GUAM COMPREHENSIVE HOUSING STUDY

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A Descriptive Analysis of Land and Home Sale Prices on Guam Between August 1991 and September 1992

A Report by:

PROPERTY RESEARCH AND DEVELOPMENT, INCORPORATED
A Division of Merrill and Associates, Incorporated

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and
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A Project of:

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Descriptive Analysis of Land and Home Sale Prices on Guam

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INTRODUCTION

In October 1992, Property Research and Development, Inc., a division of Merrill & Associates, Inc. specializing in real estate research and development was contracted by Duenas & Associates, Inc. under the auspices of the Guam Economic Development Authority (GEDA) to conduct an analysis of prevailing home and land prices on Guam. The specific objectives of the analysis were as follows:

- To compile current land sales prices for transactions over the past year covering as much of the island as possible.
- To segment the land price data according to location, zoning(A, R1, or R2), and infrastructure availability (power, water, sewer).
- To compile current single-family detached home sale prices for transactions conducted over the past 12 months.
- To analyze single-family sales price data by municipality and room configuration.
- To gather current condominium and townhouse sales prices for recorded transactions over the past 12 months.
- To classify and analyze multi-family sales price data by municipality and room configuration.

METHODOLOGY

To achieve the information objectives outlined in the preceding page, secondary research was conducted. Secondary data was obtained from the Guam Board of Realtors through the Multiple Listing Service (MLS). The MLS is currently the largest accessible repository of sales price information on the island. The MLS database represents approximately 30 to 40 percent of all transactions occurring on Guam according to leading brokers and realtors.

Given the highly sensitive and proprietary nature of the information requested, attempting to gather data from appraisers and title and escrow companies proved extremely difficult. Hence, the analysis which follows is based solely on transactions reported in the MLS during the period August 1991 thru September 1992. In order to provide a rich and relatively stable data set, a one year horizon was examined. A much longer time frame would have yielded less representative data considering the furious pace of expansion experienced during the late 1980's. According to leading brokers, real estate prices have stabilized over the past year and consequently provide a much better measure of prevailing home and land sale prices.

In addition to analyzing average prices, median prices were calculated for each key areas of analysis to provide a more accurate and representative assessment of current sales prices. The mean and median are statistical measures of central tendency. However, depending upon the distribution of values, mean prices may or may not accurately reflect the general characteristics of the data set being examined particularly in cases where extremely high values are encountered. In this situation, the median provides a statistically better measure of central tendency as it represents the halfway point of the data being analyzed. If the data set is symmetrically distributed without extremely high or low values, then the median and mean will be relatively close. Conversely, large differences between the median and mean reflects the existence of inordinately high or low values in the data set being analyzed.

Finally, statistically significant comparisons and assessments could not be made for a number of villages as there were too few or no sales transactions reported in the MLS during the timeframe examined. Consequently, it is important to understand that the data may or may not accurately reflect prevailing land and home prices in the area particularly in cases where only one or two sale transactions were reported.

EXECUTIVE SUMMARY

- The average price of agriculture zoned property throughout the island was approximately \$39.00 per square meter, while the average price of residential (R1) land was nearly \$82.00 per square meter. Multi-family (R2) property was by far the most expensive, averaging in excess of \$330.00 per square meter. Significant differences were measured between median and mean prices for R1 and R2 properties, reflecting the considerable variation in land prices reported over the past year. Median prices among R1 lots were 44 percent lower than mean prices, while median prices for R2 properties were 20 percent less than average prices.
- Among agriculture properties, the most expensive was located in Piti and Inarajan, in large part due to the unique characteristics of the properties sold. All of the land purchased in the municipalities of Piti and Inarajan were reportedly beachfront lots. The average price of properties in Piti and Inarajan were \$84.62 and \$99.56, respectively. Conversely, the least expensive properties were located in Sinajana. Agriculture zoned land in Sinajana averaged less than \$19.00 per square meter. Median and mean prices were relatively close with the exception of properties in Agat, Yigo, and Piti. Median prices in Agat and Piti were approximately \$10.00 per square meter lower than mean prices, while the median price in Yigo was \$10.00 per square meter higher than the average price.
- The most expensive residential (R1) property identified during the research period were located in the villages of Barrigada, Tamuning, Dededo, and Pago Bay. Barrigada properties averaged approximately \$188.00 per square meter, while Tamuning and Dededo lots averaged \$180.70 and \$177.00 per square meter, respectively. Pago Bay properties averaged nearly \$144.00 per square meter. The cheapest R1 properties were found in the village of Talafofo. Residential zoned land in Talafofo averaged less than \$31.00 per square meter. Median and mean prices among R1 properties in Agat and Tamuning varied signficantly. Median prices for Piti and Agat properties were at least \$15.00 per square meter higher than the average. No signficant differences were measured among other villages.

- The highest priced multi-family properties were located in Tamuning and Sinajana. Prices averaged in excess of \$400.00 per square meter in both villages. The lowest prices were reported for Mongmong and Nimitz Hill. Nimitz Hill properties averaged approximately \$156.00 per square meter while Mongmong land averaged nearly \$130.00 a square meter. Median and Mean prices were identical.
- Among agriculture properties, parcels with power, water, and sewer were the most costly, averaging \$45.81 per square meter. The most inexpensive agriculture lots were those providing only water. The average price of properties with water available on site was \$18.23 per square meter.
- Among residential properties, lots with power, water, and sewer were the highest. The average price of R1 land with complete utilities was approximately \$104.00 per square meter. The lowest priced residential properties were those sold without utilities which averaged \$44.04 per square meter.
- Interestingly, the most expensive multi-family zoned property which sold for \$500.00 per square meter did not have any utilities available on site. The least expensive R2 parcels were those with only power and water. These properties averaged approximately \$136.37 per square meter. The average price of R2 properties sold with complete utilities was approximately \$404.31 per square meter.
- Overall, two-bedroom single-family homes averaged \$170,250.00, while three
 and four-bedroom houses averaged \$203,692.00 and \$264,400.00,
 respectively. Only one five-bedroom home was sold over the past year. That
 home sold for \$477,500.00. Slight differences were measured between mean
 and median prices for all types of homes with the exception of five-bedroom
 houses.

- The most expensive two-bedroom single-family homes were located in the village of Tamuning. The average price of a Tamuning two-bedroom house was nearly \$250,000.00. Conversely, the least expensive two-bedroom home was found in Dededo, averaging \$127,000.00. Median and mean prices were identical.
- Three-bedroom homes were the most expensive in Agat, Tumon, and Tamuning in that order. The only home sold in Agat over the past year was also the highest priced at \$470,000. The average price of three-bedroom homes in Tumon and Tamuning were \$320,000.00 and \$283,000.00, respectively. The lowest prices were reported for Dededo, Barrigada, and Chalan Pago. All of the homes in these villages averaged less than \$190,000.00.
- The highest priced four-bedroom homes were located in Yona, Tamuning, and Piti. The average price of four-bedroom houses in Yona, Tamuning, and Piti were \$390,045.00, \$380,000.00, and \$340,000.00, respectively. The most inexpensive homes were located in Sinajana and Chalan Pago. Homes in these villages averaged less than \$171,000.00.
- Five-bedroom homes in Tamuning and Nimitz Hill were the most expensive, averaging in excess of \$400,000.00. No other five-bedroom houses were reportedly sold over the past year.
- The cost of multi-family housing was significantly lower than single-family housing. The aggregate average price of a one-bedroom condominium was approximately \$108,000.00, while two-bedroom units averaged nearly \$140,000.00. Three-bedroom condominiums averaged \$196,431.00 compared to \$255,000.00 for four-bedroom units. Median and mean prices were identical for one and two-bedroom condominiums. However, median prices among three and four-bedroom units were considerably lower. The median price of a three-bedroom condominium was approximately \$160,000.00, while the median price of a four-bedroom unit was \$210,000.00.
- Only Chalan Pago reported sales of one-bedroom units. Consequently, the average price of Chalan Pago condominiums mirrored that of the aggregate average.

- As expected, the highest priced two-bedroom condominiums were found in Tumon. Two-bedroom units in Tumon averaged \$210,000.00. The least costly two-bedroom units, averaging \$132,775.00, were reported in Chalan Pago. Median and mean prices varied only slightly between locations.
- The most expensive three-bedroom condominiums were reported in Tamuning, while the lowest priced three-bedroom condominiums were located in Chalan Pago and Dededo. The average price of a three-bedroom condominium in Tamuning was nearly \$248,000.00 compared to \$167,222.00 and \$163,931.00 in Dededo and Chalan Pago, respectively. As with two-bedroom units, median and mean prices were statistically even with the exception of condominiums in Tamuning, where the median price was \$60,000 more than the average price.
- Four-bedroom condominiums were sold in only two villages over the past year: Tumon and Yigo. The average price of a four-bedroom condominium in Tumon was \$282,500.00, while the average price of a four-bedroom unit in Dededo was \$200,000.00.

LAND PRICE ANALYSIS

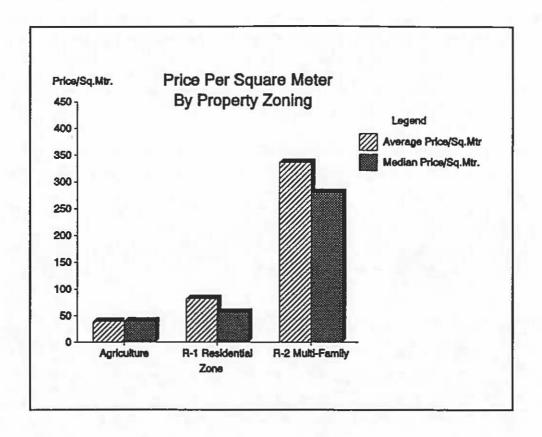
A total of 58 land transactions were reported in the Multiple Listing Service(MLS) over the past year. Of the 58 properties sold, 34 were Agriculture ("A"), 20 were Residential ("R1"), and 4 were Multi-Family ("R2") zoned.

Sale Prices by Zoning

The aggregate average price per square meter of Agriculture ("A) zoned property was approximately \$39.00, while residential (R1) zoned property averaged \$82.00 per square meter. Multi-family (R2) zoned land was the most expensive, averaging over \$330.00 per square meter.

FIII	ce By Property Zoning	r
Property Zoning	Average Price Per Square Meter	Median Price Per Square Meter
Agricultural	\$39.09	\$39.54
R-1, Residential	\$81.95	\$56.73
R-2, Multi-Family	\$336.56	\$280.28

There were no significant differences measured between mean and median prices for Agricultural property. However, mean and median prices for R-1 and R-2 properties varied substantially, with the widest spread observed for R-1 land. The median price of R-1 property was 44 percent less than the mean price. Similarly, the median price of R2 property was approximately 20 percent lower than the average price.



