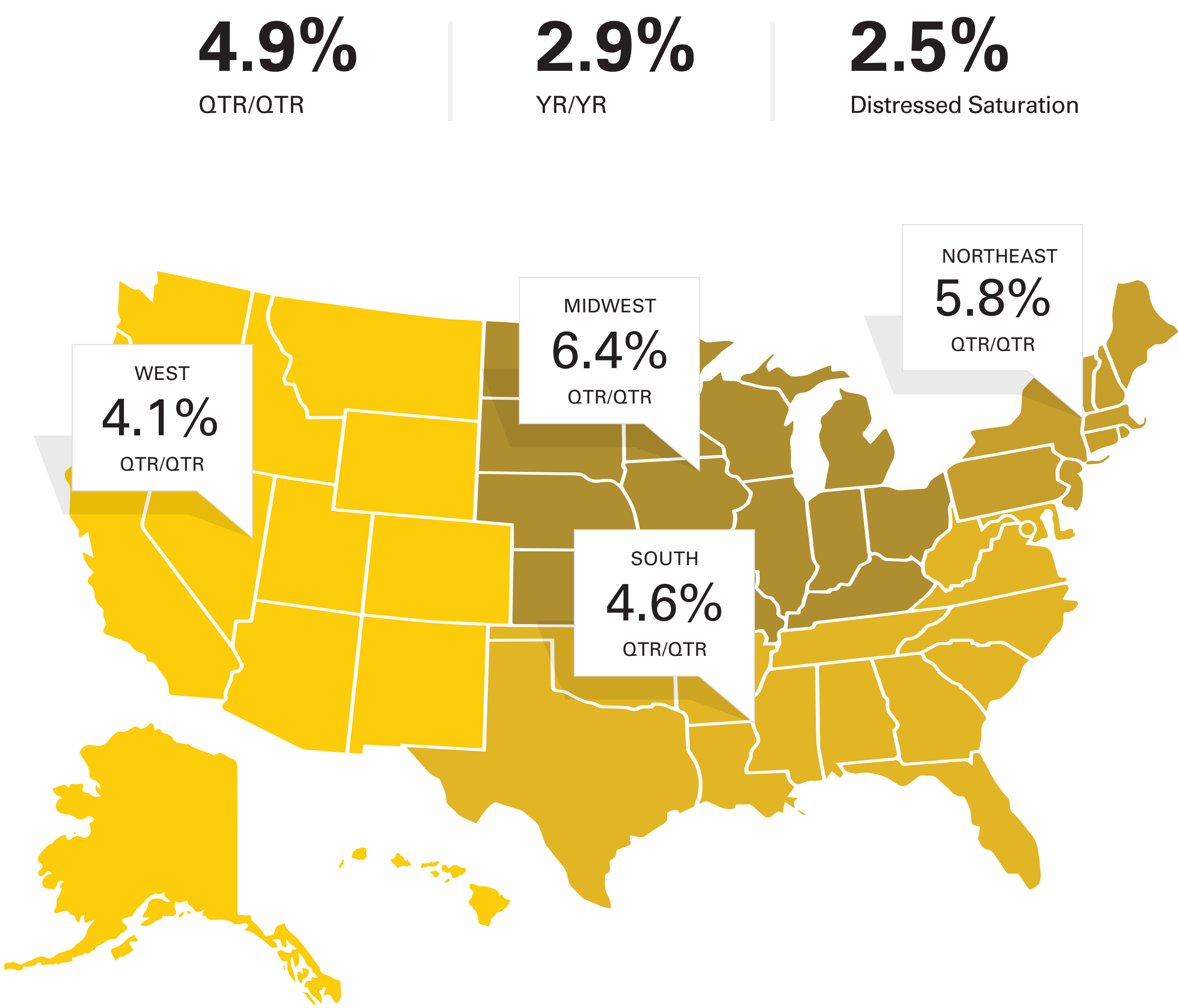


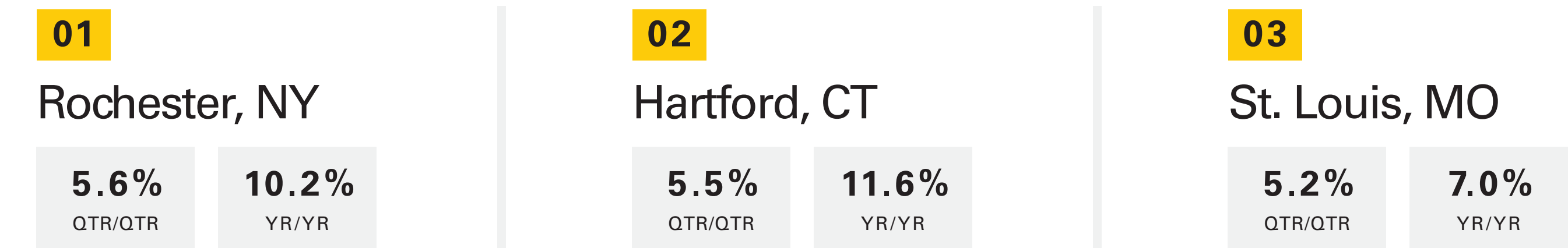
HDI™ Market Report

National Home Price Appreciation/Depreciation

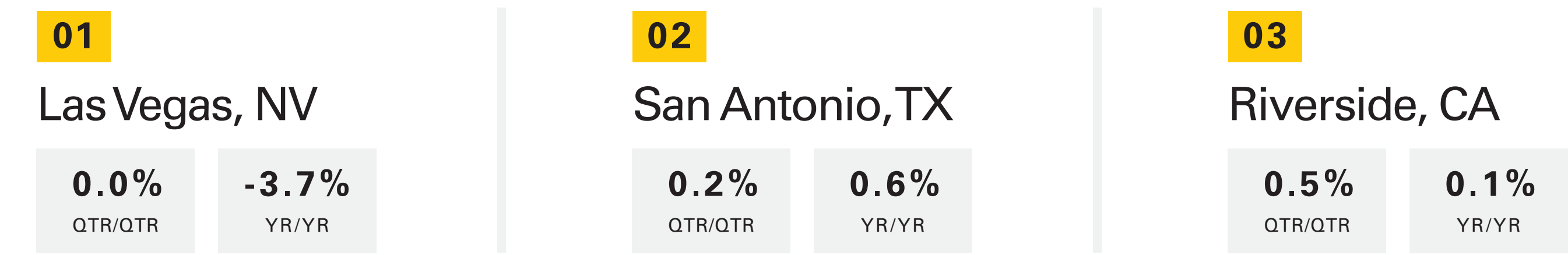


Highest & Lowest Performing Major Metros

Data through May 2023. Source: Clear Capital.



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Rochester, NY	5.6%	10.2%	2.6%	12.6%
02	Hartford, CT – West Hartford, CT – East Hartford, CT	5.5%	11.6%	4.0%	10.9%
03	St. Louis, MO	5.2%	7.0%	2.8%	8.3%
04	Milwaukee, WI – Waukesha, WI – West Allis, WI	5.2%	7.7%	2.9%	10.2%
05	Denver, CO – Aurora, CO – Lakewood, CO	5.1%	-1.8%	1.5%	-4.5%
06	Columbus, OH	4.8%	6.3%	2.6%	7.2%
07	Providence, RI – Warwick, RI	4.6%	8.4%	4.0%	6.9%
08	Baltimore, MD – Towson, MD	4.2%	6.0%	2.0%	6.1%
09	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	4.2%	-7.3%	1.8%	-7.1%
10	Philadelphia, PA – Camden, NJ – Wilmington, DE	4.1%	8.0%	3.5%	7.4%
11	Cincinnati, OH	4.1%	8.2%	1.6%	7.9%
12	Detroit, MI – Warren, MI – Dearborn, MI	4.0%	5.6%	2.5%	3.9%
13	Washington, DC – Arlington, VA – Alexandria, VA	3.7%	2.4%	2.4%	2.2%
