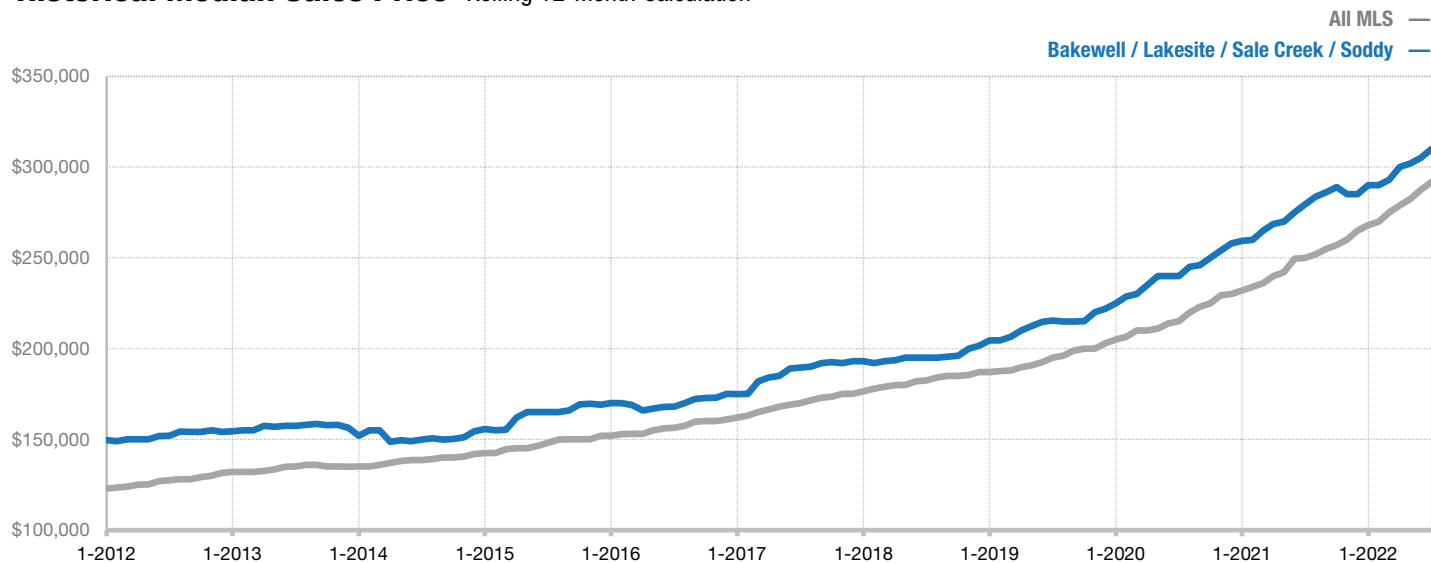
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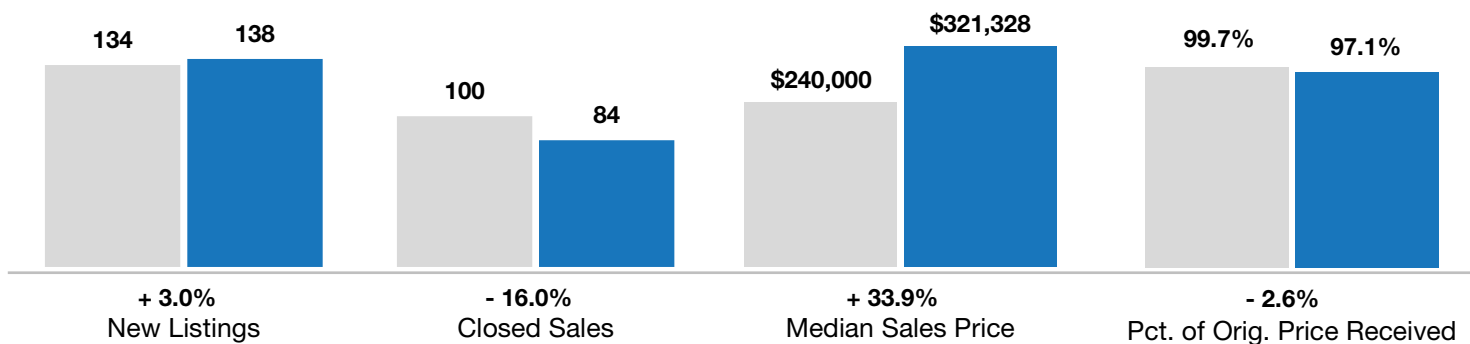
Bradley County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	134	138	+ 3.0%	775	875	+ 12.9%
Closed Sales	100	84	- 16.0%	636	619	- 2.7%
Median Sales Price	\$240,000	\$321,328	+ 33.9%	\$238,000	\$298,000	+ 25.2%
Pct. of Orig. Price Received	99.7%	97.1%	- 2.6%	99.2%	98.6%	- 0.6%
Days on Market Until Sale	17	10	- 41.2%	25	16	- 36.0%
Inventory of Homes for Sale	116	188	+ 62.1%	--	--	--
Months Supply of Inventory	1.1	2.0	+ 81.8%	--	--	--

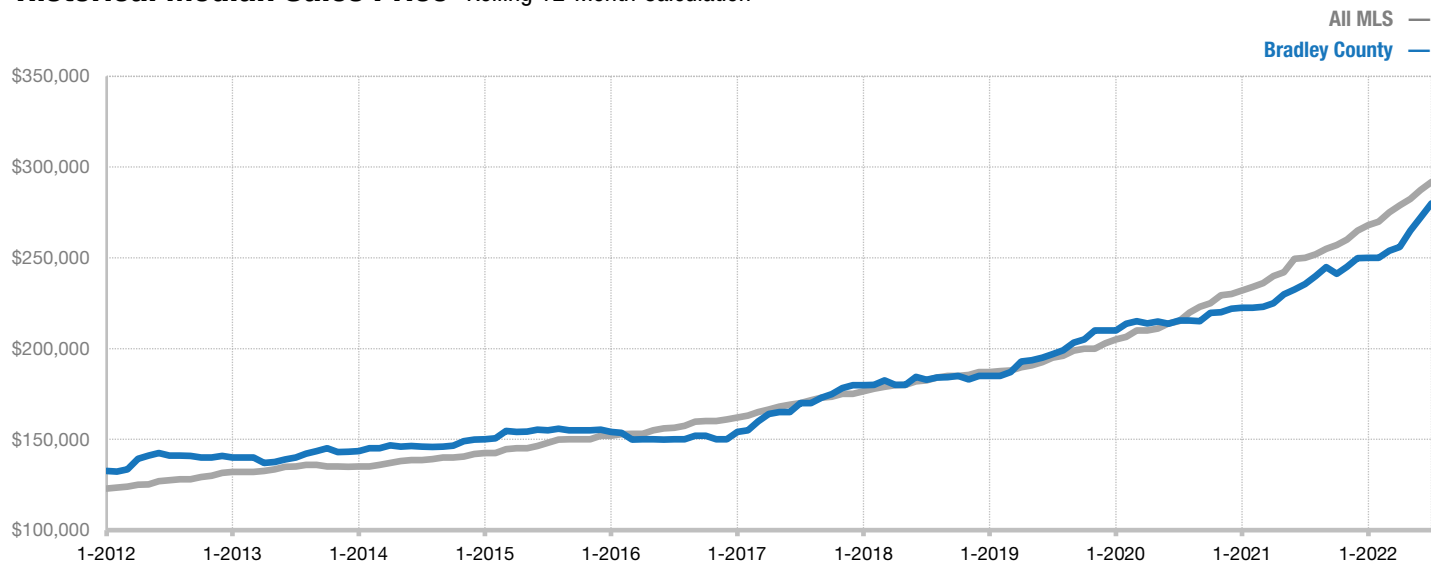
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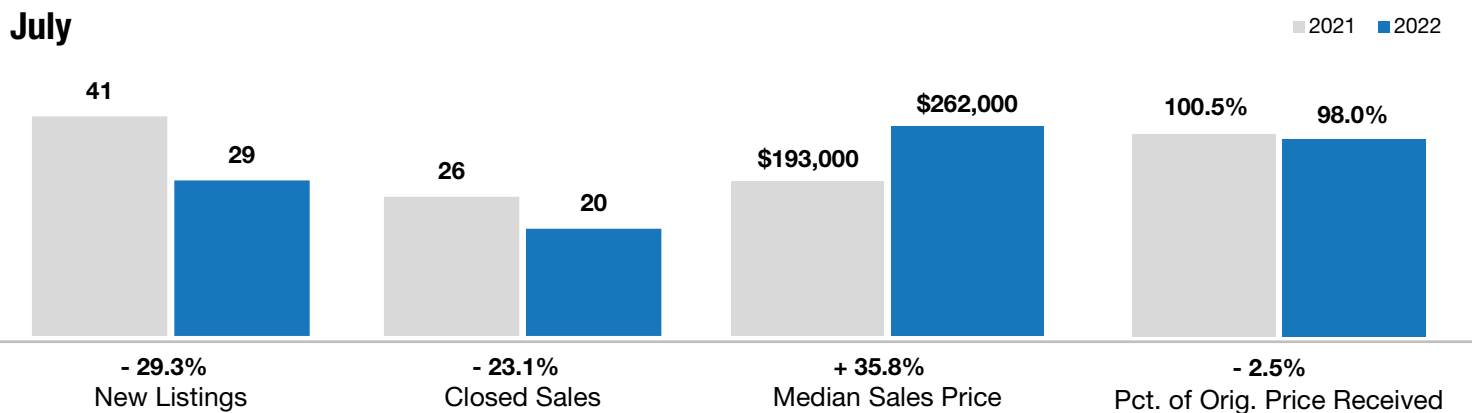
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Brainerd

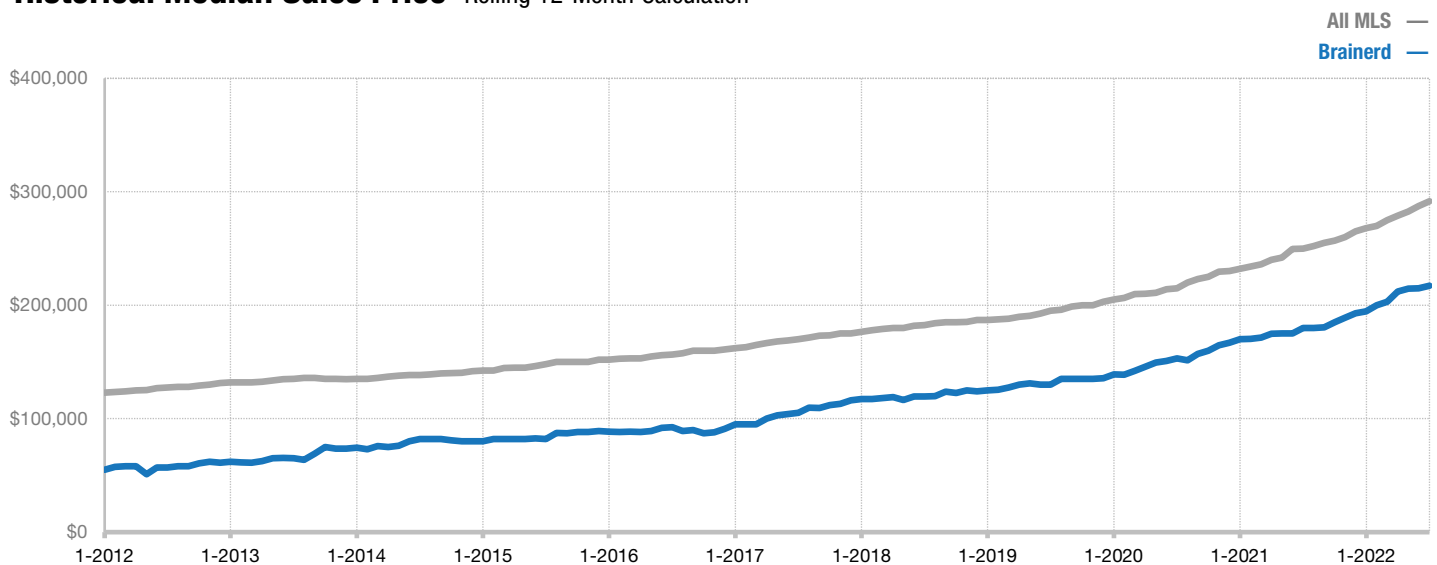
Includes the Ridgeside Community

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	41	29	- 29.3%	207	206	- 0.5%
Closed Sales	26	20	- 23.1%	171	192	+ 12.3%
Median Sales Price	\$193,000	\$262,000	+ 35.8%	\$186,000	\$234,000	+ 25.8%
Pct. of Orig. Price Received	100.5%	98.0%	- 2.5%	100.4%	99.6%	- 0.8%
Days on Market Until Sale	19	18	- 5.3%	19	14	- 26.3%
Inventory of Homes for Sale	33	28	- 15.2%	--	--	--
Months Supply of Inventory	1.5	1.0	- 33.3%	--	--	--

