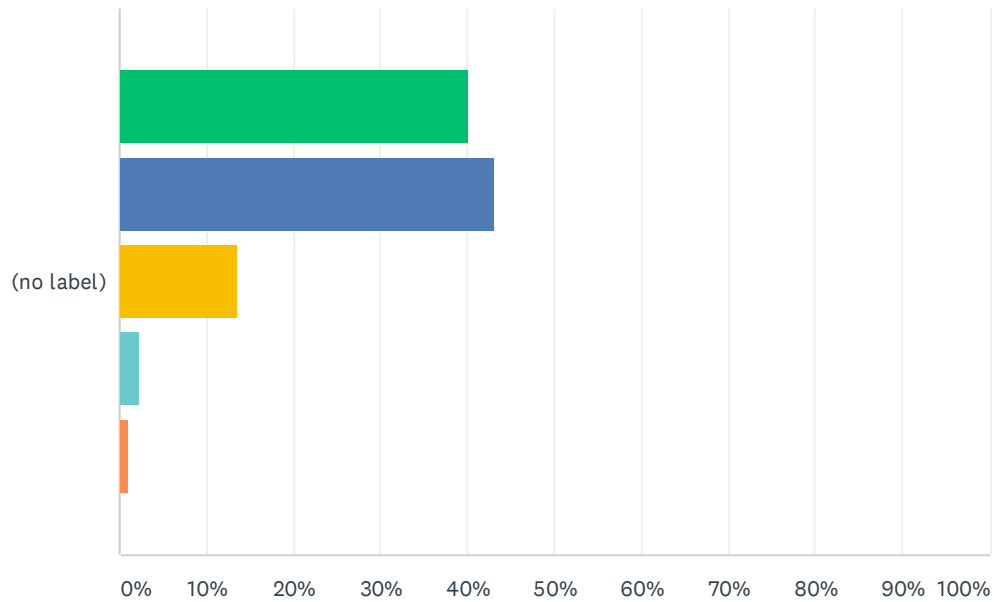


Q1 HOW HAS CORONAVIRUS (COVID-19) AFFECTED HOME BUYER INTEREST IN YOUR MARKET?

Answered: 600 Skipped: 1

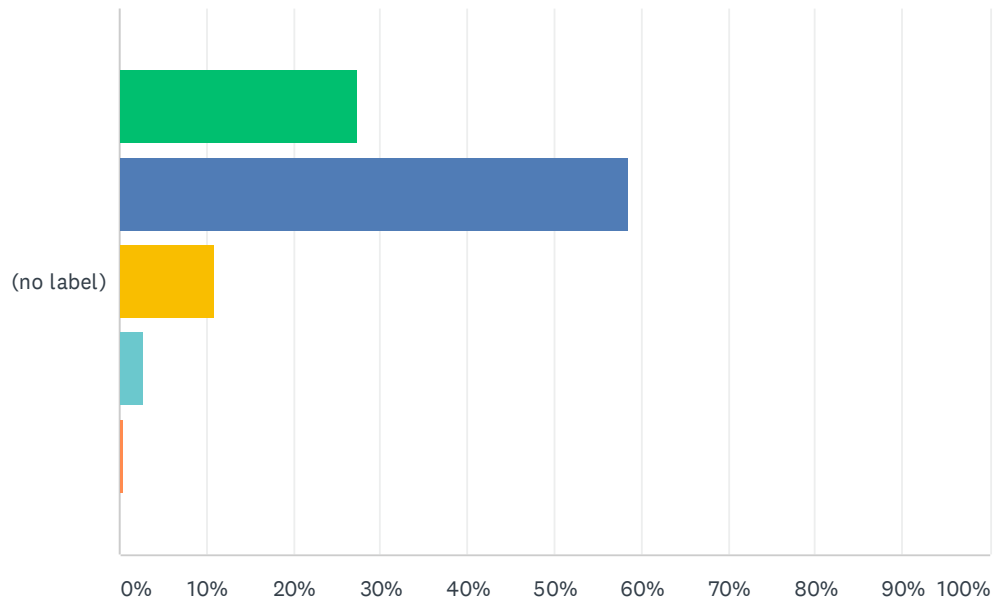


■ Significantly decreased
 ■ Decreased
 ■ No change
 ■ Increased
 ■ Significantly increased

	SIGNIFICANTLY DECREASED	DECREASED	NO CHANGE	INCREASED	SIGNIFICANTLY INCREASED	TOTAL	WEIGHTED AVERAGE
(no label)	40.17% 241	43.00% 258	13.50% 81	2.33% 14	1.00% 6	600	1.81

Q2 HOW HAS CORONAVIRUS (COVID-19) AFFECTED THE NUMBER OF HOMES ON THE MARKET?

Answered: 585 Skipped: 16

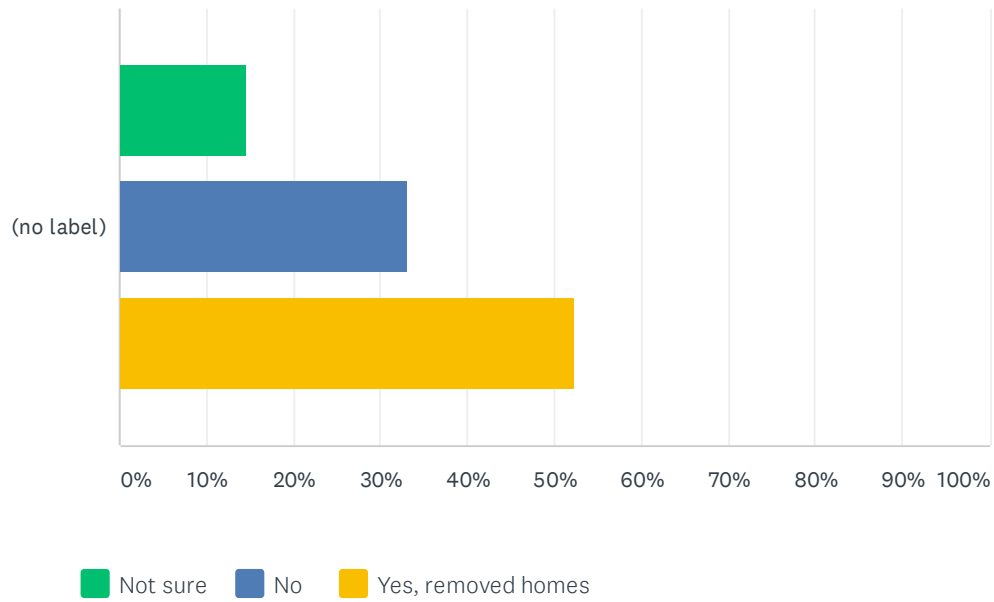


■ Significantly decreased
 ■ Decreased
 ■ No change
 ■ Increased
 ■ Significantly increased

	SIGNIFICANTLY DECREASED	DECREASED	NO CHANGE	INCREASED	SIGNIFICANTLY INCREASED	TOTAL	WEIGHTED AVERAGE
(no label)	27.35% 160	58.63% 343	10.94% 64	2.74% 16	0.34% 2	585	1.90

Q3 HAVE YOU SEEN ANY SELLERS REMOVE THEIR HOME FROM THE MARKET COMPLETELY DUE TO CORONAVIRUS (COVID-19)?