Sale Prices by Zoning by Location

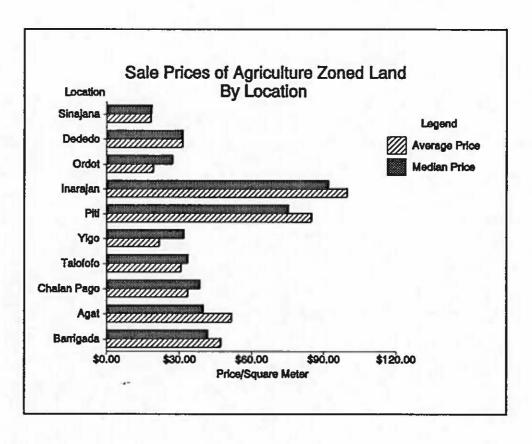
As shown below, land prices varied distinctly from location to location. Prices for Agriculture zoned land were the highest in Inarajan and Piti. Inarajan lots averaged approximately \$99.56 per square meter, while Piti property averaged nearly \$84.62 per square meter. All of the properties sold in the municipalities of Piti and Inarajan were beachfront lots, explaining the relatively high prices reported.

Conversely, the lowest land prices were found in the villages of Sinajana and Ordot. Agriculture zoned properties in both Sinajana and Ordot averaged less than \$19.00 per square meter. Notwithstanding the beachfront properties reported, land prices throughout the remainder of the island averaged between \$21.00 and \$51.00 per square meter.

		Madia Dais
Location	Average Price Per Square Meter	Median Price Per Square Meter
Barrigada	\$46.92	\$41.37
Agat	\$51.37	\$39.54
Chalan Pago	\$33.24	\$38.18
Talofofo	\$30.44	\$33.18
Yigo	\$21.32	\$31.61
Pago Bay	NRS	NRS
Piti	\$84.62	\$74.92
Mongmong	NRS	NRS
Nimitz	NRS	NRS
Yona	NRS	NRS
Inarajan	\$99.56	\$91.77
Ordot	\$18.83	\$26.91
Tamuning	NRS	NRS
Santa Rita	NRS	NRS
Dededo	\$31.07	\$31.07
Sinajana	\$17.99	\$18.18
Toto	NRS	NRS

Source: Guam Board of Realtors, Multiple Listing Service; NRS - No Recent Sale

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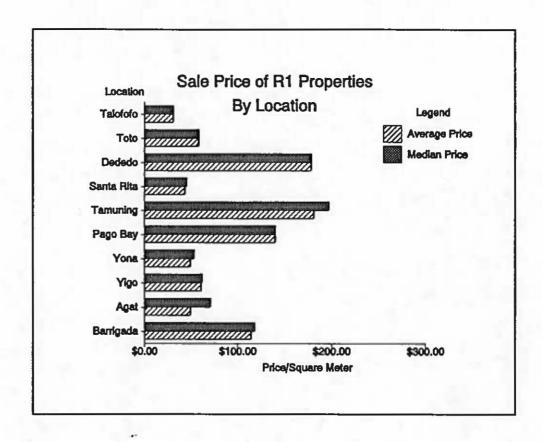
Ordot

As illustrated above, median and mean prices were relatively uniform with the exception of prices in the villages of Agat, Yigo, and Piti. Median prices in Piti and Agat were at least \$10.00 per square meter less, while median prices in Yigo were approximately \$10.00 more than average prices.

Residential (R1) zoned properties also varied significantly between locations. The most expensive R1 properties were located in Barrigada, Tamuning, Dededo, and Pago Bay. Barrigada properties averaged approximately \$188.00 per square meter, while Tamuning and Dededo lots averaged \$180.70 and \$177.00 per square meter, respectively. Pago Bay properties averaged nearly \$140.00 per square meter. Again, the exceptionally high prices observed in these villages is largely a function of some unique property characteristic attributable to the site such as views, road frontage, etc.

Location	Average Price Per Square Meter	Median Price Per Square Meter
Barrigada	\$188.32	\$177.42
Agat	\$48.94	\$70.20
Chalan Pago	NRS	NRS
Talofofo	\$30.35	\$30.35
Yigo	\$60.38	\$61.13
Pago Bay	\$139.93	\$139.93
Piti	NRS	NRS
Mongmong	NRS	NRS
Nimitz	NRS	NRS
Yona	\$48.96	\$52.58
Inarajan	NRS	NRS
Ordot	NRS	NRS
Tamuning	\$180.70	\$196.35
Santa Rita	\$42.92	\$44.81
Dededo	\$177.77	\$177.77
Sinajana	NRS	NRS
Toto	\$57.36	\$57.36

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The lowest R1 prices were found in the village of Talafofo. Residential zoned land averaged less than \$31.00 per square meter. Residential property throughout the island averaged between \$42.00 and \$60.00 per square meter. Median and mean prices varied significantly in the villages of Agat and Tamuning. Median prices in both villages were at least \$15.00 per square meter higher. No ostensible differences were measured among other villages.

Multi-family (R2) zoned land was by far the most expensive. All of the properties were sold for over \$100.00 per square meter, with the highest average prices being reported in the villages of Tamuning and Sinajana. Multi-family zoned property in both these villages averaged in excess of \$400.00 a square meter. average prices in Mongmong and Nimitz were two to three times lower. family land prices in Mongmong averaged less than \$130.00 per square meter, while prices in Nimitz averaged approximately \$156.00 per square meter.

Location	Average Price Per Square Meter	Median Price Per Square Meter
Barrigada	NRS	NRS
Agat	NRS	NRS
Chalan Pago	NRS	NRS
Talofofo	NRS	NRS
Yigo	NRS	NRS
Pago Bay	NRS	NRS
Piti	NRS	NRS
Mongmong _	\$129.99	\$129.99
Nimitz	\$156.25	\$156.25
Yona	NRS	NRS
Inarajan	NRS	NRS
Ordot	NRS	NRS
Tamuning	\$500.00	\$500.00
Santa Rita	NRS	NRS
Dededo	NRS	NRS
Sinajana	\$404.31	\$404.31
Toto	NRS	NRS

No Recent Sale

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Sale Prices by Infrastructure

As with zoning and location, the average sales price of property typically increased or decreased in direction relation to the availability of utilities (power, water, and sewer).

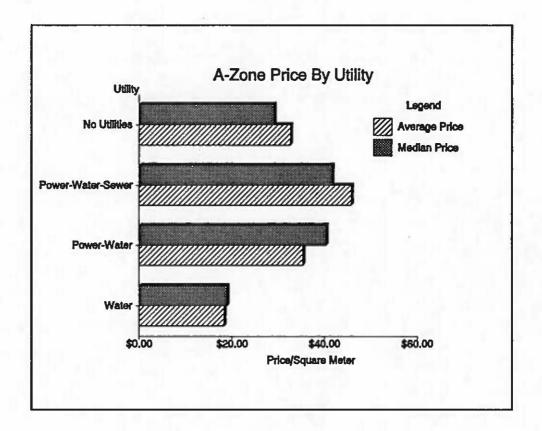
Among agriculture zoned properties, parcels with power, water, and sewer were the most expensive, averaging \$45.81 per square meter, while properties with power and water were considerably lower averaging approximately \$35.00 per square meter. Interestingly, properties without utilities averaged more than properties with water. The average price of properties with water was approximately \$18.23 per square meter, whereas properties without utilities averaged nearly \$33.00 per square meter.

Utilities	# of Properties	Average Price Per Square Meter	Median Price Per Square Meter
Power	NRS	NRS	NRS
Water	3	\$18.23	\$18.91
Sewer	NRS	NRS	NRS
Power Water	22	\$35.31	\$40.36
Power Sewer	NRS	NRS	NRS
Power Water Sewer	6	\$45.81	\$41.62
No Utilities	3	\$32.59	\$29.00
		NRS	NRS

Sale

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As graphically displayed below, median and mean prices varied marginally between the types of utilities offered.



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In comparison, the average price of R1 zoned properties offering power, water, and sewer, were substantially higher than the average price of agriculture properties with similar infrastructure. The average price of residential land with complete utilities (power, water, sewer) on site was approximately \$104.00 per square meter, more than twice the average price of agriculture properties with similar utilities.

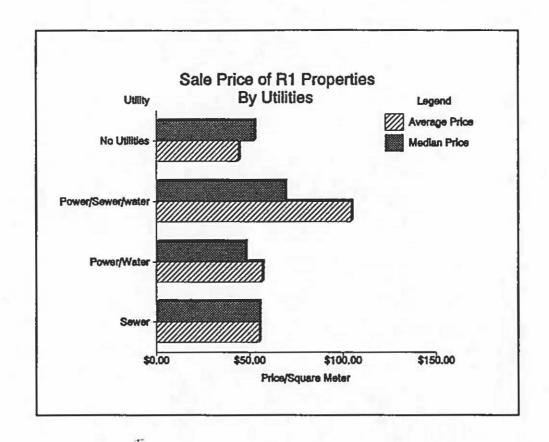
Residential property with sewer averaged nearly \$55.00 per square meter compared to \$56.61 for R1 properties with power and water. Vacant land without utilities averaged approximately \$44.00 per square meter.

Utilities	# of Properties	Average Price Per Square Meter	Median Price Per Square Meter
Power	NRS	NRS	NRS
Water	NRS	NRS	NRS
Sewer	1	\$54.99	\$54.99
Power Water	6	\$56.61	\$47.48
Power Sewer	NRS	NRS	NRS
Power Water Sewer	11	\$104.25	\$70.10
No Utilities	2	\$44.04	\$41.36

Source: Guam Board of Realtors, Multiple Listing Service; NRS-No Recent Sale

Median prices for properties with complete utilities were measurably higher than average prices. The median price for land with all utilities was approximately \$70.00 per square meter compared to the mean price of \$104.00.

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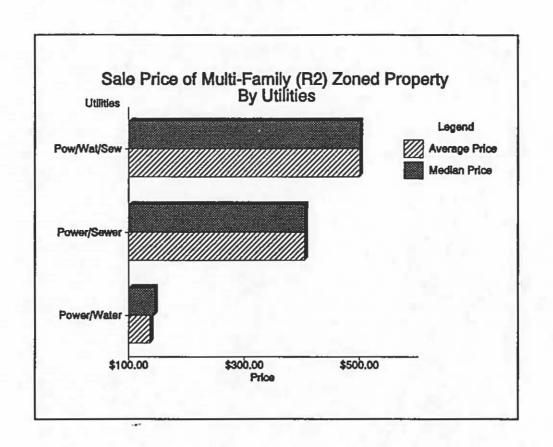


Multi-family (R2) zoned properties with power, water, and sewer were nearly four times as much as R1 zoned parcels with similar infrastructure. The average price per square meter of R2 property with all utilities was approximately \$400.00 compared to \$104.00 for R1 property. Multi-family lots with only power and water averaged less than \$136.00 per square meter, while properties without utilities averaged over \$500.00 per square meter. No ostensible differences were measured between median and mean prices.