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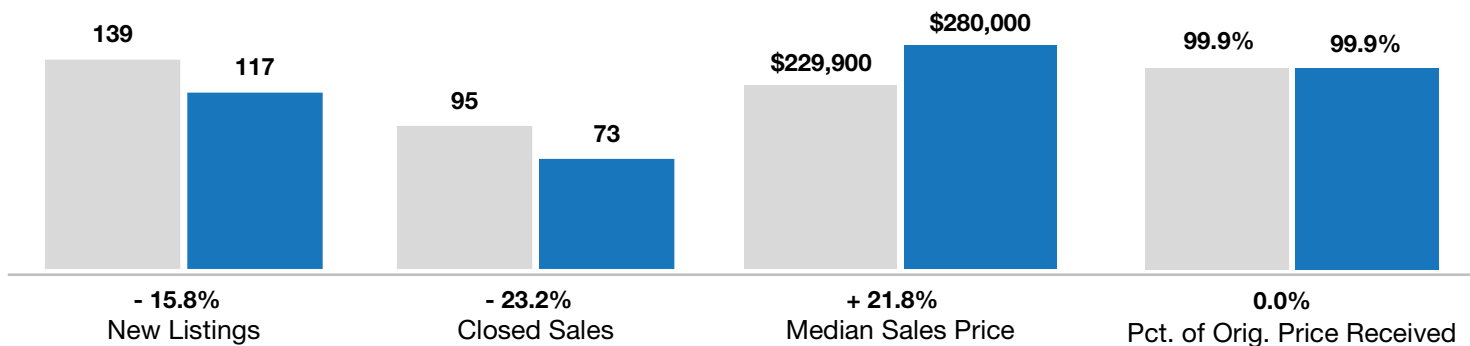
Catoosa County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	139	117	- 15.8%	695	705	+ 1.4%
Closed Sales	95	73	- 23.2%	609	545	- 10.5%
Median Sales Price	\$229,900	\$280,000	+ 21.8%	\$220,000	\$270,000	+ 22.7%
Pct. of Orig. Price Received	99.9%	99.9%	0.0%	99.4%	99.6%	+ 0.2%
Days on Market Until Sale	18	10	- 44.4%	22	13	- 40.9%
Inventory of Homes for Sale	108	129	+ 19.4%	--	--	--
Months Supply of Inventory	1.2	1.4	+ 16.7%	--	--	--

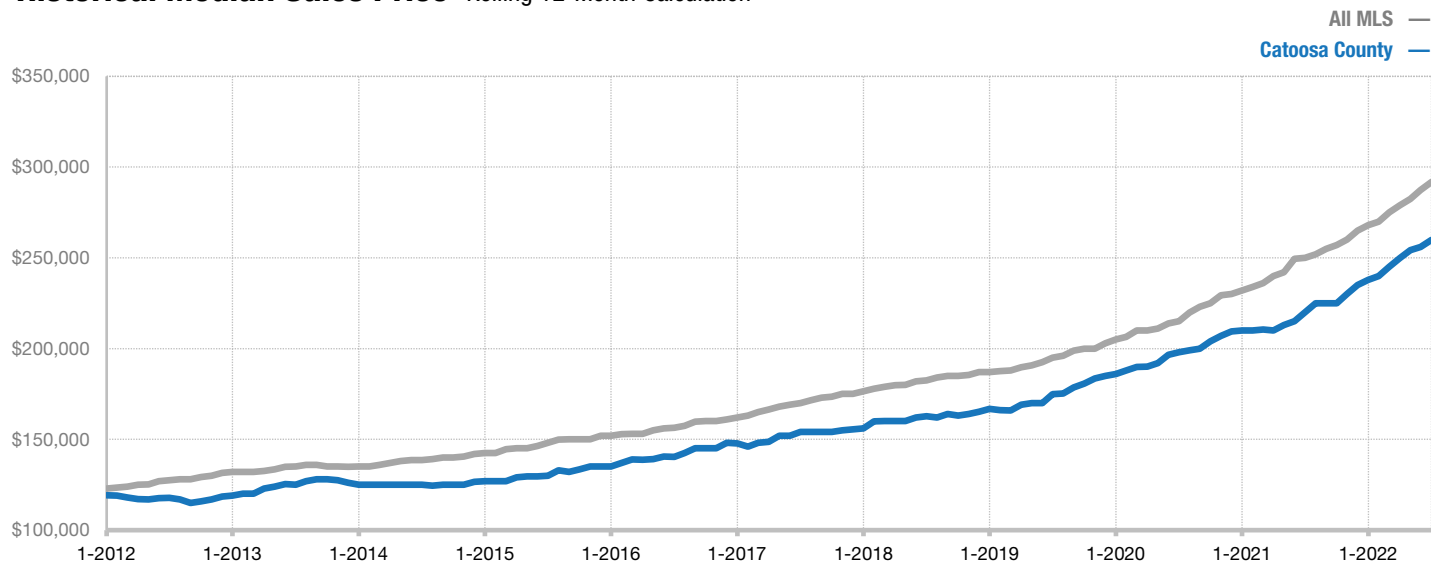
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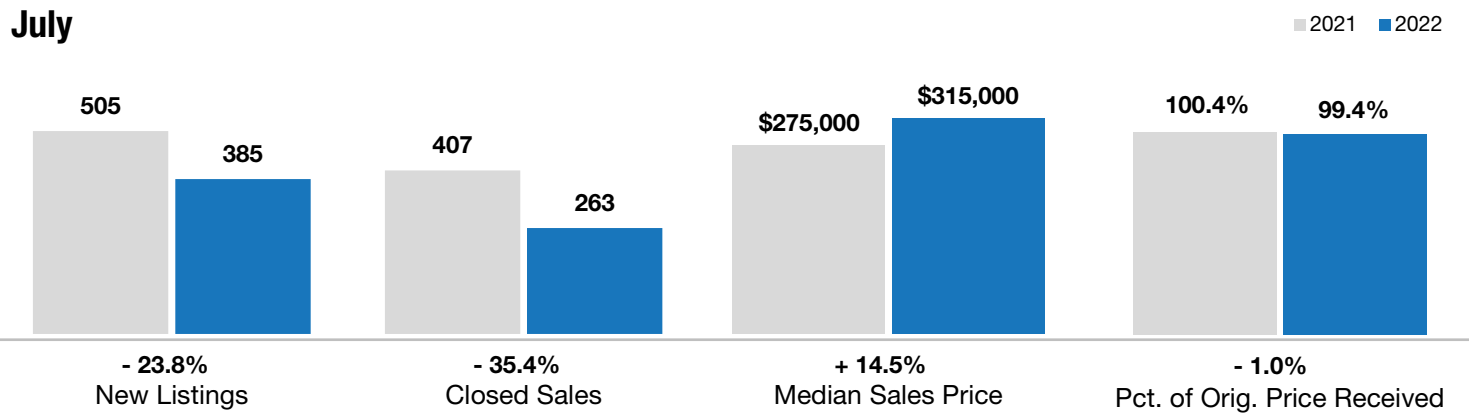


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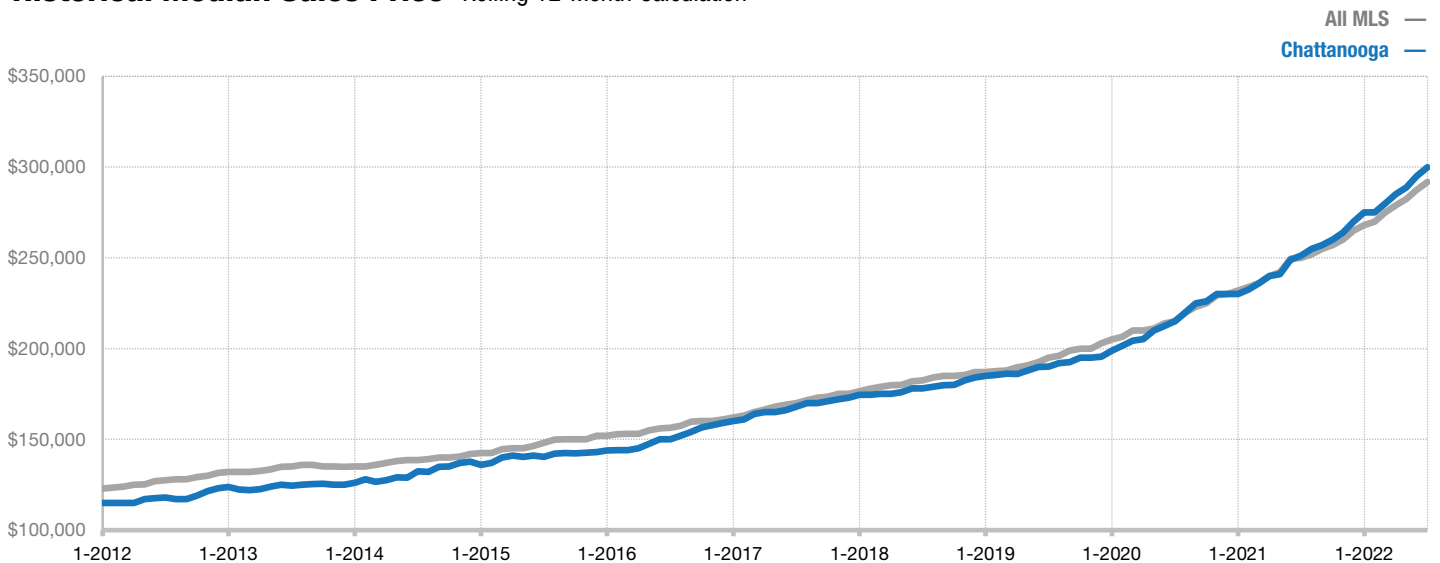
Chattanooga

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	505	385	- 23.8%	2,803	2,693	- 3.9%
Closed Sales	407	263	- 35.4%	2,331	2,167	- 7.0%
Median Sales Price	\$275,000	\$315,000	+ 14.5%	\$260,000	\$310,000	+ 19.2%
Pct. of Orig. Price Received	100.4%	99.4%	- 1.0%	99.8%	100.8%	+ 1.0%
Days on Market Until Sale	12	13	+ 8.3%	22	14	- 36.4%
Inventory of Homes for Sale	461	436	- 5.4%	--	--	--
Months Supply of Inventory	1.3	1.3	0.0%	--	--	--

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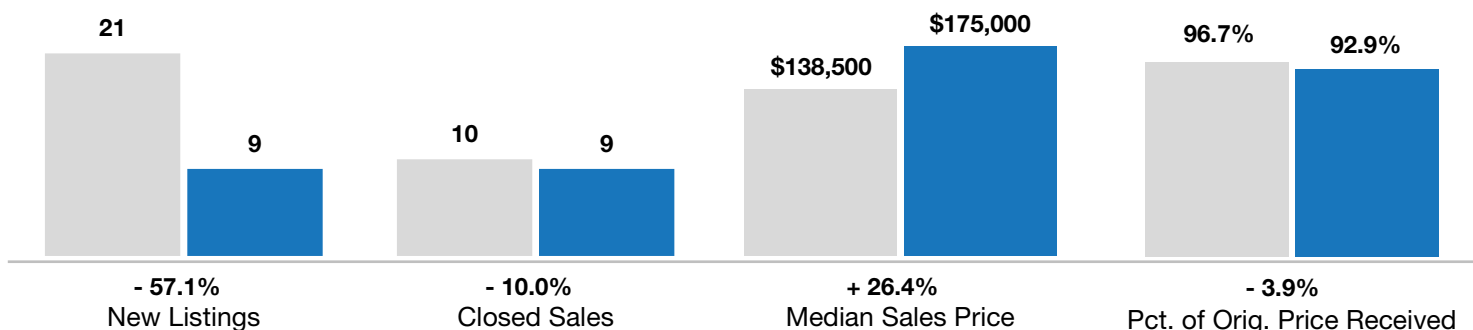
Chattooga County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	21	9	- 57.1%	72	90	+ 25.0%
Closed Sales	10	9	- 10.0%	58	83	+ 43.1%
Median Sales Price	\$138,500	\$175,000	+ 26.4%	\$125,000	\$185,000	+ 48.0%
Pct. of Orig. Price Received	96.7%	92.9%	- 3.9%	96.7%	97.8%	+ 1.1%
Days on Market Until Sale	18	22	+ 22.2%	15	17	+ 13.3%
Inventory of Homes for Sale	12	11	- 8.3%	--	--	--
Months Supply of Inventory	1.4	1.1	- 21.4%	--	--	--