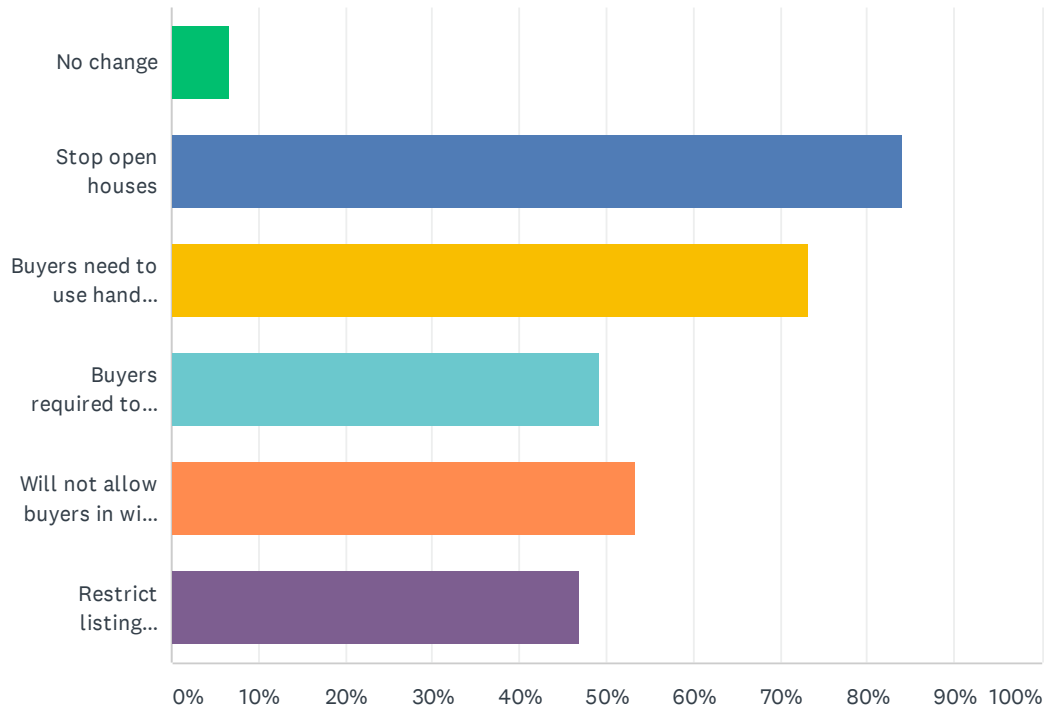
Answered: 589 Skipped: 12



	NOT SURE	NO	YES, REMOVED HOMES	TOTAL	WEIGHTED AVERAGE
(no label)	14.60% 86	33.11% 195	52.29% 308	589	2.38

Q4 IN REGARDS TO CORONAVIRUS (COVID-19), HAVE YOU SEEN ANY OF THE FOLLOWING CHANGES IN HOME SELLER LISTING BEHAVIOR? (CHECK ALL THAT APPLY.)

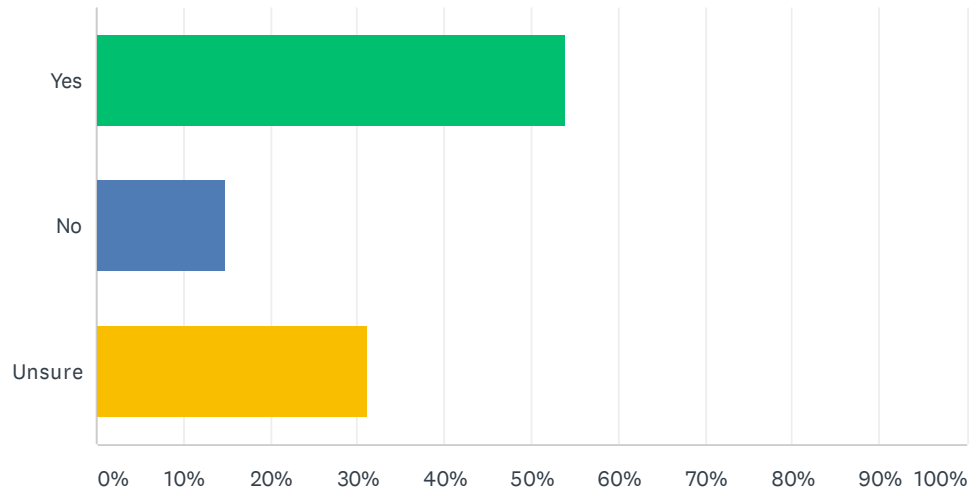
Answered: 595 Skipped: 6



ANSWER CHOICES	RESPONSES	
No change	6.72%	40
Stop open houses	84.20%	501
Buyers need to use hand sanitizer/wash hands upon entering	73.28%	436
Buyers required to wear gloves	49.08%	292
Will not allow buyers in with shoes/need to wear footies	53.45%	318
Restrict listing presentations	46.89%	279
Total Respondents: 595		

Q5 HAS YOUR MLS CHANGED ITS POLICY SO THAT PROPERTIES CAN STAY ACTIVE WITHOUT BEING SHOWN DURING THE COVID-19 CRISIS?

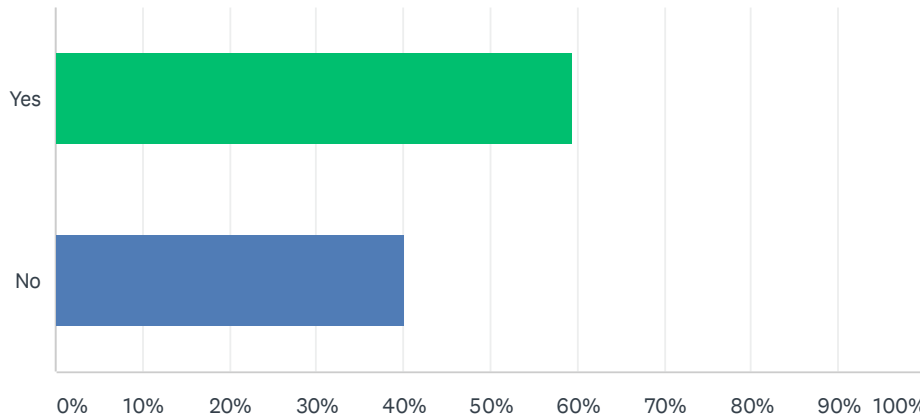
Answered: 600 Skipped: 1



ANSWER CHOICES	RESPONSES
Yes	54.00% 324
No	14.83% 89
Unsure	31.17% 187
TOTAL	600

Q6 HAVE YOU LOST OR HAD A TRANSACTION SIGNIFICANTLY IMPACTED DUE TO THE VIRUS? (JOB LOSS, FINANCING ISSUES, ETC.)