Utility	# of Properties	Average Price Per Square Meter	Median Price Per Square Meter
Power	NRS	NRS	NRS
Water	NRS	NRS	NRS
Sewer	NRS	NRS	NRS
Power Water	2	\$136.37	\$143.12
Power Sewer	NRS	NRS	NRS
Power Water	1	\$404.31	\$404.31
No Utilities	1	\$500.00	\$500.00

Source: Guam Board of Realtors; Multiple Listing Service; NRS-No-Recent Sale

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SINGLE-FAMILY HOUSING

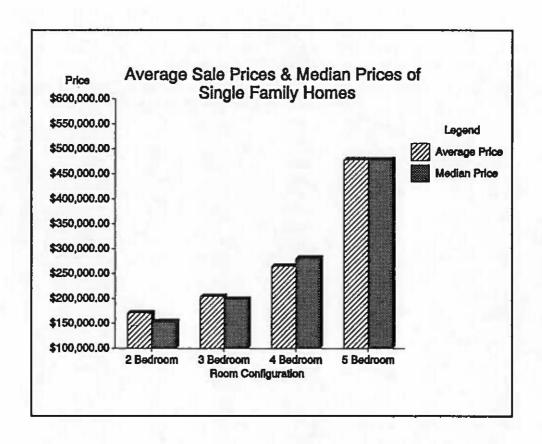
A total of 81 transactions were reported during the period August 1991, through September 1992. Of the 81 single-family homes sold, over 60 percent (50 units) were three-bedroom homes, approximately 31 percent (25 units) were four-bedroom houses, while some 5 (4 units) percent and 2 percent (2 units) were two and five-bedroom homes, respectively.

Average Sale Prices by Room Configuration

The pricing of existing single-family housing is currently far above the average household's purchasing ability (See Appendix B - Affordability Table). As shown in the table below, two-bedroom homes averaged approximately \$170,000.00 while three and four-bedrooms averaged \$203,692.00 and \$264,400.00, respectively. Not surprisingly, five-bedroom homes were the most expensive, averaging in excess of \$475,000.00. Median prices were clustered closely around the average with the widest variance observed for two-bedroom homes. The median price for two-bedroom houses was approximately \$152,500.00 compared to an average price of \$170,200.00.

Room Configuration	Average Price	Median Price
5 Bedroom	\$477,500	\$477,500
4 Bedroom	\$264,400	\$280,000
3 Bedroom	\$203,692	\$198,000
2 Bedroom	\$170,250	\$152,500

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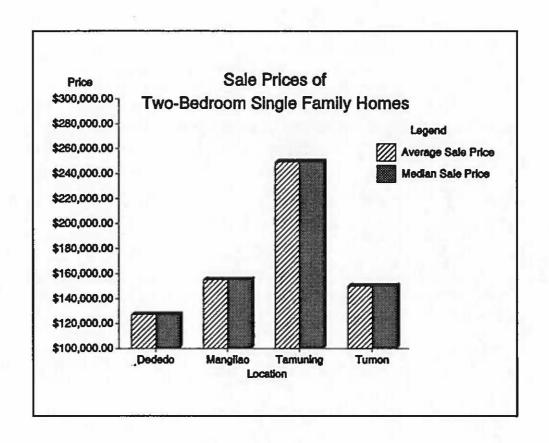
Single-family Home Prices by Location

As delineated in the table below, the highest average price for two-bedroom homes were observed for the village of Tamuning. Two-bedroom single-family homes in Tamuning averaged nearly \$250,000.00. The lowest priced two-bedrooms were reported in Dededo averaging \$127,000.00. The balance of the homes located in Mangilao and Yigo averaged \$155,000.00 and \$150,000.00, respectively.

Sale Price of Two-Bedroom Single-family Homes			
Location	Average Sale Price	Median Sale Price	
Agana Hts.	NRS	NRS	
Agat	NRS	NRS	
Barrigada	NRS	NRS	
Chalan Pago	NRS	NRS	
Dededo	\$127,000	\$127,000	
Mangilao	\$155,000	\$155,000	
Mong Mong	NRS	NRS	
Nimitz Hill	NRS	NRS	
Piti	NRS	NRS	
Santa Rita	NRS	NRS	
Sinajana	NRS	NRS	
Tamuning	\$249,000	\$249,000	
Toto	NRS	NRS	
Tumon	NRS	NRS	
Yigo	\$150,000	\$150,000	
Yona	NRS	NRS	

Source: Guam Board of Realtors, Multiple Listing Service; NRS2No Recent Sale

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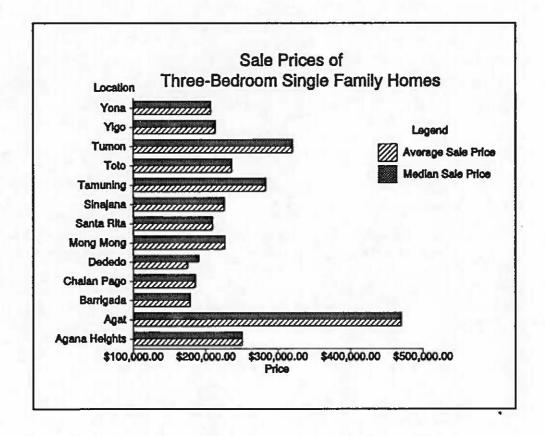


The most expensive three-bedroom home sold over the past year was found in Agat, the price of which was nearly \$500,000.00. The next most expensive locations were Tamuning and Tumon. The average price of a three-bedroom home located in Tumon was \$320,000, while three-bedroom homes in Tamuning averaged approximately \$283,000.00. In contrast, homes in Dededo, Barrigada, and Chalan Pago were the lowest, averaging less than \$190,000.00.

Location	Average Sale Price	Median Sale Price	
•	Tivorage base Thee	1,100,111,100	
Agana Hts.	\$250,000	\$250,000	
Agat	\$470,000	\$470,000	
Barrigada	\$178,000	\$178,000	
Chalan Pago	\$185,000	\$185,000	
Dededo	\$174,400	\$190,000	
Mangilao	NRS	NRS	
Mong Mong	\$226,000	\$226,000	
Nimitz Hill -	NRS	NRS	
Piti	NRS	NRS	
Santa Rita	\$208,750	\$208,750	
Sinajana	\$225,000	\$225,000	
Tamuning	\$282,500	\$282,500	
Toto	\$235,500	\$235,500	
Tumon	\$320,000	\$320,000	
Yigo	\$212,500	\$212,500	
Yona	\$206,500	\$206,500	

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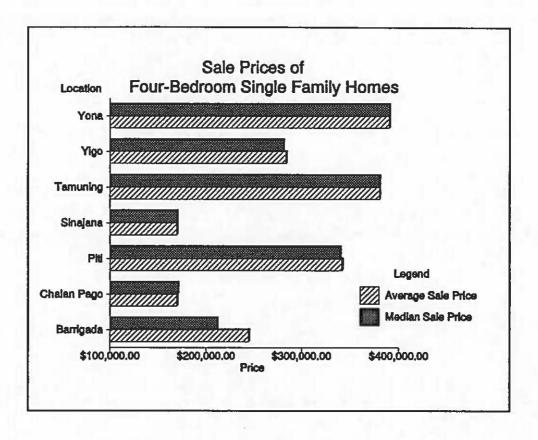
As illustrated below, average home prices in the municipalities of Agana Heights, MongMong, Santa Rita, Sinajana, Toto, Yigo, and Yona ranged between \$206,500.00 and \$250,000.00. As with two-bedroom single-family units, median prices among three-bedroom homes located in the various villages were identical to mean prices with the exception of units in Dededo. The median price of a Dededo three-bedroom home was \$16,000.00 or approximately 9 percent higher than the mean price.



Four-bedroom homes throughout the island ranged between a low of \$169,000.00 and a high of \$390,000.00. The lowest prices were observed for Chalan Pago and Sinajana, while the highest was found in Yona. Prices in Tamuning and Piti were also exceptionally high, averaging in excess of \$340,000.

Location	Average Sale Price	Median Sale Price	
Agana Hts.	NRS	NRS	
Agat	NRS	NRS	
Barrigada	\$245,000	\$211,500	
Chalan Pago	\$169,000	\$170,000	
Dededo	NRS	NRS	
Mangilao	NRS	NRS	
Mong Mong	NRS	NRS	
Nimitz Hill-	NRS	NRS	
Piti	\$341,875	\$340,000	
Santa Rita	NRS	NRS	
Sinajana	\$169,000	\$169,000	
Tamuning	\$380,000	\$380,000	
Toto	NRS	NRS	
Tumon	NRS	NRS	
Yigo	\$284,000	\$281,000	
Yona	\$390,045	\$390,045	

NRS-No Recent Sale

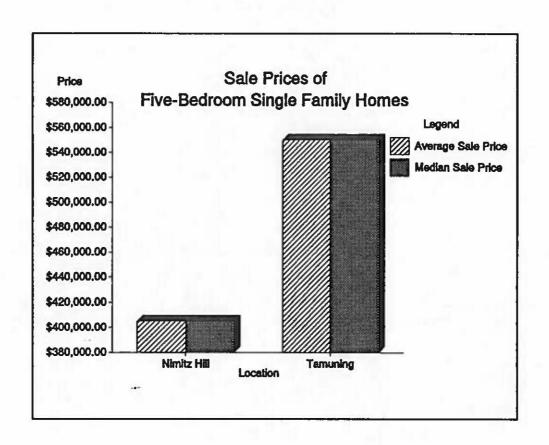


With the exception of Barrigada, four-bedroom mean and median prices for each municipality did not vary significantly. The median price for homes in Barrigada were \$33,500.00 or 16 percent lower than the average.

Only two five-bedroom homes located in Tamuning and Nimitz Hill were sold over the past year for over \$400,000.00. The table below displays the prevailing mean and median prices for five-bedroom homes on the island.