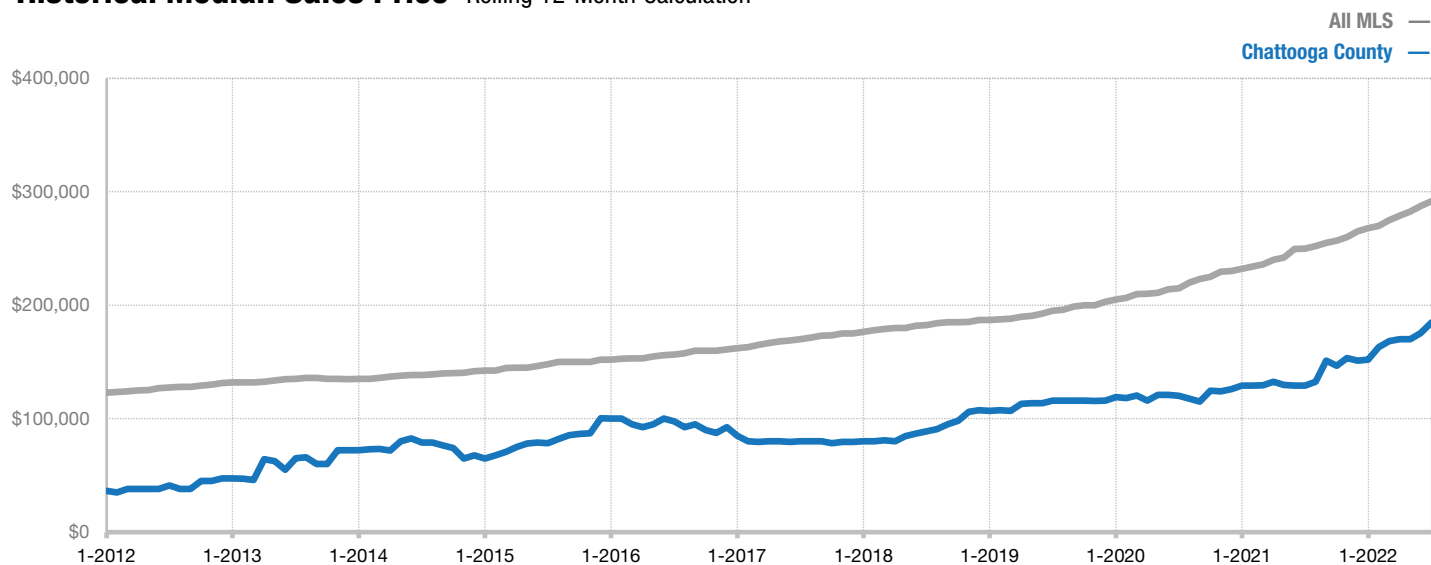
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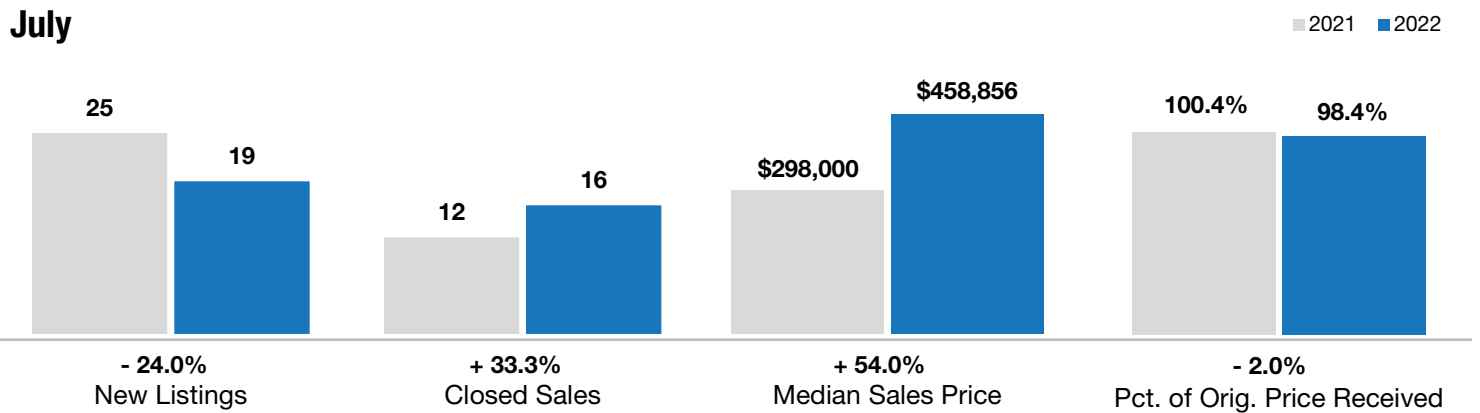


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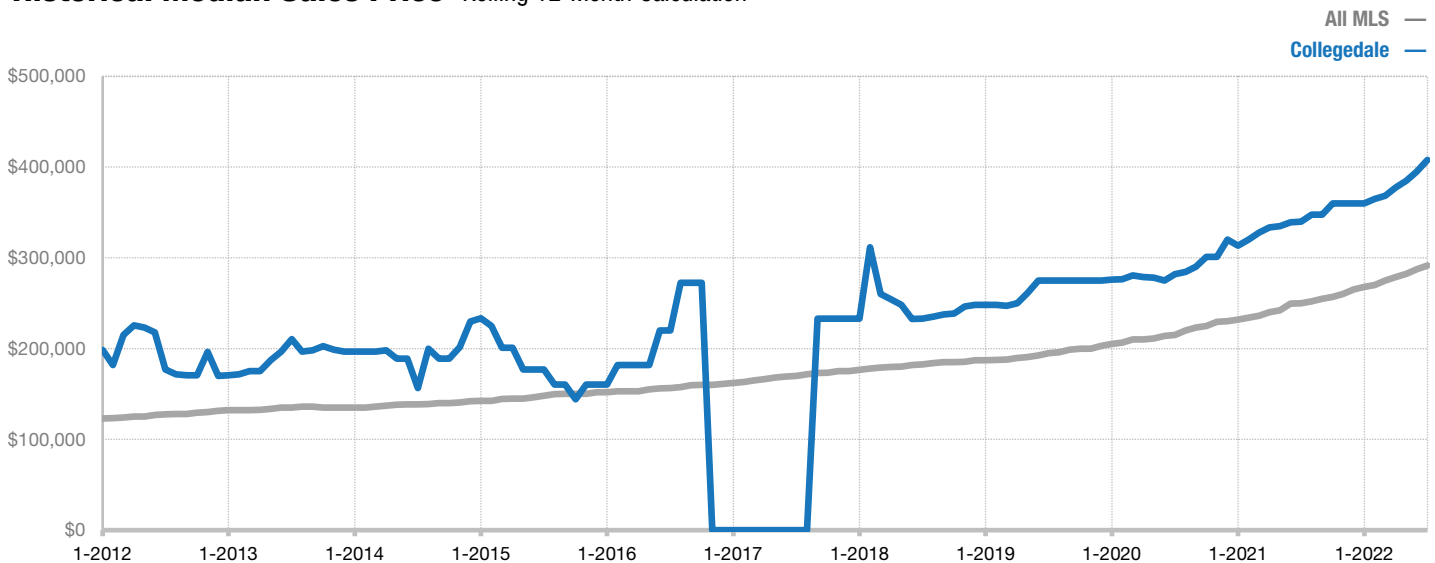
Collegedale

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	25	19	- 24.0%	90	89	- 1.1%
Closed Sales	12	16	+ 33.3%	72	65	- 9.7%
Median Sales Price	\$298,000	\$458,856	+ 54.0%	\$346,000	\$450,000	+ 30.1%
Pct. of Orig. Price Received	100.4%	98.4%	- 2.0%	99.3%	100.4%	+ 1.1%
Days on Market Until Sale	8	27	+ 237.5%	57	25	- 56.1%
Inventory of Homes for Sale	32	26	- 18.8%	--	--	--
Months Supply of Inventory	1.9	2.3	+ 21.1%	--	--	--

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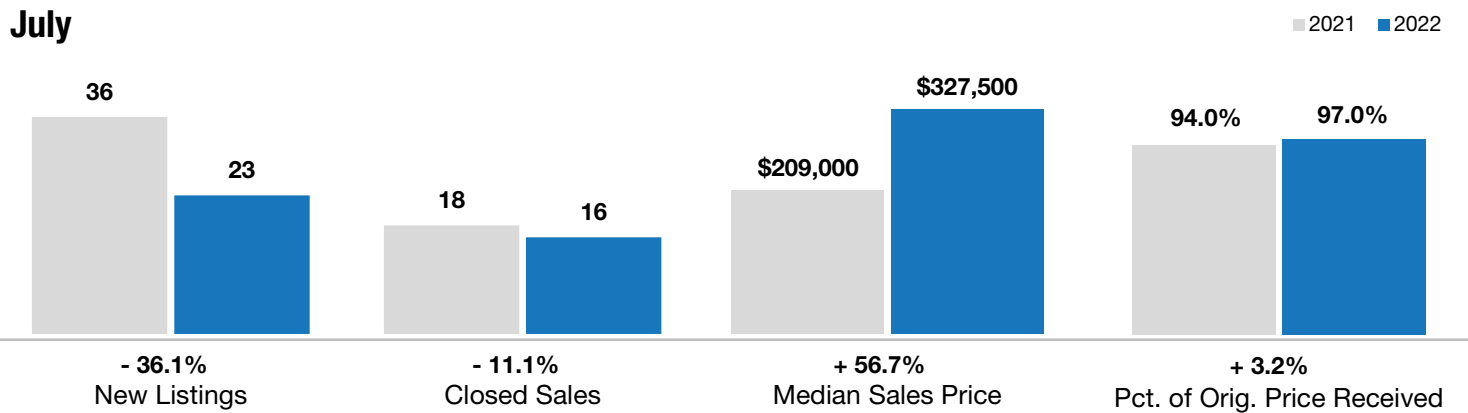


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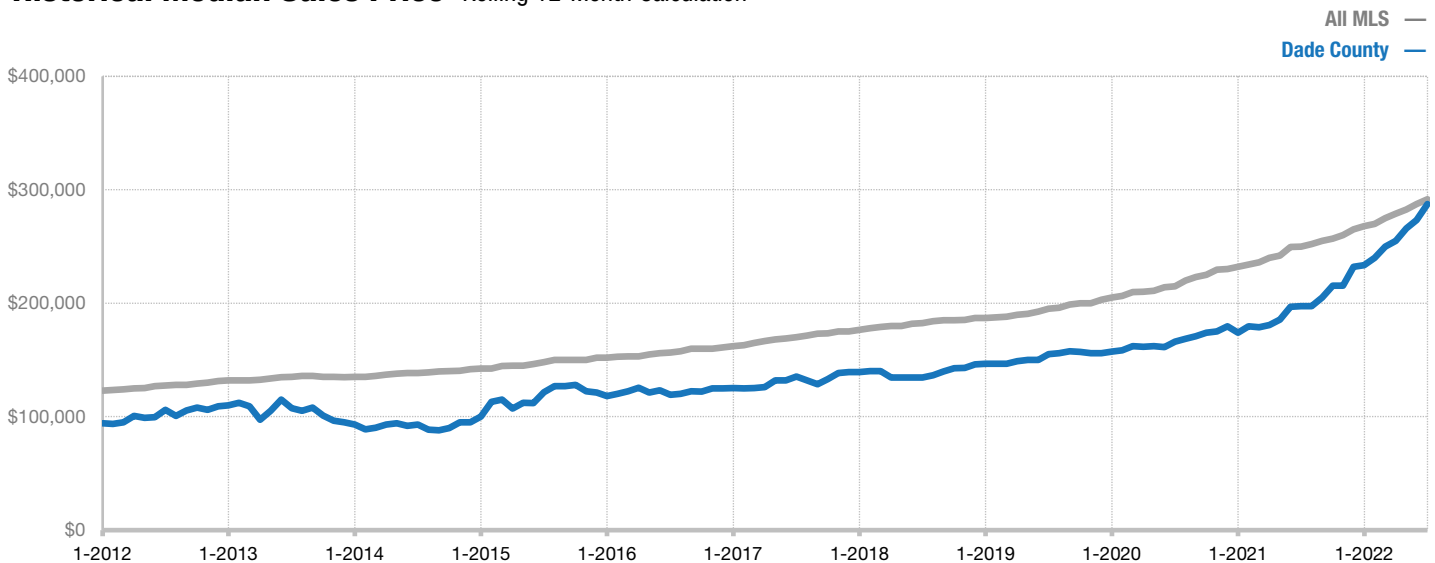
Dade County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	36	23	- 36.1%	142	160	+ 12.7%
Closed Sales	18	16	- 11.1%	108	131	+ 21.3%
Median Sales Price	\$209,000	\$327,500	+ 56.7%	\$197,500	\$305,000	+ 54.4%
Pct. of Orig. Price Received	94.0%	97.0%	+ 3.2%	96.5%	97.8%	+ 1.3%
Days on Market Until Sale	26	27	+ 3.8%	45	33	- 26.7%
Inventory of Homes for Sale	47	32	- 31.9%	--	--	--
Months Supply of Inventory	2.8	1.8	- 35.7%	--	--	--

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Downtown Chattanooga

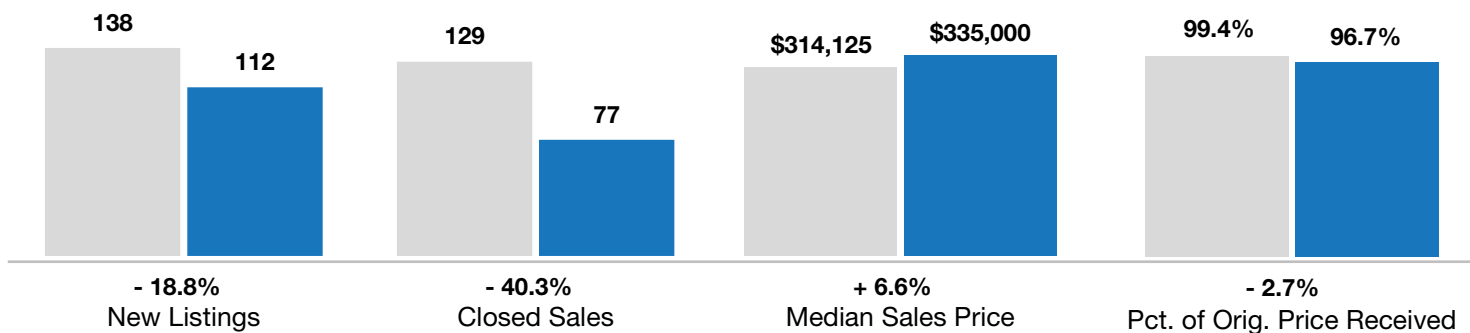
ZIP Codes: 37402, 37403, 37404, 37405, 37406, 37408 and 37450

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	138	112	- 18.8%	861	778	- 9.6%
Closed Sales	129	77	- 40.3%	718	628	- 12.5%
Median Sales Price	\$314,125	\$335,000	+ 6.6%	\$316,350	\$325,000	+ 2.7%
Pct. of Orig. Price Received	99.4%	96.7%	- 2.7%	98.7%	100.5%	+ 1.8%
Days on Market Until Sale	15	18	+ 20.0%	34	19	- 44.1%
Inventory of Homes for Sale	190	140	- 26.3%	--	--	--
Months Supply of Inventory	1.5	1.5	0.0%	--	--	--