Answered: 599 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	59.43%	356
No	40.23%	241
TOTAL		599

#	COMMENTS	DATE
1	financing issues	4/20/2020 10:02 AM
2	I'm not actively working right now	4/18/2020 2:51 PM
3	Military client not able to sign on closing day	4/18/2020 1:13 PM
4	Listings removed and new listings delayed.	4/17/2020 8:55 PM
5	Just one so far	4/17/2020 1:24 PM
6	I had a listing that was to become active in late April but one of the sellers has lost their job, so they are no longer listing.	4/17/2020 11:25 AM
7	Not a listing agent	4/17/2020 11:11 AM
8	stricter financing guidelines, employment	4/17/2020 10:33 AM
9	Job Loss	4/17/2020 9:55 AM
10	My clients are waiting for things to change before listing for sale.	4/17/2020 8:01 AM
11	Financing impacted when the credit scores was increased for government loans and 5 contracts were cancelled they no longer qualified.	4/16/2020 10:41 PM
12	I have sellers not understand why their vacant home isn't being show when it it double the average price point	4/16/2020 8:42 PM
13	Team Member Buyer backed out of deal	4/16/2020 7:41 PM
14	3 New Listings are post-poning Listing Date	4/16/2020 7:35 PM
15	Fluctuation in mortgage rates has caused many buyers to stop looking.	4/16/2020 7:19 PM
16	Buyers loosing jobs or reduced hours	4/16/2020 6:55 PM
17	Fortunately, our team has not. I know others that have.	4/16/2020 6:23 PM
18	In the Kansas City market, we are still experiencing multiple Buyers competing for the same listing.	4/16/2020 6:17 PM
19	buyer lost job so we had to cancel	4/16/2020 5:58 PM
20	lender requirements are not conducive	4/16/2020 5:04 PM
21	My transactions went through on schedule with limited interference from the outbreak	4/16/2020 4:14 PM
22	changes in lending requirements pushed one buyer just below the required credit score.	4/16/2020 4:13 PM
23	My buyer client lost her job 3 days before closing. Issued the Covid-19 form and a mutual release was signed.	4/16/2020 4:02 PM
24	FHA credit scores are more restrictive but we got through it	4/16/2020 4:00 PM
25	2 sales cancelled	4/16/2020 2:56 PM
26	Buyer's lender pulled the portfolio loan the self employed buyer was getting. Seller's \$600,000 house back on the market & they lost their \$400,000 purchase.	4/16/2020 2:40 PM
27	I'm a new agent...so I was slow to start anyway...i'm actually busier the beginning of 2020 than I was in 2019...so it's been good for me :)	4/16/2020 2:29 PM
28	Buyer walked on day of closing when they shut down the restaurants	4/16/2020 2:25 PM
29	Buyer lost job and couldn't get loan.	4/16/2020 1:46 PM
30	My listing was contingent on Buyer house sale contingency, and Buyer no longer wanted to show their home due to risk, and terminated the contract	4/16/2020 1:37 PM
31	Buyer backed out of contract due to fear.	4/16/2020 1:35 PM
32	Commercial building being purchased by an owner of a hair salon. We couldn't close because he was non operational due to the stay home order. We have done an extension but still are	4/16/2020 1:32 PM

	unsure if we will close	
33	Investment properties with Nightly rental	4/16/2020 1:22 PM
34	Buyers feel paralyzed	4/16/2020 1:18 PM
35	But if this continues I see it coming.	4/16/2020 1:15 PM
36	Credit score increase, points cause transaction to fail. MLS policy only fir new listings. Nothing to accomodate existing.	4/16/2020 1:10 PM
37	job loss, business closed	4/16/2020 1:09 PM
38	credit score changes on FHA loan	4/16/2020 1:03 PM
39	lot's of other agents have though	4/16/2020 12:57 PM
40	On #6, no impact to transactions experienced personally to this date.	4/16/2020 12:57 PM
41	buyer laid off on lender employment re-verification 2 days before closing..	4/16/2020 12:46 PM
42	buyer lost job	4/16/2020 12:36 PM
43	I had 4 listings for Spring 2020, all postponed due to virus.	4/16/2020 12:32 PM
44	The process is more difficult because the homeowner is a nurse and very stressed about strangers enter the home. As the buyer's agent, I have more hoops to jump through but it's moving along.	4/16/2020 12:27 PM
45	Jumbo loans have been difficult to secure.	4/16/2020 12:23 PM
46	Client dropped out and subsequently rented for a year without telling me.	4/16/2020 12:13 PM
47	Lost the only 2 I had	4/16/2020 12:11 PM
48	Buyer lost job so couldn't close on a condo	4/16/2020 12:07 PM
49	I think open houses need to be allowed w/ restrictions per sellers comfort level. Doesn't make logical sense to allow showings but no open houses. Open houses could be conducted allowing one group of buyers in the home at one time just like showings.	4/16/2020 11:56 AM
50	I had buyers cancel contracts	4/16/2020 11:55 AM
51	I had a buyer back out of a deal.	4/16/2020 11:52 AM
52	Job Loss	4/16/2020 11:51 AM
53	Lost one deal, had several closings pushed out	4/16/2020 11:48 AM
54	For sure Buyer, decided to wait	4/16/2020 11:43 AM
55	I have lost several contract due to job losses.	4/16/2020 11:38 AM
56	Buyers furloughed and closings postponed or cancelled	4/16/2020 11:35 AM
57	FINANCING , I guess we are always with C19	4/16/2020 11:32 AM
58	Both- Job Loss and Financial	4/16/2020 11:29 AM
59	Lost one sale, buyer didn't want to pull money to pay cash and didn't want a loan.	4/16/2020 11:25 AM
60	Killing us and the SBA loan process for the self-employed is starting to look like a joke.	4/16/2020 11:21 AM
61	Most have followed through but some have been lost	4/16/2020 11:20 AM
62	(1) Dual agent on \$348,000 deal. 6% commission. \$20,880 lost income to me. Buyer owns two restaurants and were ordered to shut down now going on 3 weeks. (2) Buyer was a hair stylist and husband a welder buying \$325,000 home, both lost job, my lost income was \$8775. That's just this week. Bobby Shanks, STL. 314.606.5592	4/16/2020 11:19 AM
63	financing problems because buyers lost their jobs	4/16/2020 11:18 AM
64	Ready to offer and cancelled day of first stay at home order took place.	4/16/2020 11:16 AM
65	Cash buyer backed out because of virus	4/16/2020 11:16 AM