Location	Average Sale Price	Median Price
Agana Hts.	NRS	NRS
Agat	NRS	NRS
Barrigada	NRS	NRS
Chalan Pago	NRS	NRS
Dededo	NRS	NRS
Mangilao	NRS	NRS
Mong Mong	NRS	NRS
Nimitz Hill	\$405,000	\$405,000
Piti	NRS	NRS
Santa Rita	NRS	NRS
Sinajana	NRS	NRS
Tamuning	\$550,000	\$550,000
Toto	NRS	NRS
Tumon	NRS	NRS
Yigo	NRS	NRS
Yona	NRS	NRS

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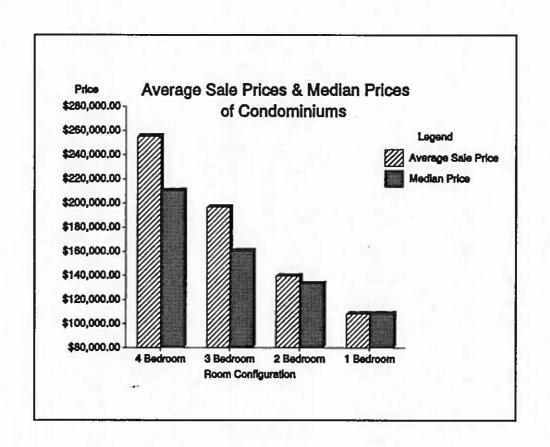
MULTI-FAMILY HOUSING

As with single-family housing, a total of 81 multi-family units consisting of both condominiums and townhouses were sold over the past year. Of the 81 condominiums examined, 39 units were configured as two-bedrooms, 35 were three-bedrooms, 4 were one-bedroom units, and 3 were four-bedrooms.

Average Sale Prices by Room Configuration

As displayed below, the aggregate average sales price of a one bedroom condominium unit was approximately \$108,000.00, while two-bedroom units averaged nearly \$140,000.00. Three-bedroom condominiums averaged \$196,431.00 compared to \$255,000.00 for four-bedroom units. Median prices for three and four-bedroom condominiums were substantially lower than mean prices. The median price of a three-bedroom unit was approximately \$160,000.00 compared to \$210,000.00 for a four-bedroom condominium.

Sale Price & Median Price of Condominiums				
Room Configuration	Average Sale Price	Median Price		
4 Bedroom	\$255,000	\$210,000		
3 Bedroom	\$196,431	\$160,000		
2 Bedroom	\$139,359	\$133,000		
1 Bedroom	\$108,000	\$108,000		
1 Bedroom Source: Guam Board of Realton		\$108,000		



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Multi-Family Home Prices by Location

Understanding the variation in prices attributable to location, each of the condominiums sold over the past year were analyzed according to village. Average prices for each room type for each village is provided in the following analysis.

Chalm PAGO

The only one-bedroom condominiums sold over the past year was reported in Mangilao. The average price of one bedroom condominiums was approximately \$108,000.00.

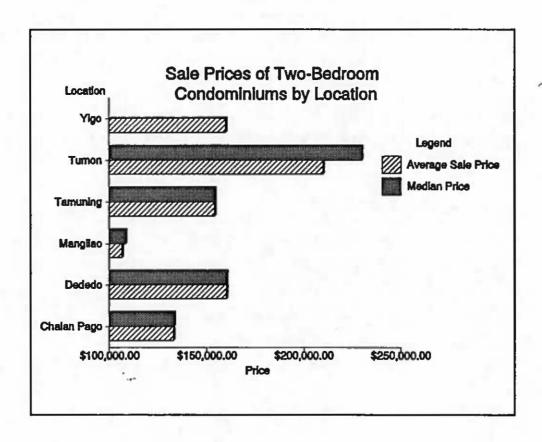
Location	Average Sale Price	Median Price
Chalan Pago	\$108,000	\$108,000
Dededo	NRS	NRS
Harmon	NRS	NRS
Mangilao	NRS	NRS
Tamuning	NRS	NRS
Tumon	NRS	NRS
Yigo	NRS	NRS

Source: Guam Board of Realtors; Multiple Listing Service; NRS-No Recent Sale Not surprisingly, the highest priced two-bedroom condominiums were located in the municipality of Tumon, while the lowest priced units were sold in Mangilao. Two-bedroom condominium in Tumon averaged \$210,000.00 compared to \$106,563.00 in Mangilao.

Location	Average Sale Price	Median Price
Chalan Pago	\$132,775	\$133,000
Dededo	\$160,000	\$160,000
Harmon	NRS	NRS
Mangilao	\$106,563	\$108,500
Tamuning	\$154,000	\$154,000
Tumon	\$210,000	\$230,000
Yigo	\$159,667	\$145,000

Listing Service; NRS-No Recent Sale

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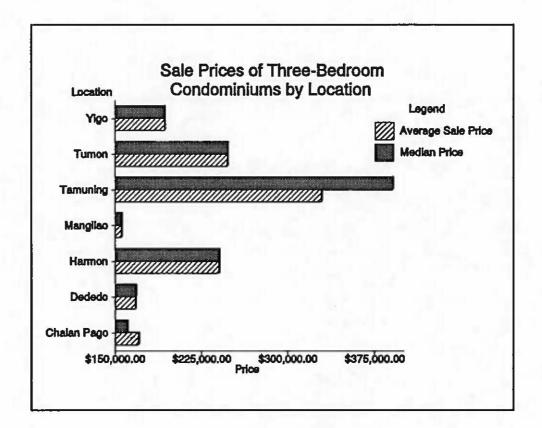


As illustrated above, median and mean prices for two-bedroom units were relatively uniform with the exception of condominiums in Tumon. Median prices in Tumon were \$20,000.00 more than the average.

The most costly three-bedroom units were found in Tamuning, Tumon, and Harmon. Three-bedroom units located in Tamuning averaged \$329,200.00 while units in Tumon and Harmon averaged \$247,500.00 and \$240,000.00, respectively. Three-bedroom condominiums were the least expensive in Mangilao, averaging \$155,000.00. Average prices for units in other locations ranged between approximately \$164,000.00 and \$192,500.00.

Location	Average Sale Price	Median Price
Chalan Pago	\$163,931	\$160,000
Dededo	\$167,222	\$167,500
Harmon	\$240,000	\$240,000
Mangilao	\$155,000	\$155,000
Tamuning	\$329,200	\$390,000
Tumon	\$247,500	\$247,500
Yigo	\$192,500	\$192,500

As displayed below, the median price of a three-bedroom unit in Tamuning was nearly \$70,000.00 more than the average. Only slight differences were measured among other villages.

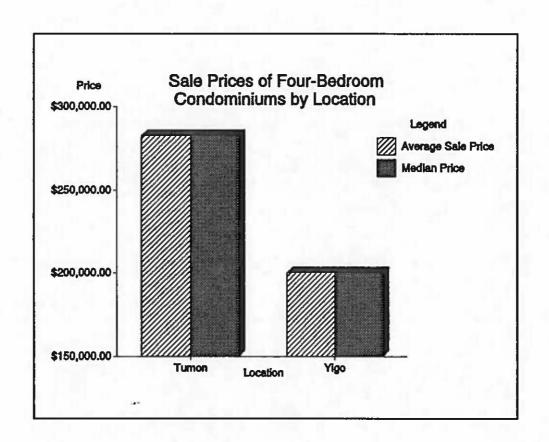


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Four-bedroom condominiums were sold in only two villages over the past year: Yigo and Tumon. Four-bedroom units in Yigo were 40 percent lower than average prices in Tumon. The average price of a four-bedroom condominium in Tumon was approximately \$282,000.00, compared to \$200,000.00 in Yigo. Median and mean prices were identical.

Location	Average Sale Price	Median Price
Chalan Pago	NRS	NRS
Dededo	NRS	NRS
Harmon	NRS	NRS
Mangilao	NRS	NRS
Tamuning	NRS	NRS
Tumon	\$282,500	\$282,500
Yigo	\$200,000	\$200,000

Property Research & Development, Inc.



CONCLUSIONS

Overall, land prices for multi-family parcels were the most expensive, averaging over \$330.00 per square meter followed by residential properties (R1) which averaged approximately \$82.00 per square meter. Agriculture zoned lots were the least expensive and most accessible to most residents as evidenced by the large number of agriculture property sold over the past year. Agriculture properties currently average less than \$40.00 per square meter.

With respect to housing, single-family and multi-family homes were equally expensive. The average price of a three-bedroom home was approximately \$203,692.00 compared to \$196,431 for a three-bedroom condominium. The least expensive housing were found in Mangilao, Dededo, and Chalan Pago, while the most expensive homes were predominantly from Tumon and Tamuning.

Appendix A: MLS Data

MLS Number	Property Description	asking price sold price	date listed date sold
	Condo-2BR/2BA-H Tumon-#1206 Yamanoi Condo Lt 5076-1-R7	285,000 230,000	9/22/92
910710	Condo-3BR/2BA-H Tumon-#306, Villa Gi Papa Ladera Lt 5076-R4-6NEW-2	145,000 145,000	7/24/92
910539	Condo-4BR/2BA-H Tumon-411 Tumon Holiday Manor Lt 5078-3-1-R1	398,000 355,000	4/14/92
920434	Condo•4BR/2.5BA•PUD Yigo•#11 Dasco Ct., Perez Acres Lt 135, Tr 1043, Unit 3	225,000 210,000	
910397	Condo•3BR/1.5BA•PUD Yigo•#10 Baki Court, Perez Acres Lt 17, Unit 1, Tr 1043	199.900 195,000	
920026 910688		189,000 200,000 190,000	10/1//91
920355	Condo 2BR/1BA PUD Yigo #3 Felix Ct, Perez Acres Lt 176, Unit 4, Tr 1043	150,000 145,000	
900824	Condo-2BR/1BA-PUD Yigo-#3 Felix Ct., Perez Acres Lt 176, Blk Unit 4, Tr 1043	150,000 145,000	
910610	Condo 4BR/2BA PUD Yigo #13 Felix Court, Perez Acres Lt 171 UNIT 4, Tr 1043	290,000 200,000	
920180	Condo•2BR/2BA•R-2 Tamuning•#5A Farenholt Garden Lt 2148-3-5	19º,300 183,000	
חבאווכנו	CrodredRP4PA=P?	140.000	6175197
920270	Condo•3BR/2BA•R-2 Dededo•A-22 Villa Rosario Lt 10064-N-3	165,000 160,000	6/4/92 8/21/92
920272	Condo-2BR/1BA-R-2 Tumon-#308 Tumon View Phase II Lt 5076-R4-6NEW-R3	143,650 130,000	
910745	Condo•2BR/1BA•R-2 Tamuning•A-38 Dai Ichi Condo Lt 5147-1-3-1	155,500 125,000	
920466	Condo-2BR/1BA-R-2 Tumon-#1006, Blue Pacific Lattice Lt 5119-R14	230,000 230,000	6/5/91 7/8/92
920057	Condo-3BR/2BA-R-2 Tamuning-Unit 2B, Sagan Bonita Lt 2146-1-10	255,000 255,000	2/4/92 6/29/92