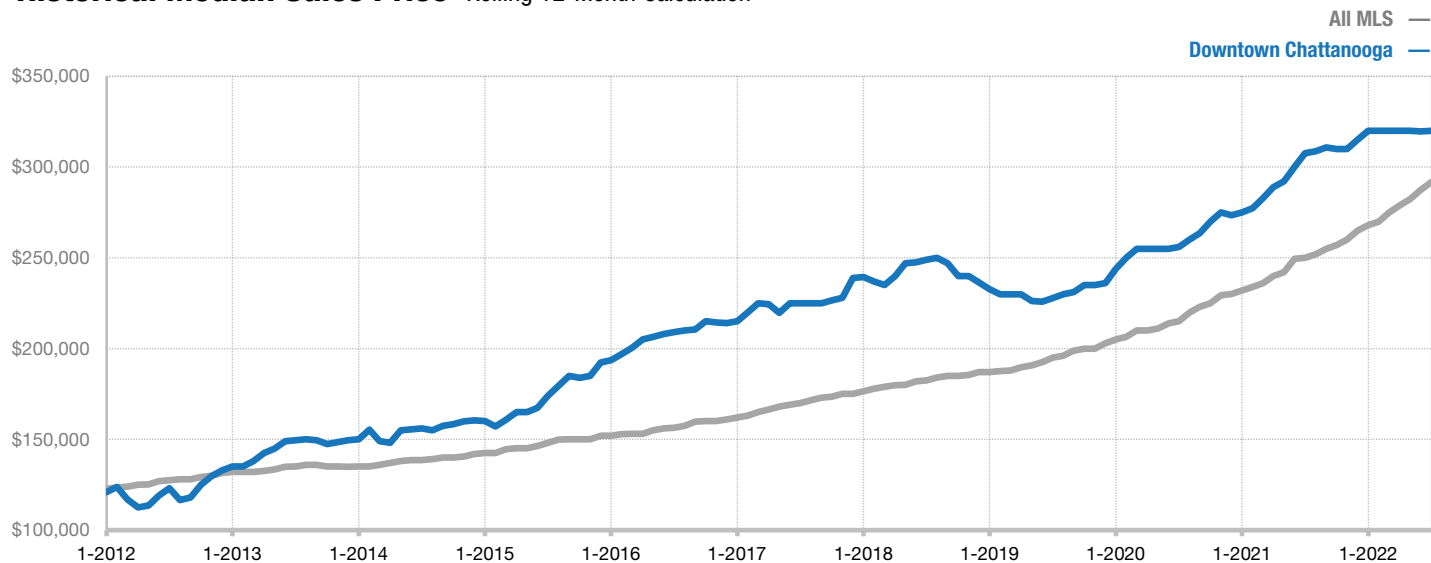
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East Brainerd

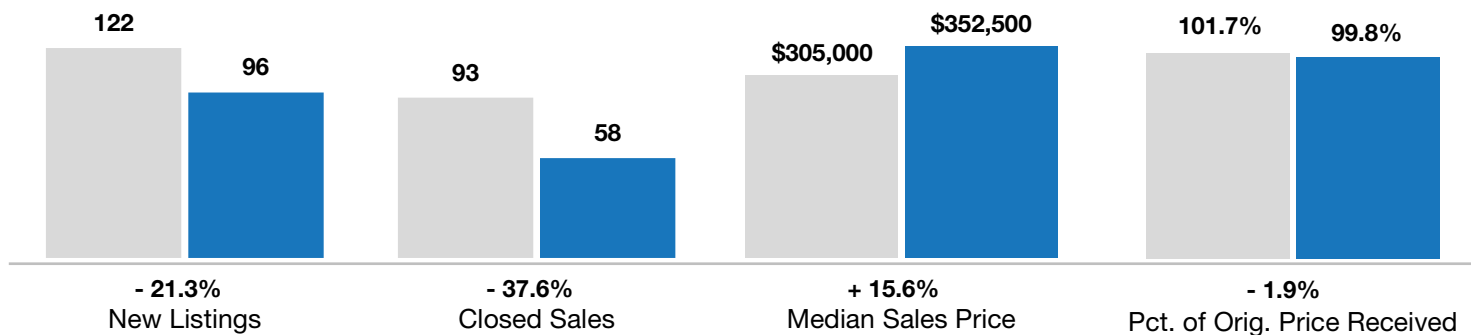
Includes the Cromwell, Dalewood, Eastdale & Tyner Communities

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	122	96	- 21.3%	661	674	+ 2.0%
Closed Sales	93	58	- 37.6%	563	527	- 6.4%
Median Sales Price	\$305,000	\$352,500	+ 15.6%	\$289,900	\$348,500	+ 20.2%
Pct. of Orig. Price Received	101.7%	99.8%	- 1.9%	100.7%	100.8%	+ 0.1%
Days on Market Until Sale	9	14	+ 55.6%	16	13	- 18.8%
Inventory of Homes for Sale	79	115	+ 45.6%	--	--	--
Months Supply of Inventory	1.1	1.5	+ 36.4%	--	--	--

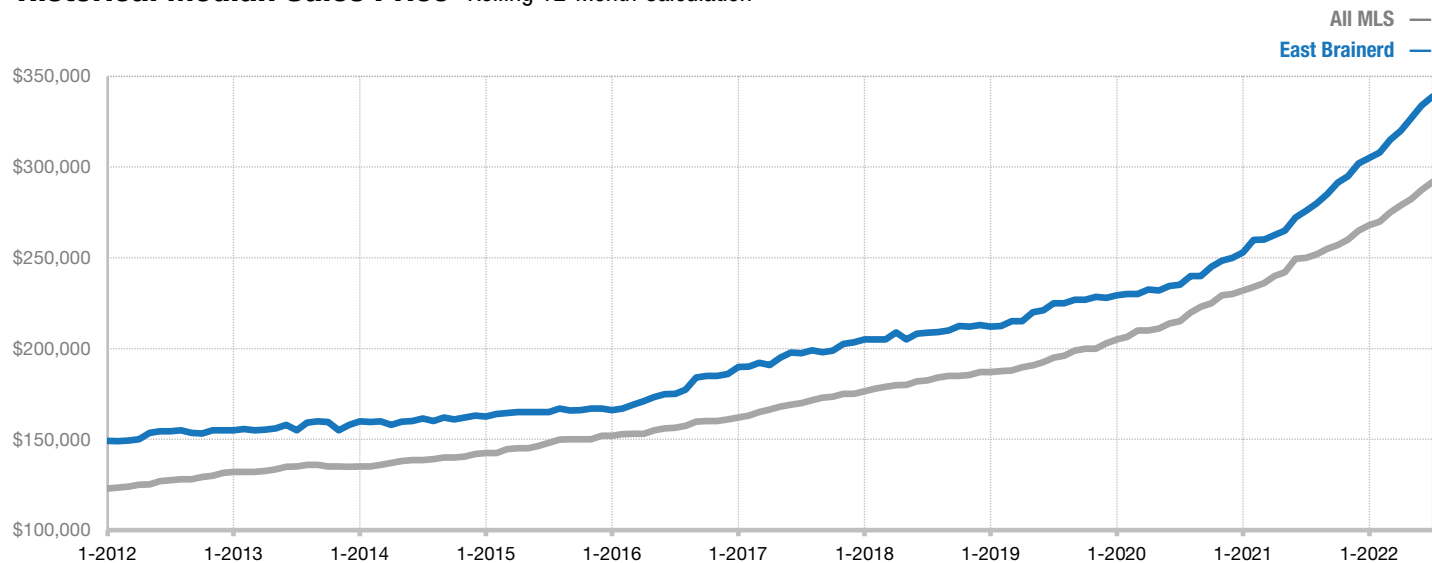
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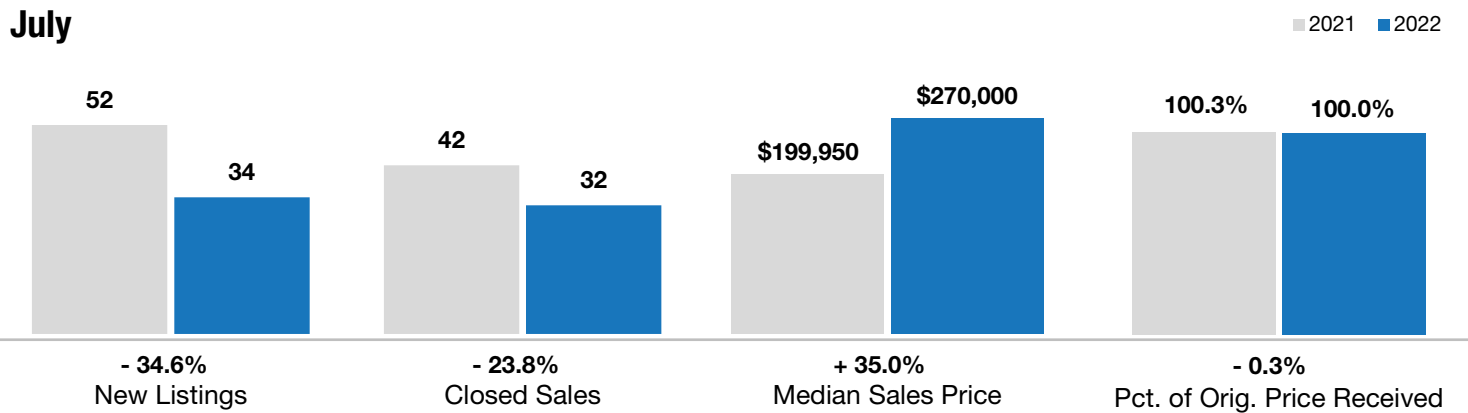


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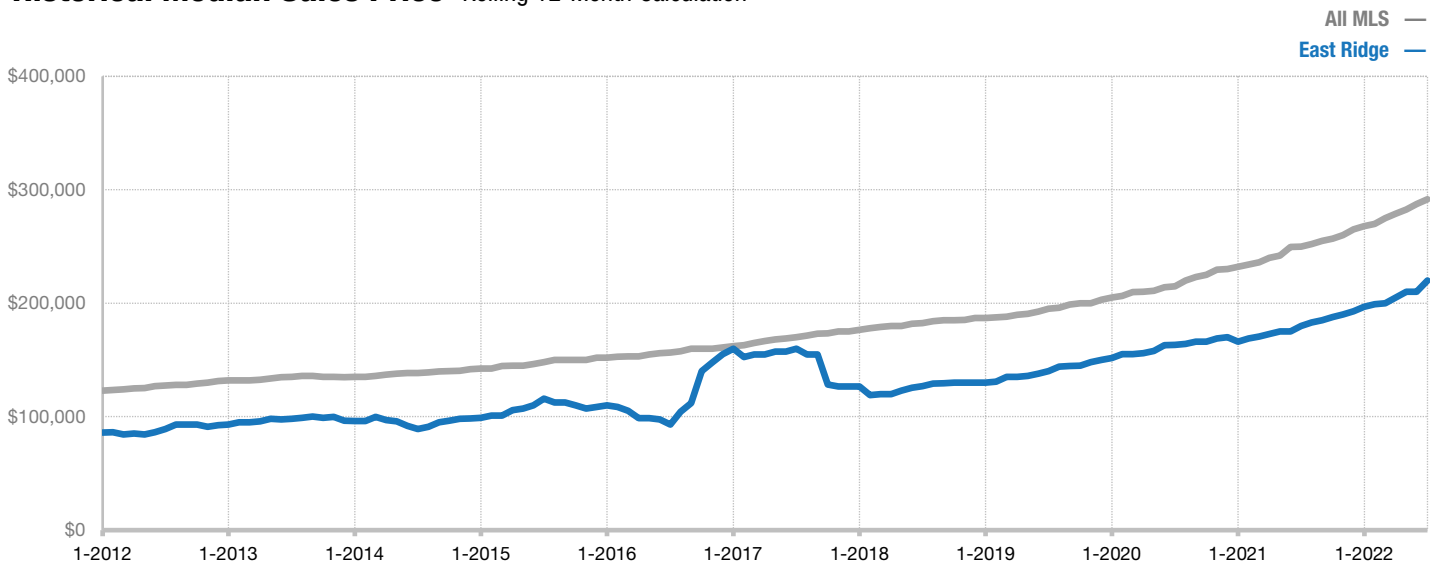
East Ridge

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	52	34	- 34.6%	266	186	- 30.1%
Closed Sales	42	32	- 23.8%	223	161	- 27.8%
Median Sales Price	\$199,950	\$270,000	+ 35.0%	\$187,000	\$240,000	+ 28.3%
Pct. of Orig. Price Received	100.3%	100.0%	- 0.3%	100.0%	101.2%	+ 1.2%
Days on Market Until Sale	9	10	+ 11.1%	15	9	- 40.0%
Inventory of Homes for Sale	29	36	+ 24.1%	--	--	--
Months Supply of Inventory	0.9	1.4	+ 55.6%	--	--	--

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Local Market Update – July 2022

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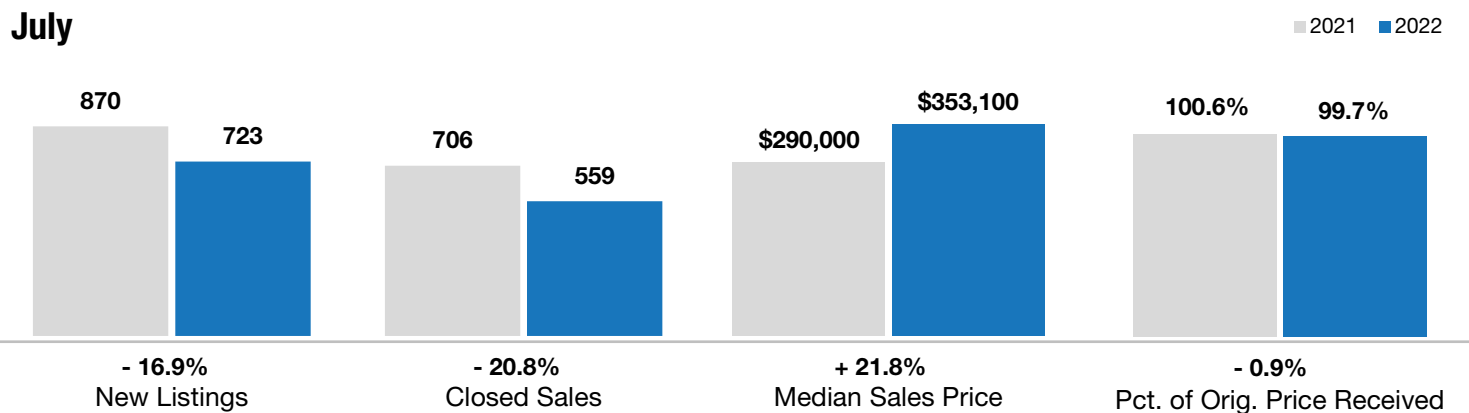