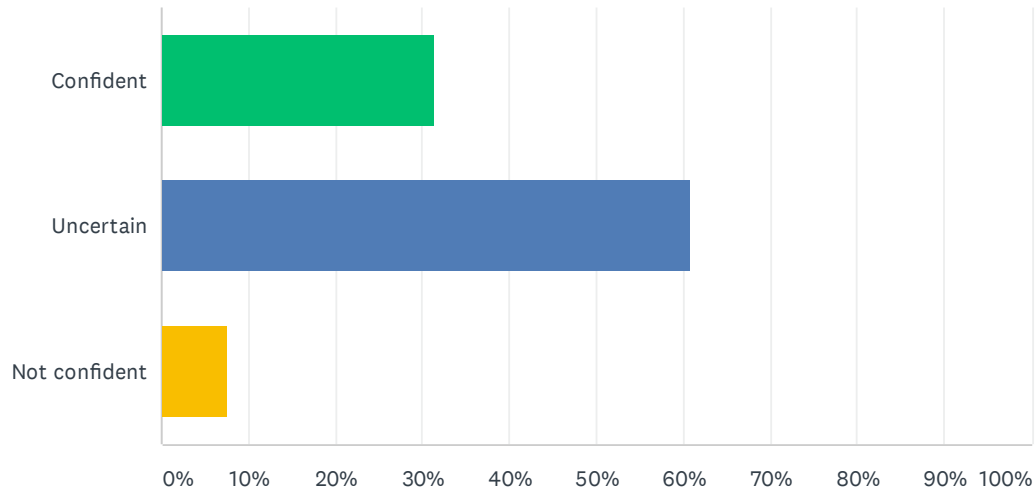
66	Seller completely backed out of contract due to uncertainty.	4/16/2020 11:10 AM
67	Listing cancelled.	4/16/2020 11:05 AM
68	Job loss	4/16/2020 10:58 AM
69	Laid off buyers, credit requirements raised	4/16/2020 10:57 AM
70	others have in our market due to layoffs	4/16/2020 10:56 AM
71	Buyer was laid off without return date therefore his loan wa denied.	4/16/2020 10:56 AM
72	House go under contract 2 times and fall apart due to buyers being nervous about the market. Its undercontract for a 3rd time and seems to be moving ahead to closing.	4/16/2020 10:52 AM
73	Fear, job loss, and difficulty with financing and more to come with the raising of minimum credit scores	4/16/2020 10:51 AM
74	MHDC fha approved buyer now not preapproved	4/16/2020 10:50 AM
75	Not me but other agents I know	4/16/2020 10:49 AM
76	Buyer from Austin TX has a contingent contract on a property. They have no showings or virtual showings on their home in TX till this is over. Will possibly delay closing on home in MO.	4/16/2020 10:48 AM
77	Everything on hold	4/16/2020 10:48 AM
78	All my clients/customers are taking a wait and see approach	4/16/2020 10:47 AM
79	I represented seller, after inspections, buyers got cold feet due to fears concerning virus, potential job loss. They simply stopped pursuing loan. Seller allowed them to cancel.	4/16/2020 10:46 AM
80	Not yet!	4/16/2020 10:46 AM
81	No new deals since March 26th closing	4/16/2020 10:46 AM
82	Not yet	4/16/2020 10:43 AM
83	Job Furlough	4/16/2020 10:43 AM
84	Buyers lost ability to purchase to job losses. Sellers have pulled houses from market.	4/16/2020 10:43 AM
85	Five	4/16/2020 10:40 AM
86	Day of close, final employment verification. Person had just been laid off.	4/16/2020 10:37 AM
87	1031 exchange delayed-- several buyers and sellers on hold until the virus situation gets resolved	4/16/2020 10:35 AM
88	at least 3	4/16/2020 10:35 AM
89	Loss of job	4/16/2020 10:34 AM
90	2 sales where buyers were furloughed and could no longer get financing. Lost 2 others because buyers were scared and didn't want to proceed.	4/16/2020 10:32 AM
91	Laon commitment denied due to credit scores being raised	4/16/2020 10:31 AM
92	Buyers stepped away from Contracts, I lost deals	4/16/2020 10:31 AM
93	The loan officers having problems maybe getting job verification and various request d/t offices closed	4/16/2020 10:29 AM
94	Delay closing because clients were furloughed	4/16/2020 10:28 AM
95	i do have one closing that may possibly be affected if this continues into May, w/ job loss if he's not back to work yet b/c won't be able to verify income incomes	4/16/2020 10:27 AM
96	I am an appraiser and have had requests cancel due to the situation	4/16/2020 10:25 AM
97	Buyer backed out of a contract	4/16/2020 10:25 AM
98	We have fought to get transactions closed.	4/16/2020 10:20 AM

99	1 listing and 1 purchase cancelled due to complications from virus	4/16/2020 10:19 AM
100	All of my clients have put their listings and purchases on hold.	4/16/2020 10:11 AM
101	Closing was delayed to wait and see how his business rebounds in a month.	4/16/2020 10:06 AM
102	Cash contract did not go through. After the Stock market crushed.	4/16/2020 10:06 AM
103	2 buyers that were preapproved prior to Covid 19 and now one lost his job and the other clients credit score now was too low with new loan guidelines.	4/16/2020 10:05 AM
104	Because buyer was not allowed to work, lender withdrew loan approval.	4/16/2020 10:04 AM
105	2 buyers lost jobs so the deals fell through	4/16/2020 10:01 AM
106	The seller on a house that I had the buyers on got furloughed from her job, so she was not able to purchase her next home. We are going to either have to do possession after, or she's going to have to get possession prior on the home that she will eventually buy.	4/16/2020 9:59 AM
107	none	4/16/2020 9:58 AM
108	Financing feel thru due to job loss	4/16/2020 9:58 AM
109	1 buyer dropped out due to furlough	4/16/2020 9:58 AM
110	Buyers used COVID as the excuse to mutually release, however, I think there was more to it than that	4/16/2020 9:57 AM
111	Municipal inspections not being completed and buyers/sellers negotiating that and those repairs after closing	4/16/2020 9:56 AM
112	No FHA,Fannie Mae or other GSE funds available	4/16/2020 9:55 AM
113	I feel that it is super irresponsible to continue to show houses during this pandemic.	4/16/2020 9:55 AM
114	FHA and USDA guidelines are being tightened... so buyers that were approved are no longer.	4/16/2020 9:55 AM
115	Several due to unemployment and lenders tightening credit scores and raising closing costs.	4/16/2020 9:52 AM
116	just one so far	4/16/2020 9:51 AM
117	My business is slow anyway. Buyer/Sellers have not lost jobs at this point	4/16/2020 9:51 AM
118	Had to fight with listing agent to postpone closing 30 days because of shelter in place order.	4/16/2020 9:51 AM
119	Buyer's home was going to go to auction & those funds were to buy the home they had under contract. Auctioneer said it will be at least fall before can have auction & might not bring enough \$ due to layoffs etc.	4/16/2020 9:51 AM
120	Most Everyone is on hold--stopped looking for the time being.	4/16/2020 9:49 AM
121	Buyer not moving forward with their closing because they don't think they can sell their home. Feel that they now have overpaid for the home they are not moving forward with purchasing. (\$1,800,000)	4/16/2020 9:49 AM
122	As an independent contractor, considered an Essential, horrible necessary restrictions and the GOV changing FHA regulations is running my business and left me no way for income or to be approved for help!	4/16/2020 9:48 AM
123	Not yet, have a closing tomorrow that could be delayed because we cannot verify employment	4/16/2020 9:46 AM
124	Lost a contract, had several clients decide delay or not enter the market at all (buyers and sellers)	4/16/2020 9:46 AM
125	Buyer owns numerous apartment complexes and hotels. Lack of income caused concern	4/16/2020 9:45 AM
126	Only a written contract and the next morning the buyer was furloughed.	4/16/2020 9:45 AM
127	Sellers waiting for the virus to abate	4/16/2020 9:44 AM
128	Impacted with movers cancelling, IRS shutting down and more, but no lost transactions yet.	4/16/2020 9:44 AM
129	in-flight deals dropped like dead birds.	4/16/2020 9:43 AM