MLS Number	Property Description	asking price sold price	date listed date sold
	Condo 2BR/1.5BA R-2 Dededo 201 Woodland Townhomes Lt 2, Tr 1-31A	155,000 160,000	
920395	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens C212 Lt 3381-9New	160,000 160,000	
920385	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens M101 Lt 3381-9New	160,000 160,000	6/5/92 6/5/92
920191	Condo-2BR/1BA-R-2 Mangilao-311 University Manor Condos Lt 5365-5-1	95,000 92,000	
920403	Condo•2BR/2BA•R-2 Chalan Pago•Apusento Gardens B203 Lt 3381-9New	133,000 133,000	
910635	Condo•3BR/2BA•R-2 Tamuning•#304 Agana Bay Condo Lt 2125-3-1 & 2124-1-2	430,000 390,000	
910798	Condo-2BR/1BA-R-2 Level Mangilao-#101 University Manor Lt 5365-5-1	99,000 95,000	
920433	Condo+2BR/1BA+R-2 Mangilao+#3305 Greenpark Lt 5371-3-1-2	125,000 122,000	
920024	Condo•3BR/2BA•R-2 Dededo•Lt 5152-2-R1 #205 Ridge Condo	169,000 165,000	
920380		108,000 108,000	
920386	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens M112 Lt 3381-9New	160,000 160,000	
920414	Condo 2BR/2BA R-2 Chalan Pago Apusento Gardens C210 Lt 3381-9New	133,000 133,000	
920398	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens M104 Lt 3381-9New	133,000 131,500	
920397	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens M105 Lt 3381-9New	133,000 131,500	
920396	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens M109 Lt 3381-9New	133,000 131,500	
920391	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens B301 Lt 3381-9New	160,000 160,000	
920411	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens B410 Lt 3381-9New	133,000 133,000	

MLS Number	Property Description	asking price sold price	date listed
920377	Condo-1BR/1BA-R-2 Chalan Pago-Apusento Gardens C302 Lt 3381-9New	103,000 108,000	
920412	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens C109 Lt 3381-9New	133,000 133,000	
920379	Condo 1BR/1BA • R-2 Chalan Pago • Apusento Gardens B202 Lt 3381-9New	103,000 108,000	
910618	Condo•3BR/2BA•R-2 Dededo•#86, Villa Rosario Lt 10064-N-3	175,000 170,000	
920389	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens M312 Lt 3381-9New	160,000 160,000	
920409	Condo•2BR/2BA•R-2 Chalar Pago•Apusento Gardens B306 Lt 3381-9New	135,000 133,900	
920402	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens M203 Lt 3381-9New	133,000 133,000	
920394	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens C312 Lt 3381-9New	160,000 160,000	
920378	Condo-1BR/1BA-R-2 Chalan Pago-Apusento M111,211&311 Lt 3381-9New	108,000 300,000	
910264	Condo * 3BR/2BA * R-2 Bairigada * #1301, Green Park Condo Lt 5370-3-1-2	170,000 155,000	
910538	Condo•3BR/2BA•R-2 Tamuning•#401 Agana Bay Condo Lt 2125-3-1 & 2124-1-2	430,000 390,000	8/13/91 2/7/92
920399		133,000 133,000	
920413	Condo•2BR/2BA•R-2 Chalan Pago•Apusento Gardens C209 Lt 3381-9New	133,000 133,000	
920382	Condo 3BR/2.25BA • R-2 Chalan Pago • Apusento Gardens H112 Lt 3381-9New	160,000 160,000	
920400		133,000 133,000	
920401	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens M103 Lt 3381-9New	123,000 133 0 00	
910754	Condo•3BR/2.5BA•R-2 Harmon•#163 Villa l'Sabana Lt 10, Blk 3, Tr 1130	255,000 240,200	

MLS Number	Property Description	asking price sold price	date sold
920390	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens B201 Lt 3381-9New	160,000 160,000	00/00/00 12/31/91
920393	Condo-3BR/2.25BA-R-2 Chalan Pago-Apusento Gardens C201 Lt 3381-9New	160,000 160,000	
910534	Condo•2BR/1BA•R-2 Mangilao•#1207 Greenpark Lt 5371-3-1-2	135,000 130,000	
910235	Condo 2BR/1BA R-2 Mangilao #1108, Green Park Condo Lt 5370-3-1-2	129,000 122,000	
910482	Condo+3BR/2BA+R-2 Tamuning+#1003, Oka Towers Lt 2, Blk 8, Tr 108	535,000 475,000	
920404	Condo-2BR/2BA-R-2 Chaian Pago-Apusento Gardons B204 Lt 3381-9New	133,000 133,000	
920381	Condo-3BR/2.25BA-R-2 Chalan Pago-Apusento Gardens H101 Lt 3381-9New	160,000 160,000	
920405	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens B208 Lt 3381-9New	133,000 133,000	
920392	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens B401 Lt 3381-9New	160,000 160,000	
920387	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens M201 Lt 3381-9New	160,000 160,000	
920406	Condo • 2BR/2BA • R-2 Chalan Pago • Apusento Gardens B303 Lt 3381 - 9New	133,000 133,000	
910533	Condo-2BR/2BA-R-2 Mangilao-#1208 Greenpark Lt 5371-3-1-2	130,000 128,000	
920437	Condo-3BR/2.5BA-R-2 Level Chalan Pago-1505 Flora Pago Condos Lt 3234-2-R4-4	188,750	10/25/91 11/20/91
910503	Condo-3BR/2.5BA-R-2 Chalan Pago-Unit 203 Flora Pago Lt 3235-2-R4-4	190,000 180,000	
910560	Condo•3BR/2.5BA•R-2 Chalan Pago•#103 Flora Pago Lt 3235-2-R4-4	189,000 182,000	
920384	Condo-3BR/2.25BA-R-2 Chalan Pago-Apusento Gardens H301 Lt 3381-9New	160,000 160,000	
920383	Condo•3BR/2.25BA•R-2 Chalan Pago•Apusento Gardens H201 Lt 3381-9New	160,000 160,000	

MLS Number	Property Description	asking price sold price	date listed date sold
910608	A new Control of the		9/10/91 11/7/91
920410	Condo•2BR/2BA•R-2 Chaian Pago•Apusento Gardens B309 Lt 3381-9New	133,000 133,000	
920408	Condo-2BR/2BA-R-2 Chalan Pago-Apusento Gardens B308 Lt 3381-9New	135,000 133,000	
910498	Condo-2BR/1BA-R-2 Mangilao-118 University Manor Lt 5365-5-1	80,000 78,500	
920388	Condo-3BR/2.25BA-R-2 Chalan Pago-Apusento Gardens M212 Lt 3381-9New	160,000 160,000	
920415	Condo•2BR/2BA•R-2 Chalan Pago•Apusento Gardens C405 Lt 3381-9New	133,000 133,000	
920407	Condo•2BR/2BA•R-2 Chalan Pago•Apusento Gardens B304 Lt 3381-9New	133,000 133,000	
910132	Condo•2BR/1BA•R-2 Mangilao•#202 University Manor Lt 5365-5-1	95,000 85,000	
910458	Condo-3BR/2.5BA-R-2 Dededo-#120-A, PGD Subdivision Lt 32, Tr 1411a	196,225 183,330	6/27/91 9/6/91
910425	Condo-2BR/1BA-R-2 Tumon-#407, Blue Pacific Lattice Lt 5119-R14	280,000 250,000	
900429	Condo•3BR/2BA•R-2 Dededo•206, Ridge Condominiu Lt 5152-2-R1	190,600 150,000	00/00/00 8/30/91
910262	Condo-3BR/2BA-R-2 Dededo-#29 (3Rd Floor), Villa Rosario Lt 10064-N-3	185,000 175,000	
900800	Condo-3BR/3BA-R2 Tamuning-C-501 Pacific Towers Lt 2103-1A-3&R3	155,150 135,000	
81	Condo Comps for Period 08/01/91 to 09/30/92.		
910731	Land°3750sm°A Fairly Level Barrigada°Latte Plantation Lt 10, Tr 293	160,000 140,000	
920103	Land°2000sm°A Flat/Slope Agat°Santa Ana Church Lt 5, Blk 3021	70,000 53,000	
920176	Land°3716sm°A Level & Sloped Chalan Pago°Chalan Famha Lts 14 & 33	135,390 105,300	
920209	Land°1982sm°A Level Ipan/Talofofo°Paulino Subdivision Lt 4-R1, Bl 2, Tr 207	95,000 30,00	

MLS Number	Property Description	asking price sold price	date listed date sold
920182	Land°1247sm°A Slightly Sloping Chalan Pago°Junct. Rt4 & Rt10 Lt 3219-2-R1	60,000 60,000	
920168	Land°6867*sm°A Level Agat Nimitz Beach/Spanish Bridge Lts 201-1 & 201-4-2	721,042 515,029	
920139	Land ³ 3716sm ^o A Level Yigo ^o Chalan LaChance Lt 7, Blk 3, Tr 251	120,000 115,000	
910706	Land°2546sm°A Sloping Piti°Turner Road Lt 11-R1, Blk 2, Tr 181	203,680 190,800	
910705	Land° 1858sm° A Sloping Piti° Turner Road Lt 11-1, Blk 2, Tr 181	148,640 139,200	
920281	Land°8001sm°A Sloping Agar°Talisay Lt 402-R10-1-9 & 402-410-1-10	100,000 100,000	
910772	Land°42764sm°A Slight Hills Yigo°Santa Rosa Lt 7081-6	1,069,100 726,988	
920073	Land°1418sm°A Level To Slope Yigo°Off Gayinero Road Lt 7045-R3-3	60,000 55,000	
900528	Land°3740sm°A Flat Yigo°C Lt 3,Blk 6,Tr 271	120,000 105,000	
910411	Land°7850sm°A Level/Elevated Yigo°Gayinero/Rt. 15 Lt 7039-8-5	190,000 150,000	
910382	Land°1881sm°A Flat Inarajan°Entrance To Merizo Lt 98-R1-5	470,250 175,725	
910384	Land°1900sm°A Flat Inarajan°Entrance To Merizo Lt 98-R1-R5	475,000 159,187	
900679	Land°7835sm°A Level Barrigada°Adacao Lt 6, Tr 1535	355,560 300,000	
910574	Land°2779sm°A Level To Slope Agat°Talisay, Naval Mag. Lt 402-10-8-R5	125,000 125,000	
910383	Land°2200sm°A Flat Inarajan°Entrance To Merizo Lt 98-R1-3	462,000 264,000	
910381	Land°1950sm°A Flat Inarajan°Entrance To Merizo Lt 98-R1-4	448,500 175,755	
910269	Land°1858sm°A Level Yigo°Anderson AFB Lt 1, Blk 6, Tr 915	52,000 50,000	