14	Pittsburgh, PA	3.7%	5.8%	2.0%	8.5%
15	Oxnard, CA – Thousand Oaks, CA – Ventura, CA	3.7%	-0.9%	3.4%	-2.3%



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Las Vegas, NV – Henderson, NV – Paradise, NV	0.0%	-3.7%	2.8%	-3.7%
02	San Antonio, TX – New Braunfels, TX	0.2%	0.6%	0.0%	0.5%
03	Riverside, CA – San Bernardino, CA – Ontario, CA	0.5%	0.1%	4.8%	-1.3%
04	Houston, TX – The Woodlands, TX – Sugar Land, TX	1.0%	3.3%	7.9%	1.3%
05	Sacramento, CA – Arden, CA – Arcade, CA – Roseville, CA	1.2%	-7.0%	3.0%	-5.3%
06	Phoenix, AZ – Mesa, AZ – Scottsdale, AZ	1.2%	-2.4%	1.9%	-3.8%
07	Memphis, TN	1.6%	4.1%	2.3%	3.0%
08	Los Angeles, CA – Long Beach, CA – Anaheim, CA	1.6%	0.0%	3.8%	-3.1%
09	Virginia Beach, VA – Norfolk, VA – Newport News, VA	1.6%	6.3%	2.9%	6.2%
10	Bakersfield, CA	1.6%	2.7%	3.3%	0.0%
11	Orlando, FL – Kissimmee, FL – Sanford, FL	1.7%	8.5%	2.9%	7.5%
12	Dallas, TX – Fort Worth, TX – Arlington, TX	1.8%	-0.6%	2.5%	-0.3%
13	Fresno, CA	1.9%	1.3%	3.5%	0.7%
14	Chicago, IL – Naperville, IL – Elgin, IL	2.0%	5.5%	3.4%	5.4%
15	Urban Honolulu, HI	2.4%	-0.3%	2.1%	2.7%