130	Lost new listings that changed their mind about selling	4/16/2020 9:42 AM
131	Due to the lack of business I need to sell my own house to be able to pay bills	4/16/2020 9:42 AM
132	we had an usually low appraisal and can not get the appraiser to return a call or email	4/16/2020 9:41 AM
133	Buyer lost job but we saved the transaction with a co-signer.	4/16/2020 9:41 AM

Q7 IF YOU LOST A DEAL, HOW CONFIDENT ARE YOU THAT THE LISTING WILL COME BACK ON THE MARKET/THE BUYER WILL PURCHASE ANOTHER HOUSE?

Answered: 551 Skipped: 50



ANSWER CHOICES	RESPONSES
Confident	31.40% 173
Uncertain	60.98% 336
Not confident	7.62% 42
TOTAL	551

Q8 HOW ARE THE CHANGES IN QUALIFYING AFFECTING BUYERS ABILITY TO PURCHASE?

Answered: 459 Skipped: 142

#	RESPONSES	DATE
1	Loan officers are not in to qualify buyers and seems the unsteadiness has them not qualifying as many buyers	4/28/2020 7:25 AM
2	Funding seems ify with some programs	4/22/2020 9:58 PM
3	Many buyers that were pre-approved are no longer due to the changes from lenders.	4/22/2020 1:46 PM
4	Layoffs and credit scores have affected buyers	4/21/2020 12:45 PM
5	FHA has raised its qualifying credit scores. New lender changes daily so loan officers are constantly complaining about how hard it is making their business.	4/20/2020 7:18 PM
6	Depends on their jobs. If in the service/hospitality industry-almost completely removed from the ability to purchase	4/20/2020 3:27 PM
7	Change in loans	4/20/2020 10:21 AM
8	My experience has ben that buyers don't even want to look.	4/20/2020 9:02 AM
9	Currently not working with a buyer.	4/19/2020 2:54 PM
10	Lenders are being more conservative with offering terms. My investor buyers are nervous about their existing tenants ability to pay rent going forward.	4/18/2020 6:20 PM
11	Greatly! Many buyers are not allowed anymore to buy homes based on credit scores.	4/18/2020 3:18 PM
12	Reduced due to unemployment, layoffs and loans becoming more difficult to obtain.	4/18/2020 12:28 PM
13	Jumbo loans higher risk. Need more down payment	4/18/2020 9:14 AM
14	None that I have seen	4/18/2020 9:07 AM
15	no comment	4/18/2020 8:33 AM
16	It's stricter.	4/18/2020 6:13 AM
17	With increasing credit scores to qualify there will be less buyers with the ability to purchase.	4/18/2020 6:11 AM
18	Banks overwhelmed with other demands	4/17/2020 8:55 PM
19	Unsure	4/17/2020 8:08 PM
20	Cost have massively increased to buy	4/17/2020 6:45 PM
21	Government backed loans are down. Closing day verification of employment. Appraisal issues.	4/17/2020 5:39 PM
22	still to find out	4/17/2020 4:49 PM
23	I personally haven't seen many (yet).	4/17/2020 4:18 PM
24	None seen yet.	4/17/2020 3:58 PM
25	I have not had anyone not qualify due to covid 19	4/17/2020 3:09 PM
26	Lender issues, losing jobs, financing.	4/17/2020 2:18 PM
27	The increase in credit score requirements for some loan products is affecting the approval process. It seems lenders are having flashbacks to the "Great Recession" and are possibly prematurely restricting funding which compounds the issue.	4/17/2020 1:40 PM
28	It constantly changing so it's hard to keep up and keep buyer's informed. We're just staying in close contact with our local lenders.	4/17/2020 1:24 PM
29	Loss of jobs	4/17/2020 12:53 PM
30	The credit scores are needing to be higher in order to receive their automatic underwriting and getting the information needed for manual underwriting is proving to be very difficult. Having trouble meeting loan contingency dates even after amending for extensions.	4/17/2020 12:09 PM
31	Buyers have lost, been furloughed, or had reduced hours creating the inability to close/shop.	4/17/2020 11:25 AM
32	None of the buyers I am currently working with have been affected	4/17/2020 11:13 AM

33	I do not have personal experience with this, but it is obvious that higher loan qualifications, together with high unemployment numbers will have an impact.	4/17/2020 11:11 AM
34	raise of credit score, limited financing options	4/17/2020 10:33 AM
35	Government loans increased the minimum required credit score to qualify.	4/17/2020 10:07 AM
36	Limited	4/17/2020 10:01 AM
37	Job loss has been the only thing that has been preventative in my experience	4/17/2020 9:55 AM
38	Ability to qualify-Job loss	4/17/2020 9:28 AM
39	Well the credit scores for Govt. loans has changed from a minimum 620 to now requiring a 680 score.	4/17/2020 9:10 AM
40	Many of those that need to utilize government-backed loans now no longer qualify, either because of lower credit scores or lack of sufficient liquid assets.	4/17/2020 8:56 AM
41	People are laid off, on unemployment	4/17/2020 8:54 AM
42	Some can't buy right now	4/17/2020 8:16 AM
43	Not being able to get loans due to layoffs	4/17/2020 8:11 AM
44	I do not know.	4/17/2020 8:01 AM
45	Most are hesitating to commit during this time	4/17/2020 7:57 AM
46	Lenders have increased their cost basis for providing a loan product and increased credit scoring models, putting some buyers out of the possibility of purchasing a home.	4/17/2020 7:34 AM
47	Not effected	4/17/2020 7:31 AM
48	Investors are more strict with qualifying credit scores and want higher scores than what was formerly acceptable.	4/16/2020 11:19 PM
49	They are no longer qualified, buyers will have to wait 3-6 months to increase their credit score. .	4/16/2020 10:41 PM
50	Lessening the number of buyers	4/16/2020 10:19 PM
51	Unknown	4/16/2020 9:45 PM
52	it will impact the lower end properties - harder to secure FHA loans, 1st time home buyers. possibly those higher end with jumbo loans	4/16/2020 8:53 PM
53	Virtual tours,	4/16/2020 8:42 PM
54	Not sure yet but have been told lenders are tightening up.	4/16/2020 8:40 PM
55	If buyer is an essential worker...no change	4/16/2020 8:31 PM
56	Have not had any issues at this time	4/16/2020 8:20 PM
57	No Change	4/16/2020 7:49 PM
58	Those who have jobs - no change - those who have lost jobs have gone away.	4/16/2020 7:41 PM
59	I have one client that I feel was pre-approved for a lower amount than I think they might have been previously.	4/16/2020 7:35 PM
60	Don't know	4/16/2020 7:34 PM
61	Unknown	4/16/2020 7:33 PM
62	Making it significantly more difficult. Add to that the constant fluctuations (mostly higher) in the mortgage rates.	4/16/2020 7:19 PM
63	Changes in the employment is what is impacting the buyers.	4/16/2020 6:55 PM
64	Service industry is strongly affected. However in the price point we typically serve, this isn't impacting us directly, as most clients are in more typical job positions that can work from home.	4/16/2020 6:23 PM
65	From what I'm seeing, Buyers are still competing for listings in Kansas City. Homes that are	4/16/2020 6:17 PM