MLS Number	Property Description	asking price sold price	date liste
900485	Land°1850sm°A Slope Ordot°Famha Lt 20, Blk 1, Tr 2014	39,000 35,000	
910385	Land°2513sm°A Flat Inarajan°Entrance To Merizo Lt 98-R1-2	527,730 235,000	
910033	Land°4422sm°A Flat Ipan/Talofofo°Opper House Lt 9, Blk 1, Tr 207	175,000 113,000	1/16/91 11/25/91
910543	Land°4046.75sm°A Slope Agat/Talisay°NavMag Lt 402-10-7-1	165,000 160,000	8/17/91 11/14/91
910583	Land°4047sm°A Level Barrigada°Latte Plantation Lt 1, Blk 2, Tr 239	185,000 180,000	
910313	Land°3865sm°A Level Yigo°Chalan Paharu Lt 17, Blk 2, Tr 251	130,000 130,000	
910452	Land°1891.54sm°A Flat Slight Slope Yigo°Takano Sub. Rte 15 Lt 31, Tr 939	68,500 68,500	
910401	Land°1931sm°A Flat Dededo°Wusstig Rd/5Star Town It 3, Tr 1011	70,000 60,000	
910474	Land°4047.9sm°A Flat Barrigada°Across Kautz Glass Lt 2, Blk 2, Tr 221	460.309 303,592	
910154	Land°929sm°A Slight Slope/level Agat°Off Cross Island Rd Lt 402-R10-2-13-4	65,000 50,000	3/5/91 8/14/91
910282	Land°1978sm°A Fairly Level Sinajana°Agueda Johnston Sch. Lt 5, Blk 3, Tr 2014	50,000 40,000	4/1/91 8/6/91
910281	Land°2478sm°A Fairly Level Sinajana°Agueda Johnston Sch. Lt 4, Blk 3, Tr 2014	50,000 40,000	
910356	Land°1858sm°A Beautiful Slight Slo Yigo°Off Onto Gayinero Rd Lt PORTION OF 1039-8-R14	69,000 60,000	
910800	Land°584sm°C Level Agat°Across Inn On The Bay Lt 2-1	1,800 170,000	
910802	Land°1449sm°C Level Agat°Across Inn On The Bay Lts 234, 3-P & 3-1-1	450,000 370,000	
910507	Land°10539.68sm°M-1 Flat Harmon°Flea Market Lt 5158-1	11,000 11,000	
910344	Land°*sm°M-2 Gently Sloped Agat°AIC/Rte 2A Lt PORTION 439-1-R6	370,000 366,864	

MLS Number	Property Description	asking price sold price	date listed date sold
920237	Land°3738sm°R-1 Flat Gently Sloped Agat°RR Cruz Store Lt 10, Tr 227	168,210 150,000	
910525	Land°929sm°R-1 Level Tamuning°Payless J&G Lt 5172-1-8-1 (B)	350,000 210,000	
920183	Land°541sm°R-1 Level Agat°School Lt 20, Blk 29	60,000' 45,000	
920223	Land°1360sm°R-1 Level Yona°? Lt 9, Tr 321	58,000 53,000	
910799	Land 1588sm R-1 Sloping Santa Rita Namu Falls Lt 242-1-1	85,725 55,000	
920154	Land**sm*R-1 Level Dededo*Ypaopao Lt P15.45-5-R11	300,000 200,000	
920493	Land°1153sm°R-1 Partial Ocean Ipan/Talofofo°? Lot 5-1REM-B-3C-R3	35,000 35,000	
910494	Land°1040.8sm°R-1 Flat Yona°Yona Fire Station Lt 25, Blk 8, Tr 268	59,000 59,000	
920161	Land°873sm°R-1 Flat Yigo°Hatsuho Lt 5-2-178	60,000 58,000	
920119	Land°929sm°R-1 Sloping Pago Bay°Pago Bay Estates Lt 3397-4	139,350 130,000	
910455	Land°1182sm°R-1 Flat/Gentle Slope Barrigada°Canada Barrigada Lt 2378-6	55,000 55,000	5/8/91 4/16/92
920120	Land°1858sm°R-1 Flat Yona°Rt 4 Mobil Station Lt 134-1-6-3, A Portion Thereof	90,000 90,000	
910795	Land°1046sm°R-1 Flat Toto°Toto Park Proposed Lt 147-2A-9	60,000 60,000	
910811	Land°872sm°R-1 Slightly slope Agat°Marina Lt 41, Unit 2, Tr 319	65,000 62,000	12/14/91 1/16/92
910636	Land°l 164sm°R-1 Flat Yigo°Mobil Station Lt 7013-6-2	65,000 65,000	9/18/91 11/22/91
910569	Land°3000sm°R-1 Yes Tamuning°Boy Scout Of America Bld Lt 5168-3	600,000 500,000	
910633	Land°740sm°R-1 Sloping Mongmong° Lt 110-1	58,000 50,000	

MLS Number	Property Description	asking price sold price	date listed date sold
900013	Land°1896sm°R-1 Gentle Slope Windward Hills°14th Tee Lt 4-22, Tr 2912	99,000 99,300	
910516	Land°1062.32sm°R-1 Level Barrigada°Southway Market Lt 1098-1-3	260,000 200,000	8/5/91 9/17/91
910319	Land°4715sm°R-2 Level Tamuning°Dai-Ichi Hotel/Condo Lt 5076-1-3NEW	5,422,250 2,357,875	5/1/91 9/29/92
920140	Land°992sm°R-2 Slightly Sloping Nimitz Hill°Nimitz Estates Lt A-3-9	155,000 155,000	3/19/92 5/28/92
920232	Land°742sm°R-2 Slightly Sloping Sinajana° Lk 19, Blk 18, Tr 232	300,000 300,000	3/28/92 4/14/92
900090	Land°3020sm°R-2 Flat Tamuning°Agana Bay Condo Lt 2126-1, Blk None, Tr None	18,000 12,000	00/00/00 8/30/91
920444	Land°3093sm°R-2/R-1 Slightly Sloping Mongmong°Computerland/J&G Repair Lt 1150-1-10	402,064 402,064	7/6/92 8/12/92
900859	Land°1091sm°R1 Santa Rita° Lt 14, Blk 11, Tr 6709	85,000 60,000	00/00/00 12/23/91
63	Land Comps for Period 08/01/91 to 09/30/92.		
910749	SFD•3BR/2BA•? Yigo•282F Nette Street Lt 7-5-1, Tr 169	185,000° 175,000	10/23/91 5/12/92
920280	SFD•2BR/1BA•? Dededo•? Lt 10, Blk 2, Tr 14113	127,000 127,000	12/7/91 1/28/92
910644	SFD•4BR/2BA•? Dededo•#142 E. Achote, Liguan Terrace Lt 31 UNIT 1, Tr 100	190,cco 175,coo	10/4/91 12/20/91
910327	SFD•3BR/1BA•? Dededo•#25 Amantes St., Kaiser Lt 47 UNIT 7, Blk 8, Tr 112	140,000 130,000	
910227	SFD•3BR/2BA•A Dededo•Chalan Lumasu, Sensong Villa Lt 10100-1-2-3	198,000 198,000	3/22/91 9/23/92
910775	SFD•5BR/2.5BA•A Level Nimitz Hill•Ocean Summit Drive Lt 222-3NEW-3	430,000 405,000	12/5/91 8/11/92
920502	SFD•3BR/2BA•A Level Dededo•Chalan Lumasu, Seng Song Villa Lt 10100-1-2-7	225,000 215,000	00/00/00 8/10/92
920052	SFD-3BR/2BA-A Yigo-153 Chalan Okso Lt 15-6, Tr 292	265,000 237,500	7/31/92
920160	SFD-3BR/2BA-A Chalan Pago-#198 Kongga Road Lt 3, Tr 1933	19 7 ,250 185,600	4/2/92 7/10/92

MLS Number	Property Description	asking price sold price	date listed date sold
920204	SFD-2BR/2BA-A Yigo-Cascao Rd., Wusstig Rd. (See Map) Lt 16-13, Tr 292	165,000 150,000	
910188	SFD-3BR/2.5BA-A Yigo-Near Ada's Development Lt 7067 B-8-1	240,000 230,000	
910226	SFD•3BR/2BA•A Dededo•Chalan Lumasu, Sensong Villa Lt 10100-1-2-2	198,000 198,000	
910225	SFD-3BR/2BA-A Dededo-Chalan Lumasu, Sensong Villa Lt 10100-1-2-1	198,000 198,000	
910453	SFD-3BR/2BA-A Yona-6 Chako Road, Windward Hills Lt 2, Tr 231	370,000 218,000	
910230	SFD•3BR/2BA•A Dededo•Chalan Lumasu, Sensong Villa Lt 10100-1-2-8	198,000 198,000	
910229	SFD-3BR/2BA-A Dededo-Chaian Lumasu, Sensong Villa Lt 10100-1-2-5	198,000 198,000	
910777	SFD-3BR/*BA-A Level Agat-126 Sumay Memorial Dr, Apra Hghts Lt 3, Blk 2, Tr 125	485,000 470,000	
910596	SFD-4BR/2BA-PUD Piti-Lot 10 Unit 5, Nimitz Estates Lt 10 UNIT 5, Tr 318	340,000 340,000	
910594	SFD-4BR/2BA-PUD Piti-Lot 11 Unit 5, Nimitz Estates Lt 11 UNIT 5, Tr 318	340,000 340,000	
910586	SFD-4BR/2BA-PUD Piti-Lot 12 Unit 5, Nimitz Estates Lt 12 UNIT 5, Tr 318	325,000 325,000	
910585	1	320,000 320,000	
920150	SFD-4BR/2BA-PUD Barrigada-#2 Lilac Ct., Latte Hghts. Lt 68, Unit 1C, Tr 317	250,000 230,000	
920098		360,000 360,000	
920009		325,000 325,000	
910678		390,000 370,000	
910293	SFD-4BR/3BA-PUD Yona-#165 Carabao St., W. Hill Est. Lt 39, Blk 1, Tr 2913	175,000 179,000	