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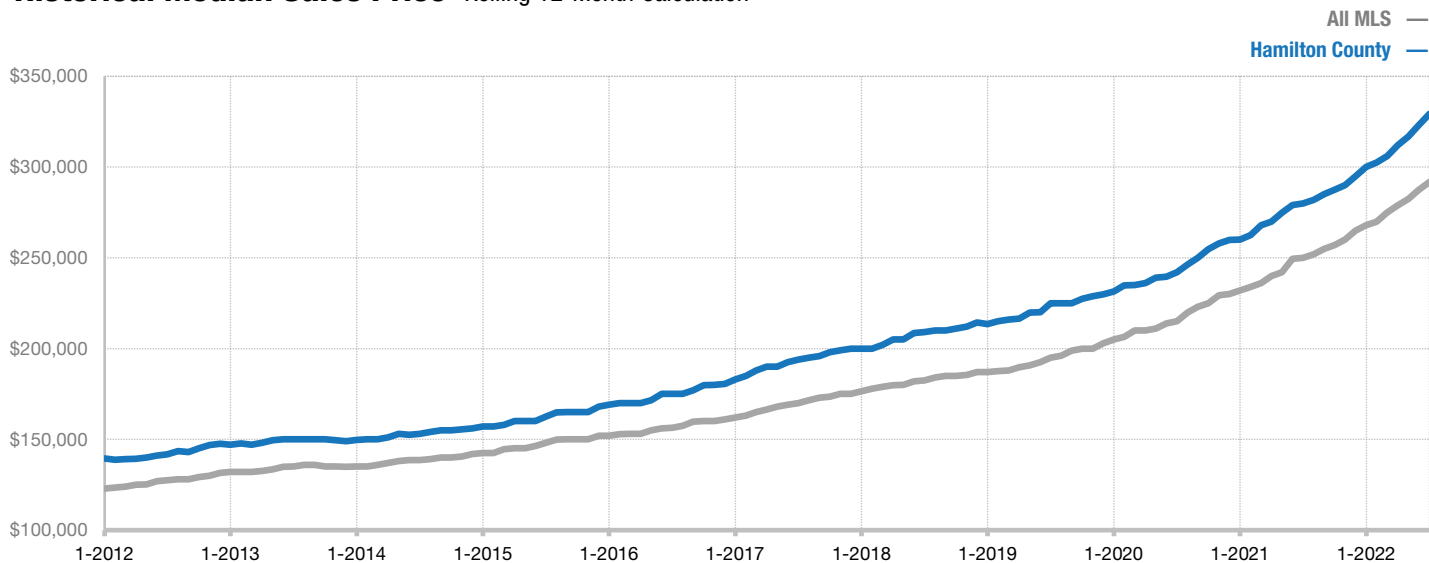
Hamilton County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	870	723	- 16.9%	4,904	4,923	+ 0.4%
Closed Sales	706	559	- 20.8%	4,235	3,948	- 6.8%
Median Sales Price	\$290,000	\$353,100	+ 21.8%	\$287,000	\$345,000	+ 20.2%
Pct. of Orig. Price Received	100.6%	99.7%	- 0.9%	100.1%	101.0%	+ 0.9%
Days on Market Until Sale	14	14	0.0%	24	14	- 41.7%
Inventory of Homes for Sale	731	833	+ 14.0%	--	--	--
Months Supply of Inventory	1.1	1.4	+ 27.3%	--	--	--

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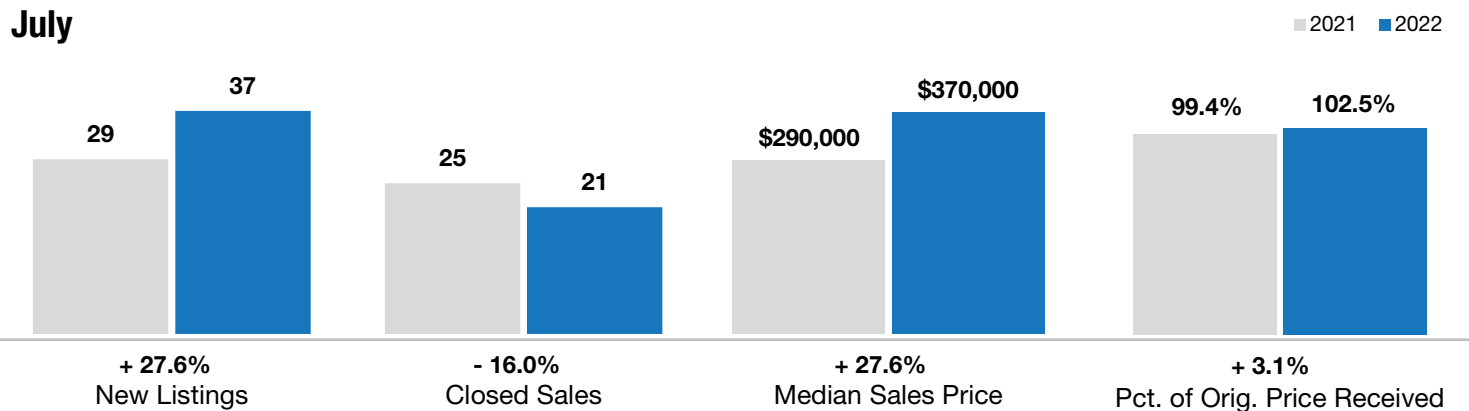
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Harrison / Georgetown

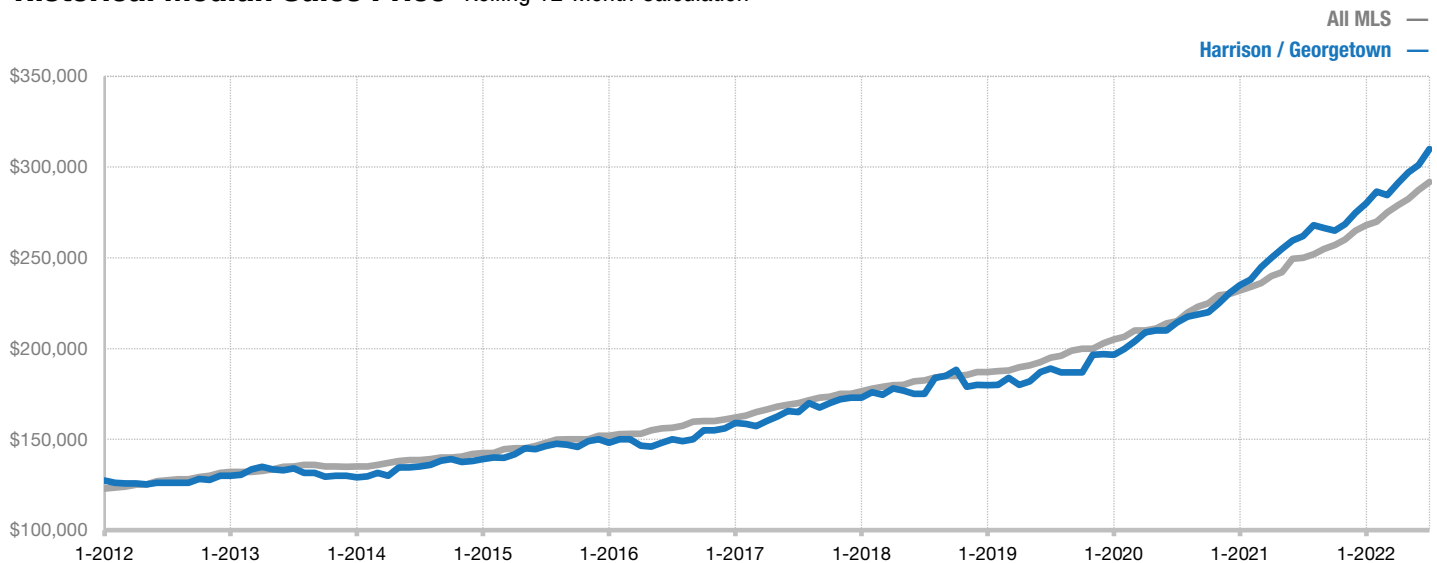
ZIP Codes: 37341 and 37308

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	29	37	+ 27.6%	181	219	+ 21.0%
Closed Sales	25	21	- 16.0%	162	159	- 1.9%
Median Sales Price	\$290,000	\$370,000	+ 27.6%	\$279,900	\$345,000	+ 23.3%
Pct. of Orig. Price Received	99.4%	102.5%	+ 3.1%	100.1%	101.6%	+ 1.5%
Days on Market Until Sale	25	16	- 36.0%	21	16	- 23.8%
Inventory of Homes for Sale	20	51	+ 155.0%	--	--	--
Months Supply of Inventory	0.8	2.2	+ 175.0%	--	--	--

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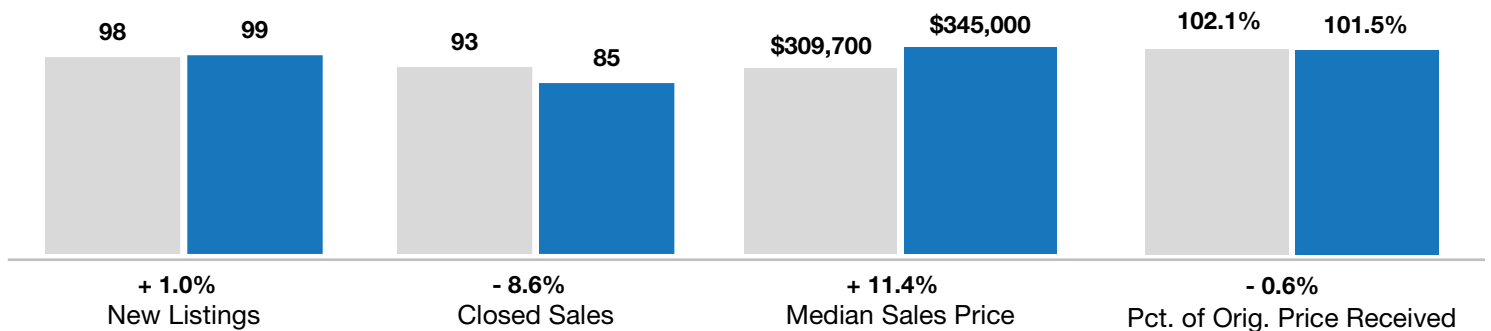
Hixson

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	98	99	+ 1.0%	564	542	- 3.9%
Closed Sales	93	85	- 8.6%	539	458	- 15.0%
Median Sales Price	\$309,700	\$345,000	+ 11.4%	\$275,635	\$344,787	+ 25.1%
Pct. of Orig. Price Received	102.1%	101.5%	- 0.6%	101.7%	102.5%	+ 0.8%
Days on Market Until Sale	13	15	+ 15.4%	18	13	- 27.8%
Inventory of Homes for Sale	56	70	+ 25.0%	--	--	--
Months Supply of Inventory	0.7	1.0	+ 42.9%	--	--	--

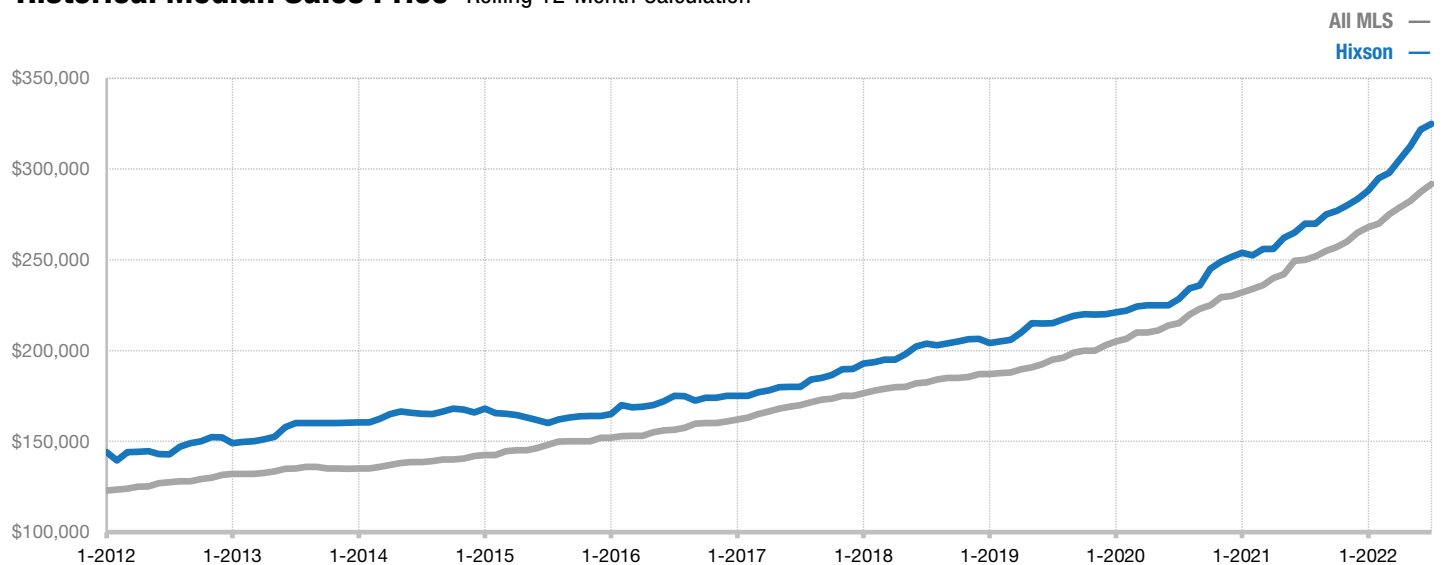
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Lookout Mountain