	priced well are still selling within a day or two or within the first week.	
66	Don't know. Most transactions are cash.	4/16/2020 6:02 PM
67	none	4/16/2020 5:58 PM
68	Yes	4/16/2020 5:52 PM
69	None	4/16/2020 5:45 PM
70	not sure	4/16/2020 5:33 PM
71	I haven't seen a change in that yet	4/16/2020 5:03 PM
72	Loans are not as easily obtained	4/16/2020 5:02 PM
73	Some FHA buyers are now on hold.	4/16/2020 4:51 PM
74	greatly without jobs	4/16/2020 4:27 PM
75	I am letting my buyers more closely and prioritizing cash and conventional loan products	4/16/2020 4:14 PM
76	It depends on their job stability. Most of the buyers we are working with are doing fine. One military family could not get financing because of the new credit score requirements	4/16/2020 4:13 PM
77	Making it more difficult: some will delay, many will drop out of the market.	4/16/2020 4:08 PM
78	Loss of job/income	4/16/2020 4:06 PM
79	Unsure	4/16/2020 4:06 PM
80	Making it harder.	4/16/2020 4:02 PM
81	TOUGH! This has been the biggest obstacle. MHDC gone! Credit requirement increased. NO jumbo loans anywhere!	4/16/2020 4:00 PM
82	Various FHA changes between lenders has been interesting to navigate.	4/16/2020 3:51 PM
83	Unsure	4/16/2020 3:44 PM
84	Uncertainty causing most buyers to put their search on Hold - others unable to complete purchase due to change in finances	4/16/2020 3:32 PM
85	Still difficult to tell. One of my pending Buyer-side contracts is a small business owner. Final loan commitment may be questionable. For others, who have kept their jobs AND are getting stimulus money, they are better prepared to buy.	4/16/2020 3:30 PM
86	Clients are nervous about purchasing or selling because of the pandemic in the nation!	4/16/2020 3:23 PM
87	NA	4/16/2020 3:23 PM
88	Unsure	4/16/2020 3:14 PM
89	None so far	4/16/2020 3:03 PM
90	It has kept a couple of buyers who were already looking from purchasing a house because they no longer qualified.	4/16/2020 3:03 PM
91	I have had no issues	4/16/2020 3:02 PM
92	They've called me to tell me that when this is over, they will start looking again.	4/16/2020 2:59 PM
93	This has been crazy. More so on the sellers not wanting showing. But also buyers not coming to view.	4/16/2020 2:56 PM
94	Some can't because of job loss	4/16/2020 2:50 PM
95	Uncertainty of funds and the sale ability of there present home	4/16/2020 2:46 PM
96	Buyers must be well qualified. Govt loans are expensive!	4/16/2020 2:40 PM
97	I have not experienced a change...fortunately my buyers all still have work and have good credit. a few just got scared and are on hold until they know for sure what is happening.	4/16/2020 2:29 PM
98	Significantly	4/16/2020 2:26 PM

99	No change	4/16/2020 2:26 PM
100	FHA is all but gone, so start homes are suffering. Investors think this is Christmas!	4/16/2020 2:25 PM
101	Waiting for Government restrictions to be lifted	4/16/2020 2:23 PM
102	Making it harder, especially with jumbo loans	4/16/2020 2:12 PM
103	Much more difficult for first time buyers. Fico score requirement has gone up tremendously and the threat of making it higher is scary.	4/16/2020 2:12 PM
104	Buyers who should've been ready to buy by fixing their credit for the past 6 months, are now unable to purchase due to credit restrictions tightening.	4/16/2020 2:09 PM
105	Lenders are backed up. Inspectors & appraisers don't want to go into homes.	4/16/2020 2:06 PM
106	buyers on unemployment cant get a loan!	4/16/2020 2:04 PM
107	Fewer buyers with lower credit scores and downpayments appear to qualify for a loan now.	4/16/2020 2:00 PM
108	No current stories but expect credit limits will tighten due to lenders loosing revenue stream as more existing loans so into default.	4/16/2020 1:59 PM
109	Has not changed. The Real Estate Market is as good as always. We are lucky to have President Trump as leader during this world wide event. I continue to see increase number of people moving out of Illinois and into Missouri. This is due to the current state of increasing taxes and poor government Management. Also see more people moving out of the City of St. Louis due to high crime and continued poor management by city democratic government.	4/16/2020 1:49 PM
110	I don't see any long term effects in the market	4/16/2020 1:46 PM
111	No change for buyers I am with	4/16/2020 1:45 PM
112	A lot of uncertainty with employment	4/16/2020 1:43 PM
113	more un certain	4/16/2020 1:41 PM
114	Slowed purchasing pool.	4/16/2020 1:41 PM
115	Not seeing a change	4/16/2020 1:37 PM
116	Lenders squeezing most buyers now, and appraisals getting ugly.	4/16/2020 1:35 PM
117	We haven't seen much on affect on residential just commercial	4/16/2020 1:32 PM
118	Significantly. Buyers are now having to take more measures to increase their credit scores.	4/16/2020 1:30 PM
119	No change that I have seen	4/16/2020 1:26 PM
120	Yes, furloughed and no pay stub	4/16/2020 1:22 PM
121	Not sure all my buyers aren't doing anything. I am at a halt.	4/16/2020 1:21 PM
122	Haven't been directly effected by such yet.	4/16/2020 1:19 PM
123	They aren't out like last yearv	4/16/2020 1:18 PM
124	FHA loans are more expensive today even though interest rates are unchanged.	4/16/2020 1:17 PM
125	Have not experienced the issue.	4/16/2020 1:15 PM
126	Some buyers just afraid to go out and look. Online looking only.	4/16/2020 1:15 PM
127	Lenders are overwhelmed with PPP and I believe has hurt Residential Lending.	4/16/2020 1:12 PM
128	Deals fall through due to increase in credit score requirements and 3-5 points and higher interest rates. Buyer and selling is down 80%. Also if homeowner even asks about Forebearance the Servicer slams it on the credit report and Credit Reporting Agency is treating as foreclosure.	4/16/2020 1:10 PM
129	significant. A lot of changes and it is restricting ability to purchase. Lessening the buyer pool for sure.	4/16/2020 1:09 PM