MLS Number	Property Description	asking price sold price	date sold
910548	SFD•3BR/1 SBA•PUD Dededo•117 Marigold Loop, Machanao Lt 10, Blk 1, Tr 545	175,000 160,000	
910459	SFD•3BR/2BA•PUD Dededo•199 E., Banyan Hgts Lt 24, Blk 3	269,000' 210,000	
910529	SFD-4BR/2BA-PUD Barrigada-59 Cherry Blossom Lane, Latte Heights Lt 155, Blk Unit 2, Tr 317	200,000 190,000	
910617	SFD•4BR/2BA•PUD Dededo•#36 Chrysanthemum, Latte Heights Lt 91, Tr 317	186,000 170,000	
910380	SFD+3BR/1.5BA+PUD Dededo+#37 Fern Terrace, GHURA 503 Lt 11, Blk 1, Tr 536	110,000 100,000	6/4/91 9/10/91
920244	SFD•3BR/2BA•R-1 Mongmong•#133 Deboto, Hyundai Lt 5, Blk 8, Tr 255	260,000 260,000	5/13/92 9/23/92
910065	SFD•2BR/1BA•R-1 Mangilao•110 Marigold St., Pagat Lt 2-1, Blk 1, Tr 281	195,000 155,000	
920494	SFD•3BR/1BA•R-1 Dededo•21 Donna Lane, Kaiser Lot 33, Blk 23 Unit 12	170,000 150,000	4/22/92 7/15/92
920134	SFD-4BR/2.5BA-R-1 Piti-#33 Anacoco St. Lt 82, Blk 3, Tr 318	360,000 350,000	2/29/92 6/19/92
920105	SFD•3BR/2BA•R-1 Dededo•#213 Santa Ana Village, Machananao Lt 6, Blk 4, Tr 521	170,000 150,000	3/8/92 6/16/92
910730	SFD-4BR/2.5BA-R-1 Dededo-Lt 34 Unit 5, Blk 5, Tract 112 247 E. Sta. Barbara Ave	189,500 185,000	10/31/91 6/15/92
920135	SFD•3BR/1.75BA•R-1 Yigo•? Lt 1, Blk 4, Tr 521	175,000 170,000	
910359		225,000 205,000	
920178	SFD•4BR/2BA•R-1 Tamuning•#116 Linda Way Coming	398,000 380,000	4/22/92 6/1/92
910681	SFD•3BR/1.5BA•R-1 Barrigada•164 East Pulan Lt 24-8NEW, Tr 1537	180,000 170,000	
920231	SFD-4BR/2BA-R-1 Yigo-Chalan Dokdok Lt 3, Blk 1, Tr 10418	286,000 278,000	
920240		195,000 195,000	

MLS	Property	asking price	
Number	Description	sold price	date sold
910793	SFD•3BR/1BA•R-1 Level Dededo•#266 S. Piao Ct., Liguan Terrace Lt 103,Unit 3,Blk 2,Tr 100	175,000 160,000	
910687	SFD•3BR/2BA•R-1 Yigo•111 Luis Takano St. Lt 6-1 NEW -1, Tr 932	225,000 205,000	10/16/91 4/20/92
920080	SFD-4BR/2BA-R-1 Dededo-27 Tenorio Lane Lt 26, Blk 13, Tr 112	175,000 155,000	2/11/92 4/16/92
920230	SFD•3BR/2BA•R-1 Yigo•Chalan Dokdok Lt 11, Blk 1, Tr 10418	239,580 234,580	4/15/92 4/15/92
920211	SFD-4BR/2BA-R-1 Yigo-Chalan Milalak Lt 5, Blk 3, Tr 10143	296,000 296,000	3/27/92 3/27/92
920213	SFD-3BR/2BA-R-1 Yigo-Chalan Dokdok Lt 13, Blk 1, Tr 10148	253,000 253,000	3/18/92 3/18/92
920210	SFD•4BR/2BA•R-1 Yigo•Chalan Dokdok Lt 4, Blk 3, Tr 10148	294,000 280,000	3/4/92 3/4/92
910794	SFD-3BR/2BA-R-1 Level Tamuning-#415 Western Blvd, Jonestown Lot 30, Blk 4 part 2, Tr108	350,500 325,000	11/10/91 3/1/92
920212	SFD•4BR/2BA•R-1 Yigo•Chalan Dokdck, Mataguac Springs Lt 9, Blk 2, Tr 10148	282,000 282,000	2/24/92 2/24/92
910579	SFD•3BR/2BA•R-1 Dededo•#394 Aga Drive, Ypaopao Estates Lt 1, Blk Unit 1B, Tr 276	225,000 197,000	8/28/91 1/21/92
910307	SFD•5BR/4BA•R-1 Tamuning•#356 Duenas Drive, Perezville Lt 56, Blk 3	675,000 550,000	5/1/91 12/31/91
910615	SFD•4BR/4BA•R-1 Yona•#34 Margarita, Baza Gardens Lt 13, Blk 7, Tr unit 2	189,500 183,000	7/5/91 12/26/91
910519	SFD•3BR/1.5BA•R-1 Dededo•114 Chichirica, Kaiser Lt 3 UNIT 4, Blk 4, Tr 113	248,000 190,000	8/5/91 12/19/91
910395	SFD-2BR/1BA-R-1 Tamuning-177 Veronica Way, Jonestown Lt 28, Blk 3, Tr jonestown	249,500 249,000	6/10/91 12/18/91
910628		245,000 235,000	9/24/91 12/10/91
910351	SFD•4BR/2BA•R-1 Sinajana•320 Avendia H. De Leon Lt 12, Blk 1, Tr 232	175,000 169,000	
910557	SFD-3BR/1BA-R-1 Yigo-Gayinero, Yigo Lt 6-1 NEW-R-3, Tr 932	210,000 195,000	8/19/91 11/14/91

MLS Property Number Description		asking price sold price	date listed date sold
900844	SFD•3BR/1BA•R-1 Dededo•122 Y Seng Song Lt 16 Unit IX, Blk 9, Tr 112	159,000 142,000	00/00/00 11/14/91
910532	SFD•3BR/1BA•R-1 Dededo•238 S Raual Ct., Lig.Terrace Lt 75, Blk 2, Tr 100	165,000 155,000	
910390	SFD-3BR/2BA-R-1 Sinajana-#189 S. Gado Lt 5, Tr 232	229,900 225,000	
910349	SFD•3BR/2BA•R-1 Santa Rita•119 Kafu, Hyundai Lt 173, Tr 270	250,000 212,500	
900851	SFD•4BR/2BA•R-1 Piti•61 Nimitz Dr, Nimitz Est Lt 109 Unit 3, Tr 318	375,000 375,000	
910129	SFD•3BR/1BA•R-1 Dededo•81 Chichirica St., Kaiser Lt 30, Blk 5, Tr 112	130,000 125,000	
910078	SFD•3BR/2BA•R-1 Agana Heights•158 Manha Road Lt 17-2-1NEW	265,000 250,000	2/5/91 10/9/91
910505	SFD•3BR/2BA•R-1 Dededo•#2 Cadena De Amour, Latte Heights Lt 25, Tr 317	185,000 177,000	
910087	SFD-3BR/2BA-R-1 Barrigada-88 Mil Flores St., Latte Height Lt 10 Unit 1	205,600 186,000	2/13/91 9/13/91
910329	SFD•3BR/1.5BA•R-1 Dededo•#5 Mapola, Ghura 505 Lt 14, Blk 2, Tr 1045	145,000 138,000	
910577	SFD-4BR/2BA-R-1 Barrigada-117 Taison Road Canada Lt 2356-4-2-R2	205,000 193,000	8/29/91 8/29/91
910403	SFD-4BR/2BA-R-1 Dededo-#120 Calle J.L. Blas St., Kaiser Lt 14, UNIT 11, Blk 11, Tr 112	165,000 160,000	
920311	SFD•3BR/2.5BA•R-2 Toto•Toto Park Subdivision Lt 23, Tr 19112	239,000 235,000	
920314	SFD•3BR/2.5BA•R-2 Toto•Toto Park Subdivision Lt 28, Tr 19112	239,000 236,000	
920341	SFD•3BR/2.5BA•R-2 Dededo•#24 Summer Palace Townhouses Lts 10062-2-1,-2,-R2*	216,000 216,000	
920337	SFD-3BR/2.5BA-R-2 Dededo-#18 Summer Palace Townhouses Lts 10062-2-1,-2,-R2*	212,000 212,000	
920339	SFD•3BR/2.5BA•R-2 Dededo•#22 Summer Palace Townhouses Lts 10062-2-1,-2,-R2*	206,000 204,000	

MLS Number	Property Description	asking price sold price	date listed date sold
920239	SFD•3BR/2BA•R-2 Tamuning•C-3 Tumon Heights Court Lt 2144-1C-7-R3	240,000 240,000	
910743	SFD•3BR/2BA•R-2 Mongmong•#16 Deboto St., Hyundai Lt 5, Blk 9, Tr 255	200,000 192,000	
910684	SFD•3BR/1BA•R-2 Tumon•#2 Estrillim St Lt 10, Blk 2	380,000 320,000	
900858	SFD-3BR/1BA-R1 Dededo-#12 Adela Lt 1, Blk 23	135,000 104,000	
81	SFD Comps for Period 08/01/91 to 09/30/92.		
225	Total 08/01/91 to 09/30/92 Comps		****************

mls#	description	living space	total sq_mtr	
910743	Mongmong-#16 Deboto St., Hyundal	966	0	
910747	Yona-752 Aguilar Rd. Windward Hills	1000	4046.9	
910749	Yigo-282F Nette Street	1200	929	
910775	Nimicz Hill. Ocean Summit Drive	2300	1929	
910777	Agat-126 Sumay Memor al Dr. Apra Hights	0	0	
910783	Dededo-Chalan Lumasu, Seng Song Villa	2011	1956	
910793	Dededo-#266 S. Plao Ct., Liguan Terrace	1200	497	
910794	Tamuning-#415 Western Blvd, Jonestown	1100	754	
920009	Nimitz Hill-#49 Anacoco Lane	2000	1123	
920052	Yigo-153 Chalan Okso	2159	1858	
920080	Dededo-27 Tenorio Lare	1000	603	
920098	Picto#11 Nimits Drive, Nimits Estates	1670	901	
920105	Dededo+#213 Santa Ana Village, Machananao	1000	5766	
920134	Piti-#33 Anacoco St.	1800	851	
920135	Ylga+?	1054	585	
920136	Pri-#19 Malac Circle, Nimitz Hill Estates	2035	860	
920150	Barrigadavs/2 Ulac Ct., Latta Hights.	1529	8033	
20160	Chaian Pago-#198 Kongra Road	1445	1858	
20178	Tamuning #116 Linda Way	1500	600	
920204	Yigo-Cascao Rd., Wusselg Rd. (See Map)	750	1858	
920210	Yigo-Chalan Dokdok	1560	747	
920211	Yigo+Chalan Milalak	1560	957	
920212	Ylgo-Chalan Dokdok, Mataguac Springs	1560	840	
920213	Yigo-Chalan Dokdok	1380	715	
920230	Yigo-Chalan Dokdok	1380	715	
920231	Ylgo-Chaian Dokdok	1560	747	
920239	Tamuning-C-3 Tumon Heights Court	1350	5588	
920240	Yona*?	1400	2000	
920244	Mongmong-#133 Deboto, Hyundal	1681	1190	
920280	Dededo-?	1	3	
920311	Toto-Toto Park Subdivision	1570	•	
920314	Toto-Toto Park Subdivision	1570	•	
920337	Dededor#18 Summer Palace Townhouses	1388	•	
920339	Dadedor#22 Summer Palace Townhouses	1388	•	
920341	Dededo-#24 Summer Palace Townhouses	1388	1	
920494	Dededo-21 Donna Lane, Kaiser	1	585	
920502	Dededo-Chalan Lumasu, Sang Song Villa	2044	1956	