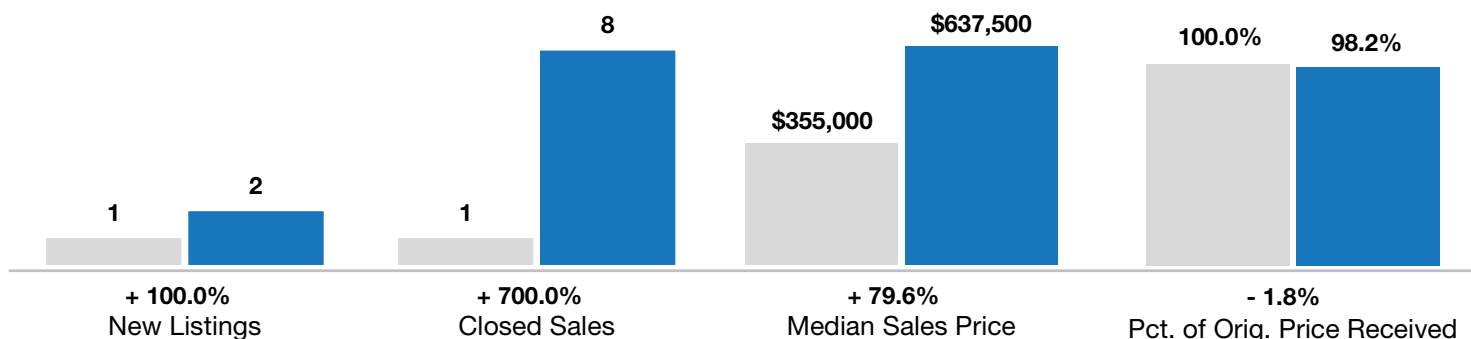
Hamilton County Only

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	1	2	+ 100.0%	22	23	+ 4.5%
Closed Sales	1	8	+ 700.0%	17	25	+ 47.1%
Median Sales Price	\$355,000	\$637,500	+ 79.6%	\$612,500	\$900,000	+ 46.9%
Pct. of Orig. Price Received	100.0%	98.2%	- 1.8%	98.5%	100.3%	+ 1.8%
Days on Market Until Sale	136	6	- 95.6%	16	14	- 12.5%
Inventory of Homes for Sale	9	1	- 88.9%	--	--	--
Months Supply of Inventory	3.3	0	- 100.0%	--	--	--

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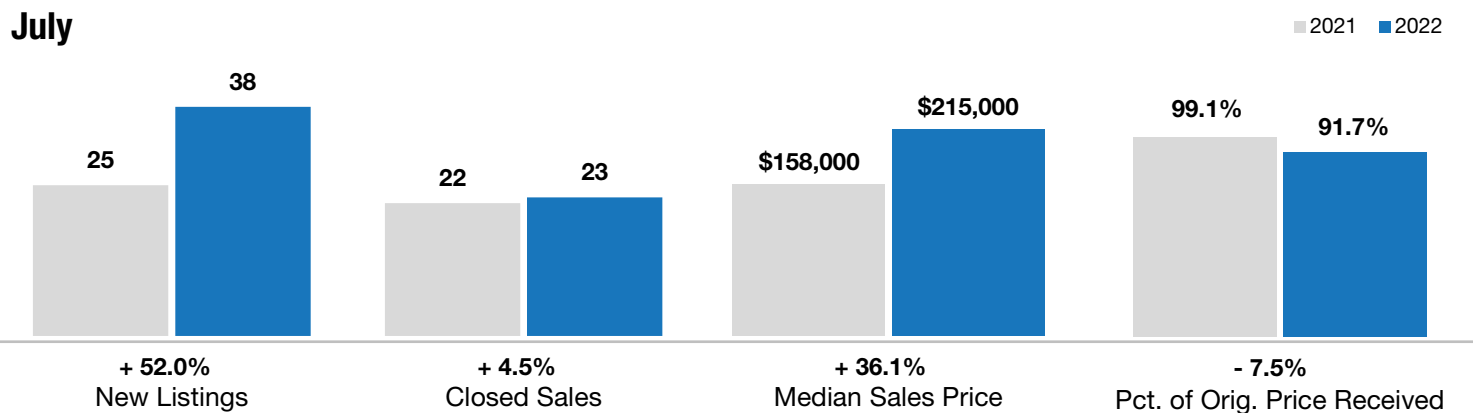


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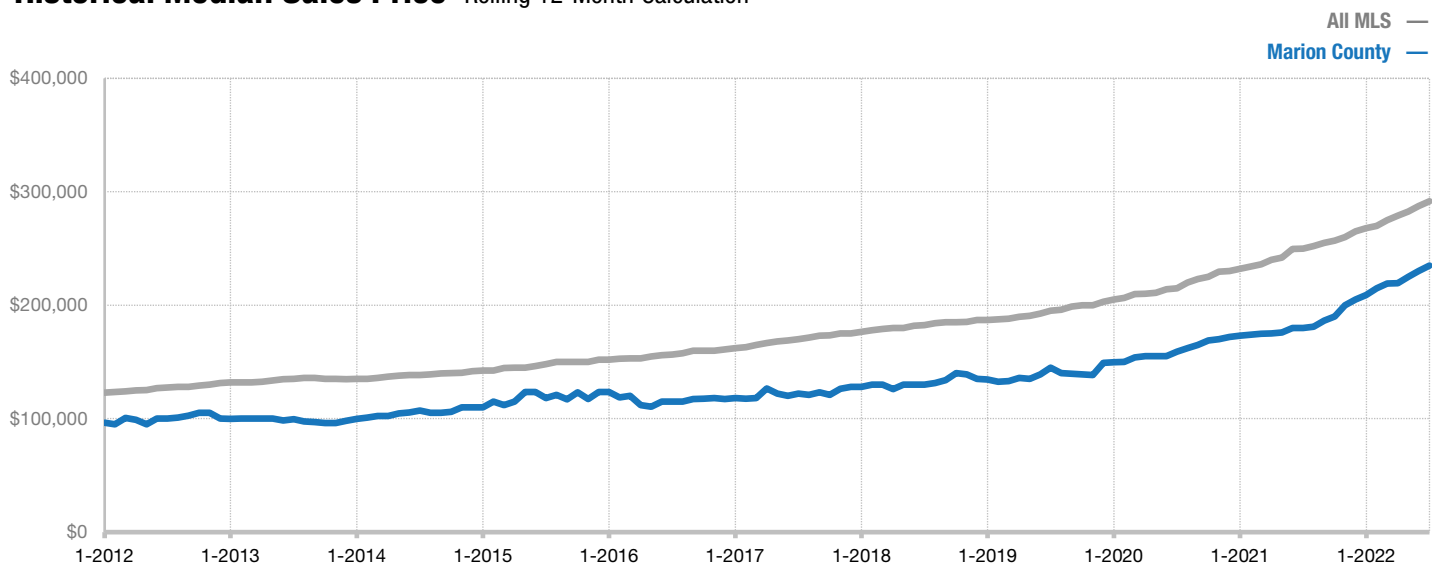
Marion County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	25	38	+ 52.0%	158	231	+ 46.2%
Closed Sales	22	23	+ 4.5%	136	162	+ 19.1%
Median Sales Price	\$158,000	\$215,000	+ 36.1%	\$180,000	\$233,000	+ 29.4%
Pct. of Orig. Price Received	99.1%	91.7%	- 7.5%	96.0%	95.5%	- 0.5%
Days on Market Until Sale	30	26	- 13.3%	45	32	- 28.9%
Inventory of Homes for Sale	40	63	+ 57.5%	--	--	--
Months Supply of Inventory	2.1	2.8	+ 33.3%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2022

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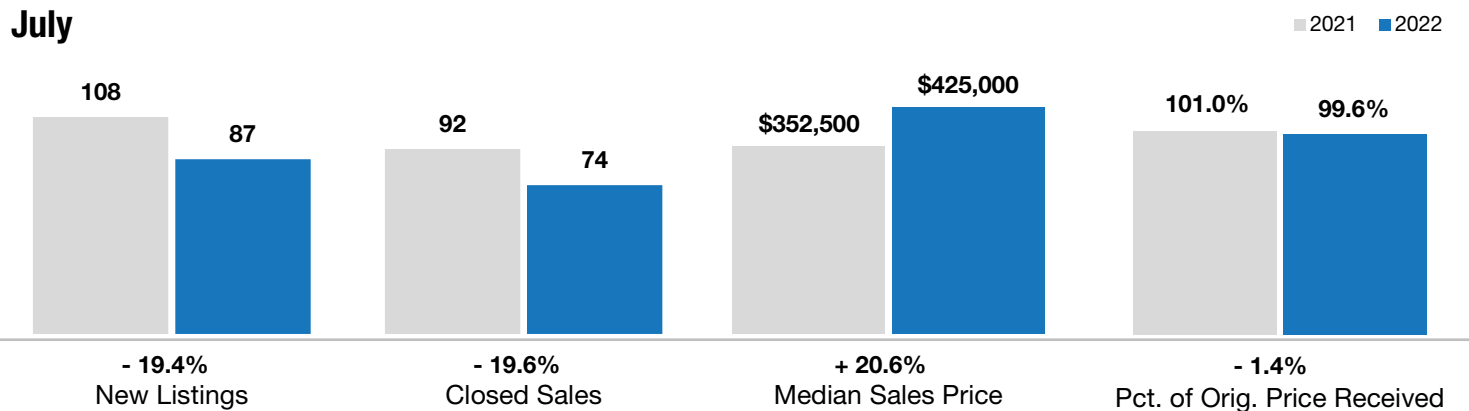


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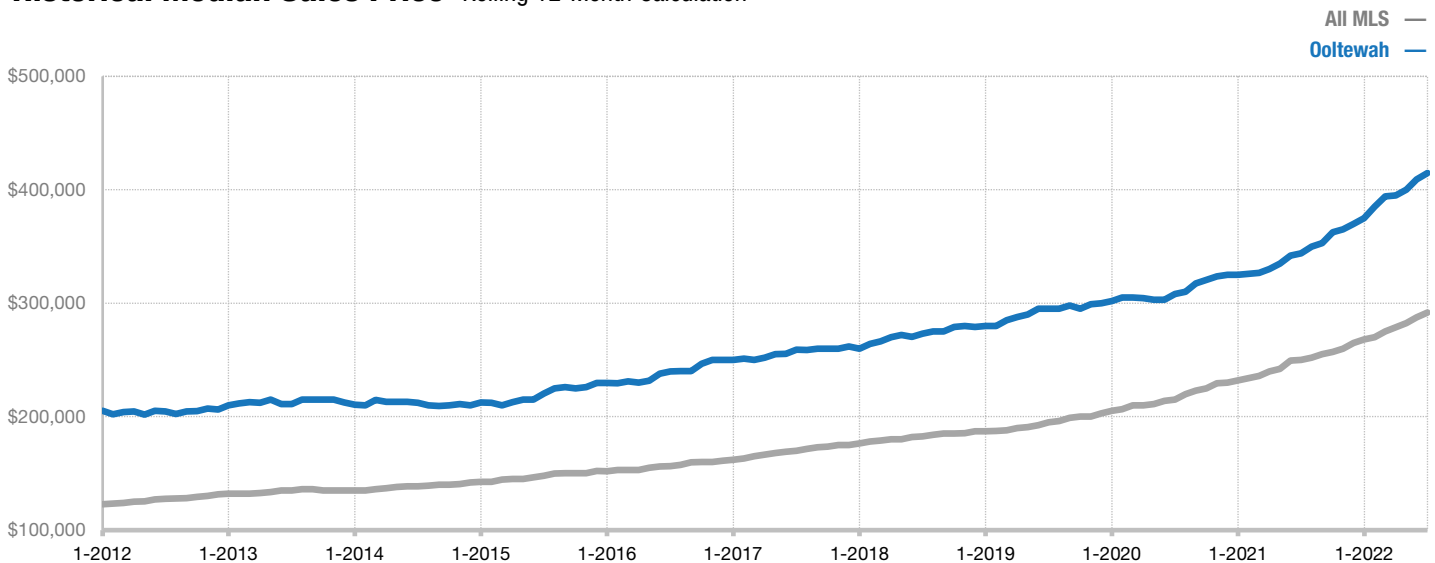
Ooltewah

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	108	87	- 19.4%	635	684	+ 7.7%
Closed Sales	92	74	- 19.6%	565	521	- 7.8%
Median Sales Price	\$352,500	\$425,000	+ 20.6%	\$358,431	\$439,000	+ 22.5%
Pct. of Orig. Price Received	101.0%	99.6%	- 1.4%	100.4%	101.1%	+ 0.7%
Days on Market Until Sale	12	21	+ 75.0%	29	17	- 41.4%
Inventory of Homes for Sale	93	113	+ 21.5%	--	--	--
Months Supply of Inventory	1.0	1.4	+ 40.0%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2022

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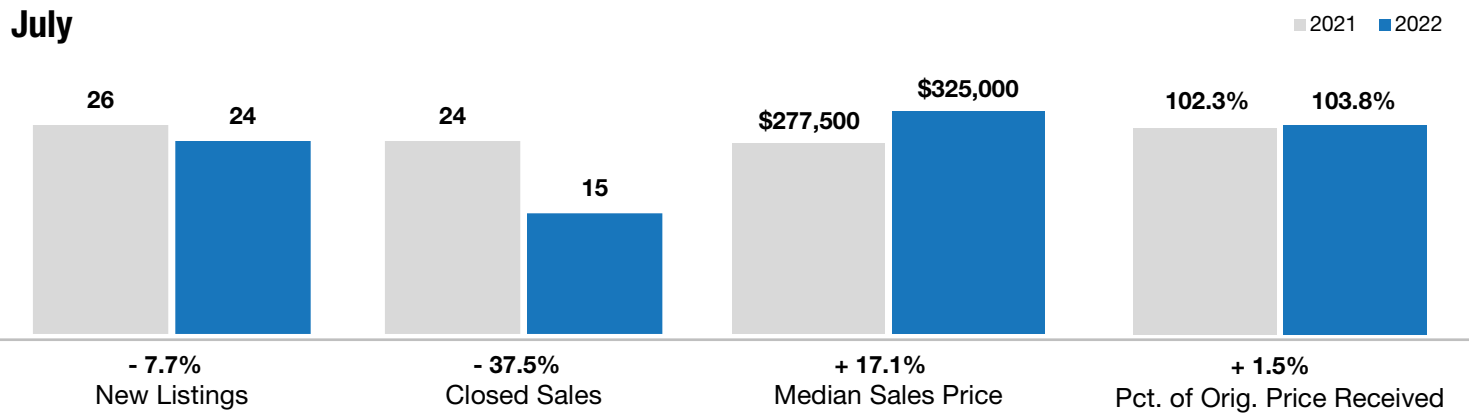