130	Less buyers at this time.	4/16/2020 1:08 PM
131	none, lenders ARE STILL WORKING	4/16/2020 1:07 PM
132	it is making things harder. We lenders to lend, not restrict loans. the lending environment is making things worse.	4/16/2020 1:04 PM
133	Credit scores have been raised	4/16/2020 12:59 PM
134	Lowering their chances	4/16/2020 12:59 PM
135	Tightening standards excludes people with lower credit scores making them unable to buy	4/16/2020 12:57 PM
136	Job loss/furlough/changes have the potential to impact ability to qualify or amount a buyer is qualified to finance. So far, I haven't personally experienced that impact with my buyers.	4/16/2020 12:57 PM
137	This change hurt 4 of my buyers that were almost ready to buy. Their credit was points away and now the can't buy for months again.	4/16/2020 12:49 PM
138	Some affects due to income and economic stability of the US in general.	4/16/2020 12:48 PM
139	probably improve	4/16/2020 12:46 PM
140	No effect yet	4/16/2020 12:37 PM
141	Potential job loss or temporary furlough is a threat to borrowing for a home.	4/16/2020 12:37 PM
142	less buyers	4/16/2020 12:36 PM
143	No Buyers at this time due to virus, don't want to tour occupied homes. They will not purchase a home based on a virtual tour only.	4/16/2020 12:32 PM
144	Work verification. Hard to qualify a laid off worker.	4/16/2020 12:28 PM
145	Many are being deferred to applying online or with apps and getting frustrated. As we won't show without a pre approval.	4/16/2020 12:27 PM
146	Fha and conv increased credit scores and down payments which busted deal	4/16/2020 12:26 PM
147	Jumbo loans have been difficult.	4/16/2020 12:23 PM
148	First time home buyers (MHDC) options are not available	4/16/2020 12:22 PM
149	its harder to qualify right now	4/16/2020 12:22 PM
150	Significantly. Job losses	4/16/2020 12:22 PM
151	Buyer are holding until crisis is over, unless a really promising listing appears	4/16/2020 12:19 PM
152	I have not seen a difference. My lenders are on top of their game	4/16/2020 12:18 PM
153	Somewhat	4/16/2020 12:17 PM
154	I haven't had experience in buyer not not qualifying, just a lack of inventory. And my sellers are holding off on putting their homes on the market.	4/16/2020 12:16 PM
155	Affecting primarily investor clients with government backed loans and halting of DPA's	4/16/2020 12:13 PM
156	have not seen any change in this area	4/16/2020 12:13 PM
157	They might be qualified today, but everyone that has a job worries it might be gone in the very near future.	4/16/2020 12:13 PM
158	job / back to work policy	4/16/2020 12:11 PM
159	Great!	4/16/2020 12:11 PM
160	I had a buyer get laid off so the deal is dead	4/16/2020 12:11 PM
161	FHA A lot!!	4/16/2020 12:10 PM
162	Most buyers are just in a holding pattern	4/16/2020 12:07 PM
163	Most of the clients I have dealt with in the past would not meet the new qualifications.	4/16/2020 12:05 PM

164	higher unemployment equals less buyers	4/16/2020 12:04 PM
165	No buyer at this time.	4/16/2020 12:04 PM
166	Lending guidelines are tightening and some folks aren't working/furloughed which got their loans declined	4/16/2020 12:02 PM
167	Interest rate gone up. Investors have changed the rules a bit to make it harder on the buyers	4/16/2020 12:02 PM
168	I have clients that are unsure of when they can return to work. Income and financing have played a major roll in loss of business.	4/16/2020 11:58 AM
169	Lots of layoffs affecting my clients preapprovals.	4/16/2020 11:57 AM
170	We've had buyers that were approved for a loan, but were laid off work, missed a payment, and the bank declined them.	4/16/2020 11:56 AM
171	The lenders are tightening restrictions and raising credit scores. They say we may lose 40% of all buyers.	4/16/2020 11:55 AM
172	That is a good question. If I had any motivated buyers I might find out	4/16/2020 11:52 AM
173	Lenders are charging points up front and scrutinizing the buyer more due to layoffs.	4/16/2020 11:48 AM
174	?	4/16/2020 11:48 AM
175	Lenders are unsure of the day to day changes for interest rates and if they are able to lock the loans.	4/16/2020 11:47 AM
176	Buyers are holding off right now.	4/16/2020 11:47 AM
177	Fewer first time buyers	4/16/2020 11:43 AM
178	Very difficult. Appraisals are very uncertain.	4/16/2020 11:43 AM
179	Credit requirements have raised and 1st time home buyer funding is harder to get. Also when we are in contracts they fall apart with banking changes and furloughs and last min job lost because verification of employment is being done on closing day	4/16/2020 11:43 AM
180	None that I've seen yet.	4/16/2020 11:43 AM
181	I have a client who needs down payment assistance, so this affects them. Otherwise I have had no issues with buyers getting qualified.	4/16/2020 11:43 AM
182	job instability	4/16/2020 11:41 AM
183	Need higher credit scores, more stringent employment checks, lost jobs, furlough, etc.	4/16/2020 11:41 AM
184	The restrictions are there and a slight change in disclosures	4/16/2020 11:41 AM
185	Showings limited and new listings have slowed.	4/16/2020 11:38 AM
186	Lower credit scores have been most affected.	4/16/2020 11:36 AM
187	Buyers who barely qualified for a loan now doesn't necessarily qualify. Buyers are qualifying for much less.	4/16/2020 11:35 AM
188	People are scared of the unknown and have no confidence in the current government.	4/16/2020 11:35 AM
189	Previously pre approved now don't qualify	4/16/2020 11:35 AM
190	mostly buyer reluctant to buyer and closings are taking longer than normal. FHA buyers are more challenged	4/16/2020 11:34 AM
191	not at this time I am seeing none.	4/16/2020 11:32 AM
192	Getting a lender to respond or keep in contact is difficult.	4/16/2020 11:32 AM
193	Can't qualify while furloughed or laid off, so many buyers are on hold.	4/16/2020 11:30 AM
194	N0	4/16/2020 11:30 AM
195	With the new requirements by Ginnie Mae for credit score and DTI it's really hurt companies that don't offer servicing. It's also made it harder for purchaser to qualify for a home loan...	4/16/2020 11:29 AM