Additional SFD Comp Info

mis #	description	4	total sq_mtrs
900844	Dededo-122 Y Seng Song	0	0
900851	Piti-61 Nimitz Dr., Nimitz Est	2000	708
900858	Dededo-#12 Adela	1332	919.76
910065	Mangilao• I 10 Marigold St., Pagat	1000	879
910078	Agana Heights-158 Manha Road	1200	1526
910087	Barrigada-88 Mil Flores St., Latte Height	1200	0
910129	Dededo-81 Chichirica St., Kaiser	1336.32	474
910189	Yigo•Near Ada's Development	2000	2312
910195	Dededo-Pacific Golden Villa	1900	1858
910225	Dededo-Chatan Lumasu, Sansong VIIIa	2160	1956
910226	Dededo-Chalan Lumasu, Sensong Villa	2160	1956
910227	Dededo-Chalan Lumasu, Sensong Villa	2160	1956
910228	Dededo-Chalan Lumasu, Sensong Villa	2160	1956
910229	Dededo-Chaian Lumasu, Sensong Villa	2160	1956
910230	Dededo-Chalan Lumasu, Sensong Villa	2160	1956
910293	Yona-#165 Carabao St., W. Hill Est.	1740	1701
910307	Tamuning-#356 Duenzs Drive, Perezville	2500	847.5
910327	Dededov#25 Amantes St., Kalser	900	0
910329	Dededo-#5 Mapola, Ghura 505	926	604
910349	Santa Rita• (19 Kafu, Hyundai	1600	600
910351	Sinajana-320 Avendia H. De Leon	1350	586
910359	Santa Rita-142 Kafu Court	1500	624
910380	Dededo-#37 Fern Terrace, GHURA 503	874	500
910390	Sinajana #189 S. Gado	1832	567.54
910395	Tamuning-177 Veronica Way, Jonestown	1000	5016
910403	Dededo-#120 Calle J.L. Blas St., Kalser	1000	1631
910453	Yona+6 Chako Road, Windward Hills	2800	3716
910459	Dededo-199 E., Banyan Hgts	1300	624
910505	Dededo-#2 Cadena De Amour, Latte Heights	1400	575
910519	Dededo-114 Chichirica, Kaiser	2000	623.7
910529	Barrigada-59 Cherry Blossom Lane, Latte Heights	1409	635.47
910532	Dededo-238 S Raual Ct., Lig.Terrace	1000	668
910545	Dededo-186 Chalan Llumasu, Machanao	1600	1000
910548	Dededori 17 Marigold Loop, Machanao	950	507
910557	Yigo-Gayinero, Yigo	1350	903
910577	Barrigada•117 Taison Road Canada	1200	2000
910579	Dededo-#394 Aga Drive, Ypaopao Estates	1561	765
910585	Pitir-Lot 13 Unit S, Nimitz Estates	1627	734
910586	Pitir Lot 12 Unit 5, Nimitz Estates	1627	805
910594	Piti-Lot 11 Unit 5, Nimicz Estates	1627	785
910596	Piti-Lot 10 Unit 5, Nimite Escates	1627	760
910615	Yona #34 Margarita, Baza Gardens	1200	0
910617	Dededor#36 Chrysanthemum, Latte Heights	1400	6500
910628	Dededo-126 Margarita, Perez Gardens Mach.	1900	1348
		1350	706
910644	Dededo-#142 E. Achote, Liguan Terrace	1926	10
910678	Barrigada-33 Calahucha St,Barr.Hghts	1267	935
	Barrigada- 164 East Pulan	•	E Construction
2 3000	Tumpout Comilles to	2200	HRO
910684 910687	Tumon-#2 Escribica Sc. Yigo-111 Luis Takano Sc.	1900	625

Additional Land Comp Info

mis#	description	road	sewer	water	power	growth
900013	Land*1896sm*R-1	Paved To 300' F	N/A	500'	500'	Trotcal
990090	Land*3020sm*R-2	Paved	Available	On-site	On-site	Trees Grass
900485	Land*1850sm*A	Conil	No	Yes	No	Trees/ Grass
900528_	Land 3740sm A	Paved	None	On Site	On Site	Boonle
900679	Land*7835sm*A	Paved	None	On-Site	On Site	Boonle
900859	Land*1091sm'RI	Paved	Public		i –	
910033	Land*4422sm*A	Payed	Private	Yes	Yes	Grass/trees
910154	Land*929sm*A	Pangilinan Rd	None	Yes	Yes	Cleared
910269	Land*1858:m*A	Coral	None	No	, No	Bushes
910281	Land*2478sm*A	Coral	None	Yes	None	Light
910282	Land*1978sm*A	Consi ·	None	Yes	No	Light
910313	Land*3865sm*A	Dirt Road	None	Yes	Yes	Cleared
910319	Land*4715sm*R-2	Paved	Nearby	Nearby	Nearby	Existing House
910344	Land*sm*M-2	Paved	distant	Nearby	Nearby	Boonle
910356	Land*1858sm*A	Payed/Coral	None	Nearby	Nezrby	Boonle
910381	Land*1950sm*A	Paved Route 4	None	Very Close	On Site	Tropical
710382	Land*1881sm*A	Paved Route 4	None	Very Close	On Site	Tropical
910383	Land*2200sm*A	Paved Route 4	None	Very Close	On Site	Tropical
910384	Land*1900sm*A	Payed Route 4	None	Yery Close	On Site	Tropical
910385	Land*2513sm*A	Paved Route 4	None	Very Close	On Site	Tropical
910401	Land*1931sm*A	Payed/Coral	None	Yes	Nearby	Heavy
910411	Land*7850sm*A	Dirt	None	Near	Near	Boonle\
910452	Land*1891.54sm*A	Consi	Yes	Yes	Yes	Grass/Trees
910455	Land®1182sm®R-I	Paved/Dirt	None	Nearby	Nearby	Light
910474	Land*4047.9sm*A	Paved	Public	Yes	Yes	Boonle
910494	Land*1040.8sm*R-I	Paved	Yes	Yes	Yes	Light Boonle
910507	Land*10539.68am*M-1	Dire Road	Nearby	Next Lot	Next Lot	Boonie & Aspha
910516	Land*1062.32sm*R-1	Route 10	Yes	Yes	Yes	Grass
910525	Land*929am*R-1	Payed	on site	On Site	On Site	Sword Grass
910543	Land*4046.75sm*A	1	None	On Sixe	On Site	Tall Grass
entralement i	Land*3000sm*R-I	G.S. Borja Sc.	Close	Close	Close	Grass
910569		Dire	1	Yes	Yes	Vegetation
910574	Land*2779sm*A	Paved G.S.Borgs	None	1	1	Grass
910583	Land*4047sm*A	Paved/Dirk	200 ft away	On Property	On Property	Boonle
910633	Land*740sm*R-1	Paved	Nearby	Yes		Weeds
910636	Land*1164sm*R-1	Paved	Public	On Site	Cn Site	1
910705	Land*1858sm*A	Paved/Undeveloped	None	Yes	approx500' away	Light
910706	Land*2546sm*A	Paved/Undevelop	None	Yes	approx500, sway	Light
910731	Land*3750sm*A	Paved/Macheche Rd	None	Near	Near	Boonle
910772	Land*42764sm*A	Paved/Rt1Sfrntg	None	On Site	On Site	Pascure
910795	Land*1046sm*R-1	Paved/Coral	Private	Yes	Yes	1
910799	Land*1588sm*R-1	See below	None	Adjacent lot	Adjacent loz	Med-dense
910800	Land*584sm*C	Paved Rt 2	None	Avall	Avail	Grass/Trees
910802	Land'1449sm'C	Paved RC2	Avail	Avail	Avail	Grass/Trees
910811	Land*872sm*R-1	Paved	Yes	Yes	Yes	Heavy
920070	Land*2361sm*A	Marine Drive	None	Yes	Yes	Grass
920073	Land*1418sm*A	Paved	Private	Yes	Yes	Fruit Trees
920103	Land*2000sm*A	Paved/Dirt	None	None	None	Grass
920119	Land*929sm*R-1	Paved	None	Adj Los	Adj Lot	Med To Dene
920120	Land*1858sm*R-1	Paved	None	Adj Lot	On Site	Light-medium
920137	Land*6600sm*R-1	Route 4	Yes	Yes	Yes	Small Bushes
920139	Land*3716sm*A	Paved/Coral	None	On Sice	On Site	Boonles
920140	Land*992sm*R-2	Paved/ Rt#6	None	On Site*	On Site	Light
920154	Land**sm*R-I	Marine Drive	Yes	Yes	Yes	Light Growth

Additional Land Comp Info

mia #	description	road	sewer	water	power	growth
920161	Land*873sm*R-1	Paved	None	Yes	Yes	Grass
920168	Land*6867*sm*A	Rc2 & Chele Road	coming	on RL 2	on Rt. 2	Boonle
920176	Land*3716sm*A	Coral	None	Yes	None	Bamboo/jungle
920187	Land 1247 sm A	Paved	Septic	On Sice	On Sice	Cleared
920183	Land*641sm*R-1	Paved	Yes	Yes	Yes	Tall Grass
920209	Land*1982sm*A	Paved	None	Yes	Yes	Grass
920223	Land*1360sm*R-1	Dire	None	On Site	On Site	Sword Grass
920232	Land*742sm*R-2	Paved	On Site	On Site	On Sice	2
920237	Land*3738sm*R-1	Ate 12	Yes	Yes	Yes	Grass
920281	Land*8001sm*A	Coral	No	Yes	Yes	Grass
920444	Land*3093sm*R-2/R-1	Main Access Paved	still checking	Yes	Yes	Cleared
920493	Land*1153sm*R-1	1	17	2	1	1
920658	Land*2018sm*A	Oirt Road	Not available	Nearby	Nearby	Trees
920659	Land*2018sm*A	Dirt Road	Not available	Nearby	Nearby	Trees
920660	Land°2025sm°A	Dirt/coral	Not available	Nearby	Nearby	Trees
920661	Land*2101sm*A	Coral Road	None	Nearby	Nearby	Trees
			THE RESERVE OF THE PARTY OF THE	A CANADA PARTIES AND A CANADA		The second secon