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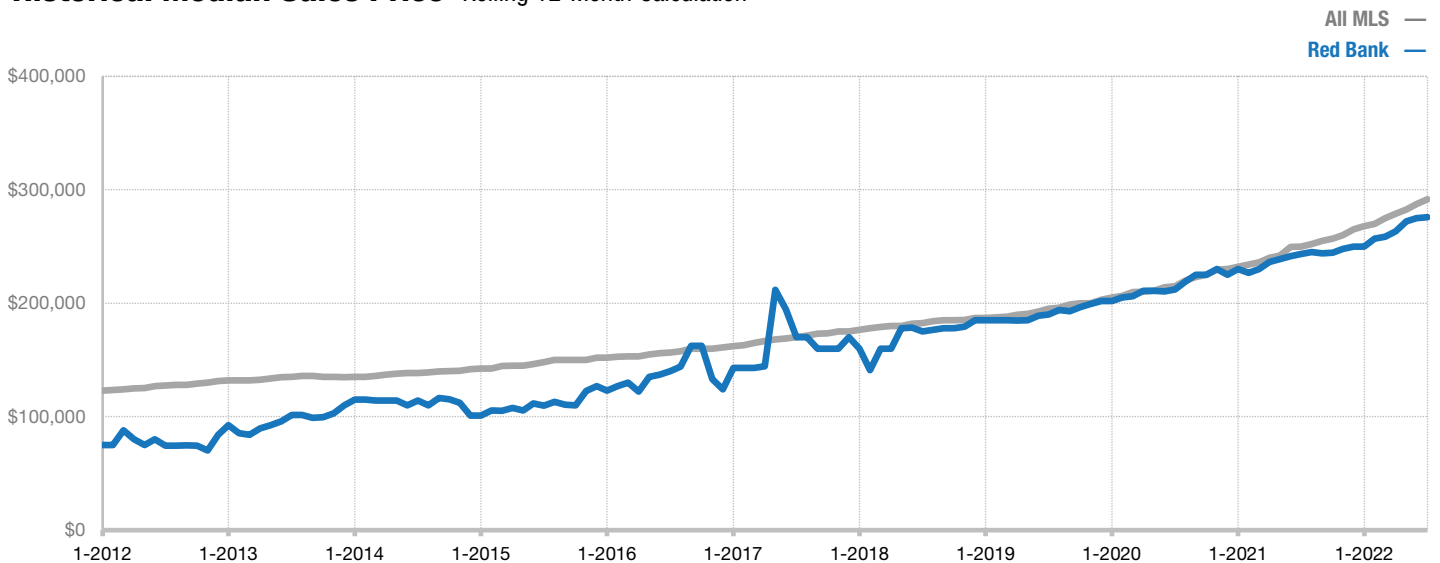
Red Bank

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	26	24	- 7.7%	158	121	- 23.4%
Closed Sales	24	15	- 37.5%	135	96	- 28.9%
Median Sales Price	\$277,500	\$325,000	+ 17.1%	\$244,000	\$299,050	+ 22.6%
Pct. of Orig. Price Received	102.3%	103.8%	+ 1.5%	101.0%	103.0%	+ 2.0%
Days on Market Until Sale	4	7	+ 75.0%	13	9	- 30.8%
Inventory of Homes for Sale	14	14	0.0%	--	--	--
Months Supply of Inventory	0.7	0.9	+ 28.6%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2022

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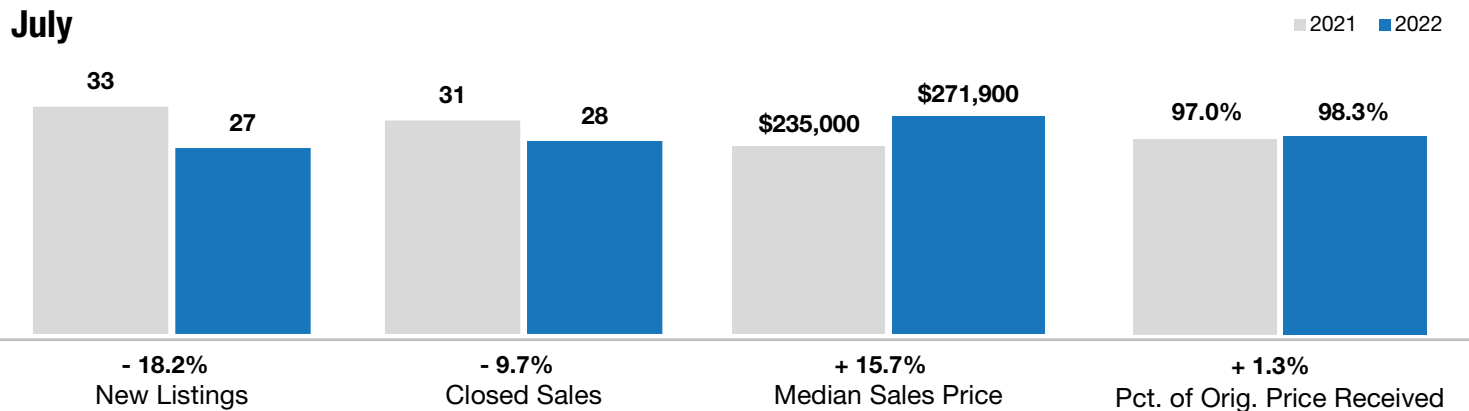


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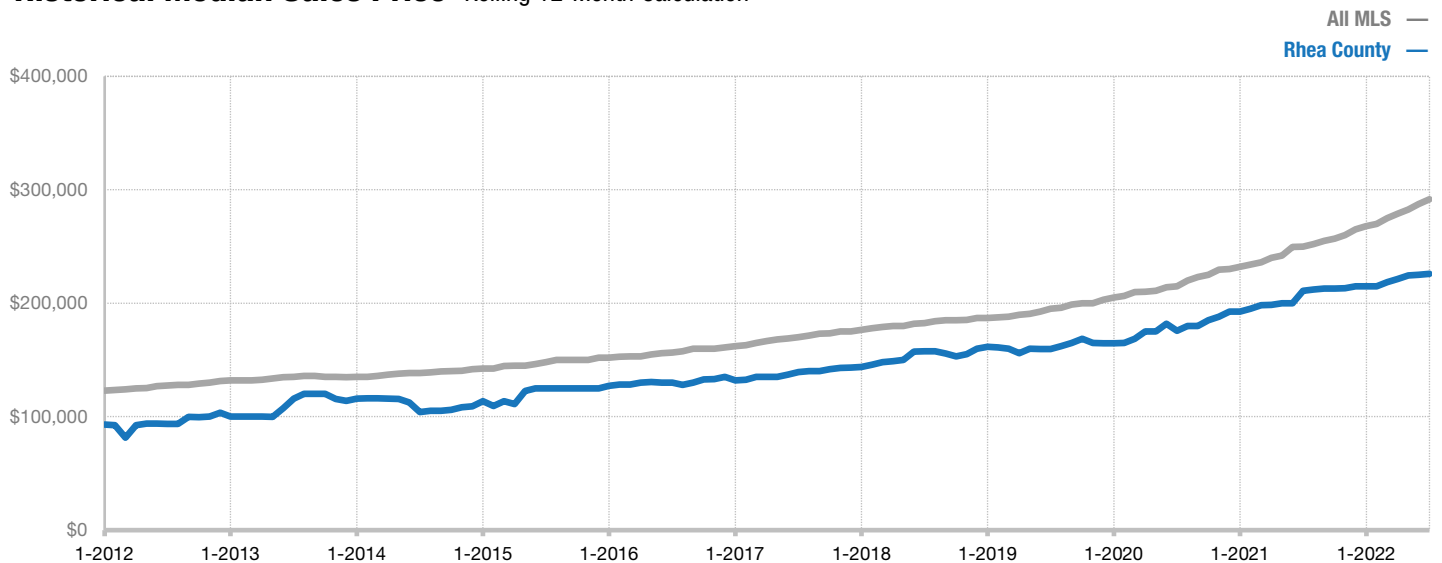
Rhea County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	33	27	- 18.2%	190	207	+ 8.9%
Closed Sales	31	28	- 9.7%	175	164	- 6.3%
Median Sales Price	\$235,000	\$271,900	+ 15.7%	\$215,000	\$235,000	+ 9.3%
Pct. of Orig. Price Received	97.0%	98.3%	+ 1.3%	96.7%	97.8%	+ 1.1%
Days on Market Until Sale	37	17	- 54.1%	43	22	- 48.8%
Inventory of Homes for Sale	39	47	+ 20.5%	--	--	--
Months Supply of Inventory	1.7	1.9	+ 11.8%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2022

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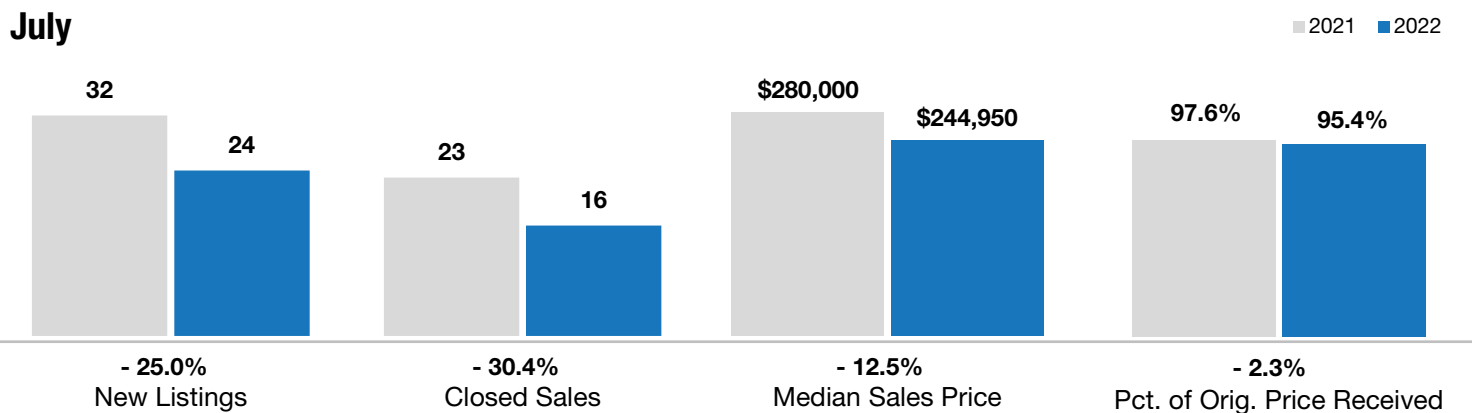


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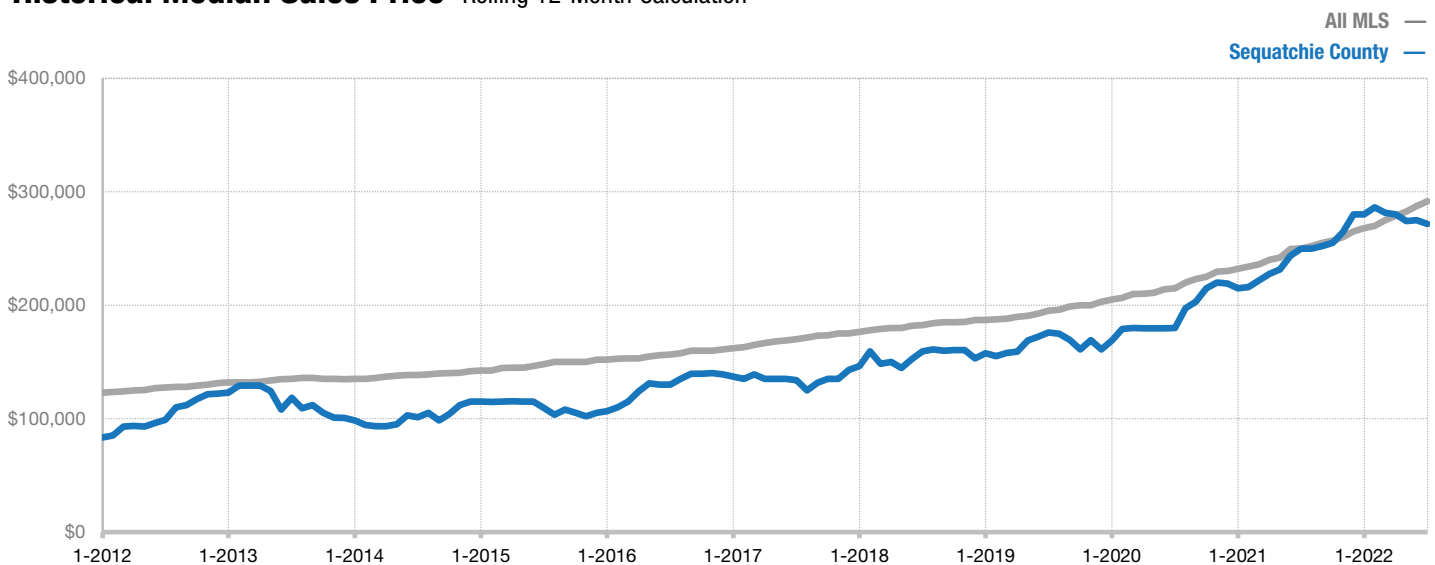
Sequatchie County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	32	24	- 25.0%	175	167	- 4.6%
Closed Sales	23	16	- 30.4%	130	111	- 14.6%
Median Sales Price	\$280,000	\$244,950	- 12.5%	\$271,500	\$250,000	- 7.9%
Pct. of Orig. Price Received	97.6%	95.4%	- 2.3%	98.2%	97.2%	- 1.0%
Days on Market Until Sale	26	30	+ 15.4%	32	29	- 9.4%
Inventory of Homes for Sale	44	46	+ 4.5%	--	--	--
Months Supply of Inventory	2.4	2.8	+ 16.7%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2022

