



update

Delaware Real Estate Data

Fourth Quarter: October 1, 2007 to December 31, 2007

Location	Median Home Price	Average Home Price	Minimum Home Price	Maximum Home Price
New Castle County	236,500	267,675	23,000	4,100,000
Wilmington	140,000	173,279	29,000	750,000
Newark	250,000	251,216	118,000	455,000
New Castle	177,000	223,267	103,000	630,000
Middletown	235,000	253,179	175,000	450,000
Elsmere	165,000	168,125	48,000	253,000
Kent County				
Kent County	205,000	223,464	35,000	678,000
Dover	185,000	195,181	77,000	310,000
<u>Smyrna Area</u>	197,000	207,643	114,000	333,000
<u>Central Kent County</u>	258,000	262,000	80,000	515,000
<u>Harrington Area</u>	165,000	214,889	82,000	499,000
<u>North Milford Area</u>	N/A	N/A	N/A	N/A
Sussex County				
Sussex County	279,000	376,037	60,000	6,113,000
Western Sussex				
<u>Seaford Area</u>	N/A	N/A	N/A	N/A
<u>Laurel Area</u>	196,000	179,999	89,000	280,000
Central Sussex				
<u>South Milford Area</u>	216,500	238,429	125,000	393,000
Georgetown	N/A	N/A	N/A	N/A
Millsboro	N/A	N/A	N/A	N/A
Eastern Sussex				
Milton	N/A	N/A	N/A	N/A
<u>Lewes Area</u>	370,000	562,574	187,000	6,113,000
<u>Bethany Area</u>	333,000	363,421	107,000	885,000

Source: neighborhoods (www.eneighborhoods.com)

N/A: Not Available = A minimum of 10 real estate transactions is required in order to provide accurate statistics.

New Castle County, Delaware

Pennsylvania

East New Castle County Wilmington · Centreville · Pike Creek

Population 219,212
 Workforce age pop. (16-64) 173,290
 Median HH income \$54,385
 Households 94,098

Select Employers

E.I. DuPont De Nemours, AstraZeneca,
 ING, Barclays, Wilmington Trust, Hercules,
 AIG, Christiana Care Health Services

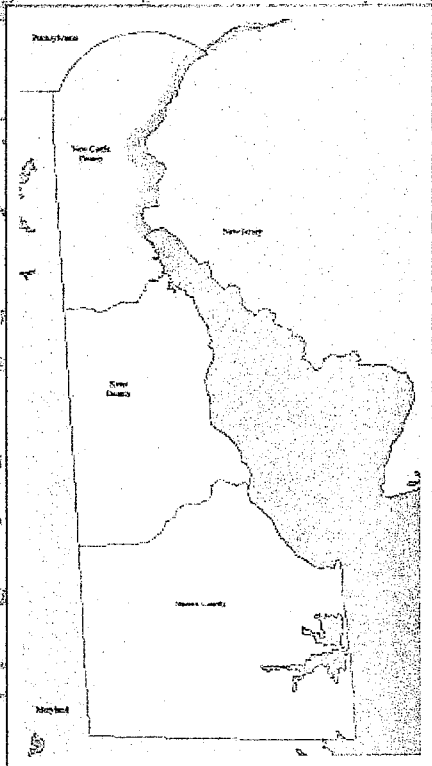
West New Castle County Newark · Bear · Glasgow

Population 163,488
 Workforce age pop. (16-64) 126,690
 Median HH income \$57,819
 Households 60,826

Select Employers

University of Delaware, Bank of
 America, W.L. Gore, DaimlerChrysler,
 Air Liquide, Dade Behring, Rohm &
 Haas

New Jersey



South New Castle County Middletown · Odessa · Townsend

Population 25,228
 Workforce age pop. (16-64) 18,297
 Median HH income \$61,469
 Households 8,904

Select Employers

Johnson Controls, Acme Food Market,
 Leticia, Lowes, Del Star Technologies,
 Macdermid Imaging

Maryland

Kent County, Delaware

Created By: New Castle County
 Department of Land Use Department
 Creation Date: July 23, 2005

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[Toll Free 888.404.8111](tel:888.404.8111)

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**New Castle, Kent, & Sussex County/City Deed Transfer Tax= 1.5% of the sales/purchase price.
Buyer and Seller split 50/50**

**State Deed Recordation Transfer Tax= 1.5% of the sales/purchase price.
Buyer and Seller split 50/50**

The Lender may not charge borrower a processing fee. If refinancing with cash-out, there are no recordation taxes charged on the new money.

Title Insurance premiums:

Lender's Policy	\$2.50 per thousand up to \$100,000
	\$2.00 over \$100,000
Owner's Policy	\$1.50 per thousand

Refinance- generally 30% reissue on Title premium based on what was paid in title insurance at previous settlement when less than 10 years prior. You must have a hard copy of your Owner's Policy of Title Insurance to give to the settlement company to receive this discounted re-issue rate. See refinance mistakes to avoid..

Typical settlement company will charge the following:

Buyer	
Settlement	\$200
Title Exam	\$300
Title Binder	\$125
Recording- Deed	\$34
Recording- Mortgage	\$214
Survey (if needed)	\$500- \$800
Archive and FedEx	\$28

Seller	
Settlement	\$200
Document Preparation	\$200
Archive and FedEx	\$15

Refinance	
Settlement	\$300
Title Update	\$175
Title Binder	\$125
Document Preparation	\$25 per release
Recording- mortgage	\$214
Survey (if needed)	\$500- \$800
Archive and FedEx	\$47

Home Equity Loans, Second Trusts	
Settlement	\$150
File Update	\$175
Title Binder	\$125
Doc Prep	\$25 per release
Recording	\$34
Archive and FedEx	\$32

Delaware real estate and title settlement attorney
Brennan Title Co.
 92 Atlantic Avenue, Suite B-1
 Ocean View, DE 19970
 302-541-0400

Fuqua Yori
 28 The Circle
 Georgetown, DE 19947
 302-856-7777

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