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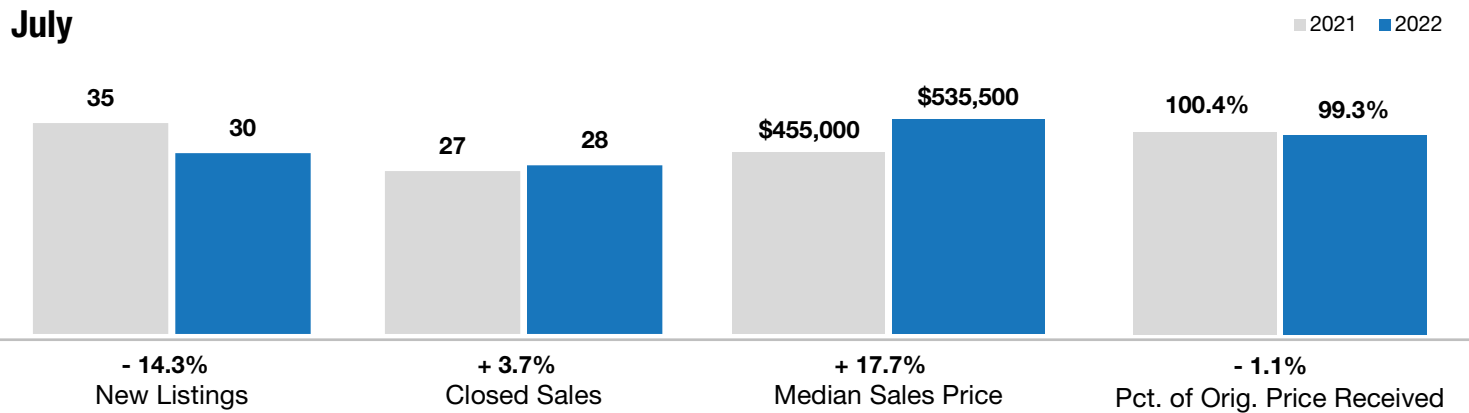
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Signal Mountain

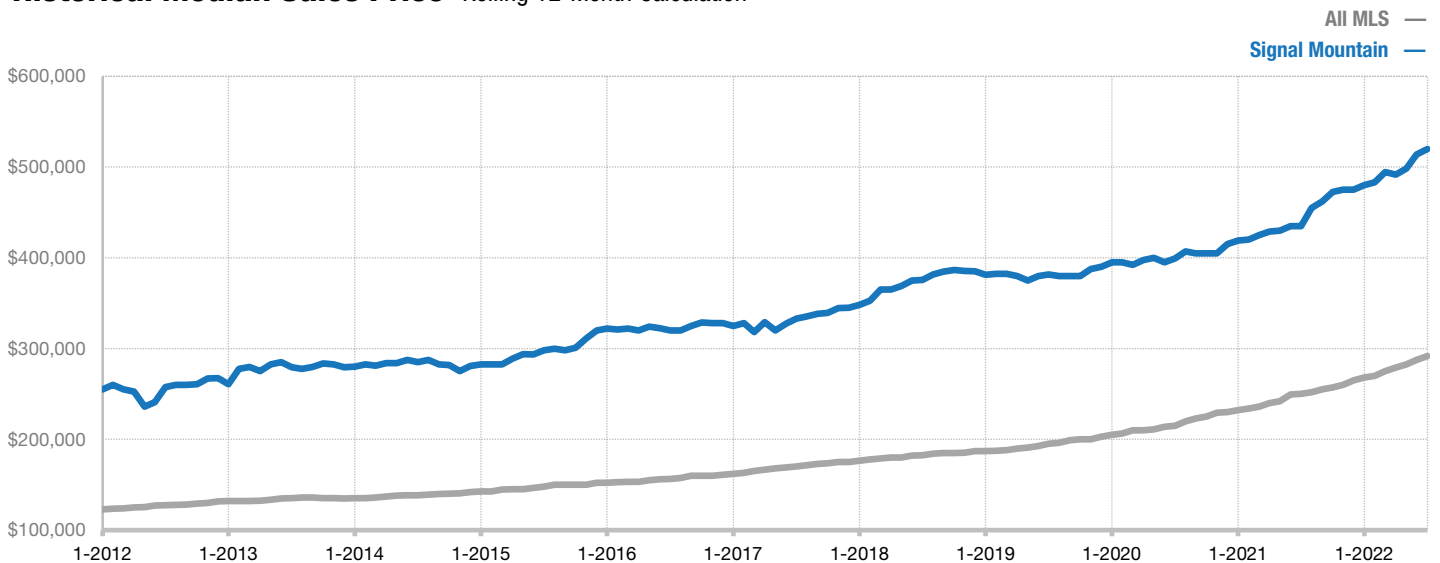
Hamilton County Only

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	35	30	- 14.3%	222	221	- 0.5%
Closed Sales	27	28	+ 3.7%	186	184	- 1.1%
Median Sales Price	\$455,000	\$535,500	+ 17.7%	\$459,500	\$537,063	+ 16.9%
Pct. of Orig. Price Received	100.4%	99.3%	- 1.1%	99.8%	100.4%	+ 0.6%
Days on Market Until Sale	38	6	- 84.2%	31	12	- 61.3%
Inventory of Homes for Sale	25	38	+ 52.0%	--	--	--
Months Supply of Inventory	0.9	1.4	+ 55.6%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2022

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St. Elmo / High Park / Avondale

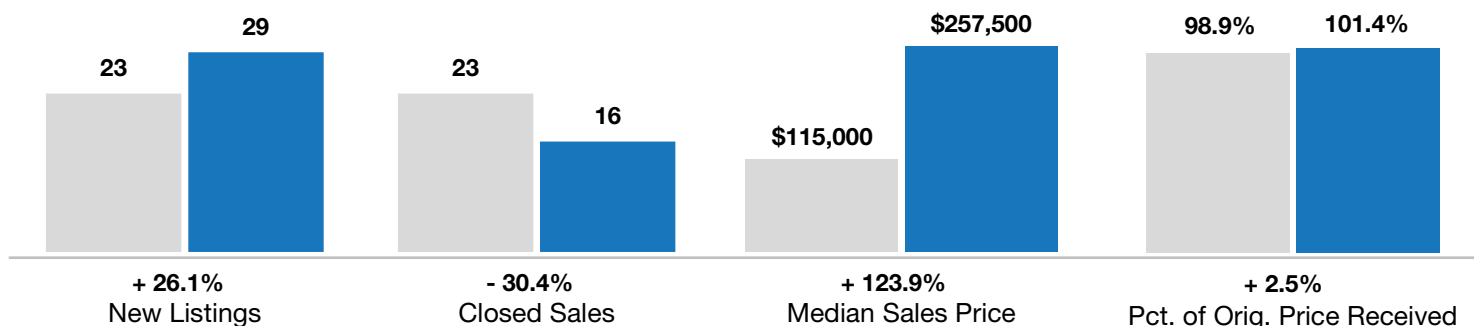
ZIP Codes: 37407, 37409 and 37410

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	23	29	+ 26.1%	160	166	+ 3.8%
Closed Sales	23	16	- 30.4%	132	109	- 17.4%
Median Sales Price	\$115,000	\$257,500	+ 123.9%	\$159,750	\$199,900	+ 25.1%
Pct. of Orig. Price Received	98.9%	101.4%	+ 2.5%	98.7%	99.7%	+ 1.0%
Days on Market Until Sale	12	11	- 8.3%	16	14	- 12.5%
Inventory of Homes for Sale	27	24	- 11.1%	--	--	--
Months Supply of Inventory	1.7	1.3	- 23.5%	--	--	--

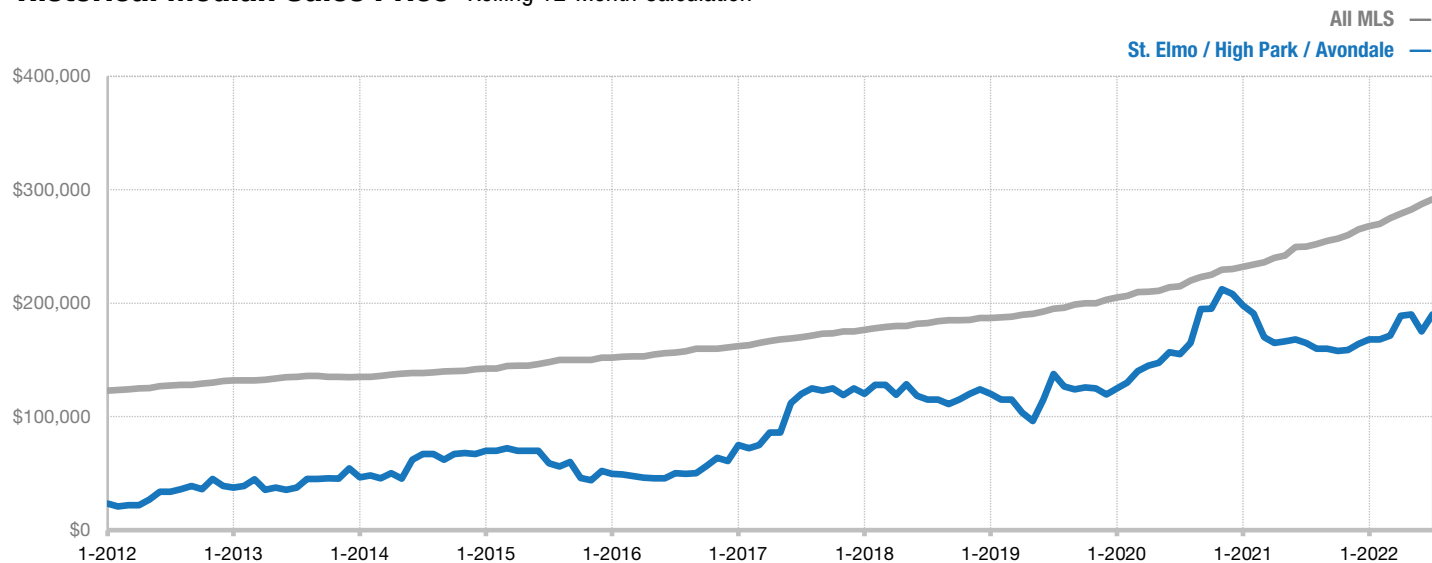
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July

■ 2021 ■ 2022



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2022

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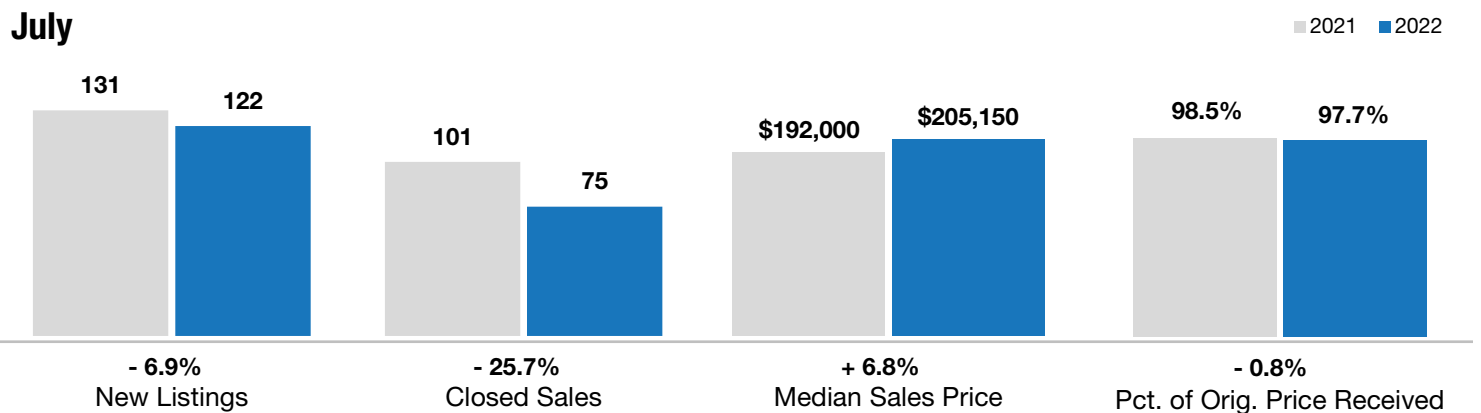


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Walker County

Key Metrics	July			YTD		
	2021	2022	Percent Change	2021	2022	Percent Change
New Listings	131	122	- 6.9%	693	700	+ 1.0%
Closed Sales	101	75	- 25.7%	555	537	- 3.2%
Median Sales Price	\$192,000	\$205,150	+ 6.8%	\$180,750	\$216,050	+ 19.5%
Pct. of Orig. Price Received	98.5%	97.7%	- 0.8%	97.6%	98.4%	+ 0.8%
Days on Market Until Sale	14	13	- 7.1%	24	16	- 33.3%
Inventory of Homes for Sale	139	144	+ 3.6%	--	--	--
Months Supply of Inventory	1.7	1.7	0.0%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.



Historical Median Sales Price Rolling 12-Month Calculation