196	Lender requirements have increased which has affected Buyers that were eligible are no longer eligible to purchase a home. Loss of jobs or temporary unemployment Buyers no longer qualify	4/16/2020 11:29 AM
197	Lenders have increased credit score requirements, eliminated jumbos and rehab financing (203k).	4/16/2020 11:28 AM
198	those with borderline credit scores are now unable to purchase. those with stock funds that have reduced are waiting until they come back. some are out of work right now so cannot purchase until they go back to work.	4/16/2020 11:27 AM
199	No inventory	4/16/2020 11:27 AM
200	Low Inventories.	4/16/2020 11:27 AM
201	unsure	4/16/2020 11:25 AM
202	It is taking much longer and appears alittle harder	4/16/2020 11:23 AM
203	Big negative impact	4/16/2020 11:21 AM
204	Don't know....haven't had any buyers lately.	4/16/2020 11:21 AM
205	Not even wanting to shop at this time. Waiting fo coviid-19 to end.	4/16/2020 11:21 AM
206	Worries about job loss	4/16/2020 11:21 AM
207	We are seeing secondary market investors back from purchasing those loans due to uncertainty in the market. It is taking longer to qualify and get loans through due to short staff days by lenders and appraisers.	4/16/2020 11:20 AM
208	Minimum credit score has increased. lenders are factoring if Buyer job is essential	4/16/2020 11:20 AM
209	Employment or the risk of unemployment is the largest factor	4/16/2020 11:19 AM
210	First time home buyer purchsing up to \$160,000 home with a 625 credit score but now can't qualify b/c minimum score has changed to 640.	4/16/2020 11:19 AM
211	buyers couldn't prove their current income to lenders because they lost the job.	4/16/2020 11:18 AM
212	If they don't have approvals ahead of time what is available is gone by the time they do have them. The time it's taking to process information has dramatically effected timing.	4/16/2020 11:17 AM
213	I haven't had any buyers that needed to make changes. They have been well qualified.	4/16/2020 11:17 AM
214	My clients are afraid to purchase with the unknown and potential job market crash if we stay shut down.	4/16/2020 11:16 AM
215	Buyers are hesitant to apply	4/16/2020 11:16 AM
216	I have buyers, but none have put a contract on anything yet.	4/16/2020 11:16 AM
217	I haven't experienced any difficulty	4/16/2020 11:15 AM
218	other than having to apply online, not much.	4/16/2020 11:13 AM
219	have not seen that yet	4/16/2020 11:13 AM
220	The Lender have changed some of their requirements to qualify.	4/16/2020 11:12 AM
221	Slowing the process tremendously.	4/16/2020 11:11 AM
222	No Change	4/16/2020 11:11 AM
223	No buyers so not sure	4/16/2020 11:11 AM
224	Qualifying changed?	4/16/2020 11:10 AM
225	I have many buyers that are now unable to obtain financing to purchase a home because of the required credit scores. I also have sellers unable to sell due to the fact no lenders are lending on manufactured homes at this time.	4/16/2020 11:10 AM
226	Takes longer to get answers	4/16/2020 11:10 AM
227	Unknown	4/16/2020 11:09 AM

228	Havent felt that one personally yet, but am sure it will have an effect	4/16/2020 11:09 AM
229	I haven't noticed a change with my clients, but I'm sure some have been impacted.	4/16/2020 11:09 AM
230	Less qualified buyers	4/16/2020 11:06 AM
231	Job uncertainty	4/16/2020 11:06 AM
232	not at all	4/16/2020 11:06 AM
233	Everything is in slow motion. Not enough people working to do anything.	4/16/2020 11:04 AM
234	If buyers were preapproved and in process of buying when covid hit they are now seemingly being punished if they can't prove their income as they are not sure when they will be able to return to work. Understandably, lenders are unwilling to take on loans from individuals who cannot prove current income to be the same as expected income of months, weeks and days previous. Sad to see a buyer get excited to move and then be told days before closing that their loan was not approved due to inability to provide current paycheck stubs.	4/16/2020 11:01 AM
235	Hearing rumors that lending guidelines are getting stricter.	4/16/2020 10:58 AM
236	Previously qualified buyers no longer qualified	4/16/2020 10:57 AM
237	have an increase in credit score requirements, no more paycheck approval programs for self-employed workers, people seem concerned on the USDA financing	4/16/2020 10:56 AM
238	I think increasing the qualifying credit score to 680 is going to severely impact North City and North St. Louis County markets where most of the mid to lower income people live. I believe that home ownership creates stability and I am afraid of the increase in rental/investment properties that will be coming. When people don't own, they don't take care of the property and they are more willing to move for insignificant reasons. When renters are more transient, it affects our school districts, property values and the overall well being in our neighborhoods and in their families.	4/16/2020 10:56 AM
239	Government backed loans are harder to get.	4/16/2020 10:56 AM
240	Lower income credit score buyers no longer qualify.	4/16/2020 10:55 AM
241	Job stability uncertain in many industries that otherwise we're secure	4/16/2020 10:52 AM
242	I did have one buyer who was looking at a 0% down conventional loan program. It is no longer offered by the lender. Her buying power changed a bit because she has to put 3% down now.	4/16/2020 10:52 AM
243	Financing is changing by the hour. You can someone qualified on a Monday and not qualified on Tuesday.	4/16/2020 10:51 AM
244	Some lenders now requiring 20% down.	4/16/2020 10:51 AM
245	Unknown	4/16/2020 10:50 AM
246	MHDC on hold - jumbo loans affected. In-between seems to have more flexible options.	4/16/2020 10:50 AM
247	Mortgage rates have been volatile	4/16/2020 10:50 AM
248	Every lender is different.	4/16/2020 10:49 AM
249	Government backed loans as I write this are in a bad spot, folks having to pay down points etc. Lenders are staying busy with refi business for now	4/16/2020 10:49 AM
250	Losing a job won't allow people to buy a house.	4/16/2020 10:49 AM
251	Some buyers unsure of job stability	4/16/2020 10:49 AM
252	Loss of job w no income significantly has changed	4/16/2020 10:49 AM
253	Really no different than before. I always try to prequalify people before showing to avoid wasting their time and mine.	4/16/2020 10:48 AM
254	the income may have changed due to jobs shutting down which impacts the buyer's ability to qualify.	4/16/2020 10:48 AM
255	Uncertainty in ability to afford mortgage as before the virus due to job uncertainty	4/16/2020 10:48 AM

256	slow down on USDA loans	4/16/2020 10:47 AM
257	None	4/16/2020 10:47 AM
258	Not sure	4/16/2020 10:47 AM
259	FHA/VA stricter guidelines	4/16/2020 10:46 AM
260	Job loss affecting buyers ability to buy.	4/16/2020 10:46 AM
261	A portion of the home buyer audience is unable to purchase because of employment status, most buyers are able to purchase though and there are a good amount of buyers looking currently	4/16/2020 10:46 AM
262	Prequalifications are taking longer.	4/16/2020 10:46 AM
263	About the same	4/16/2020 10:46 AM
264	Buyers are still intereated	4/16/2020 10:45 AM
265	N/A	4/16/2020 10:45 AM
266	Lender guideline changes and tougher requirements to get approved.	4/16/2020 10:44 AM
267	Our business is entirely corporate relocation. Companies have made the decision to postpone relocation to a future date. Only a small number of our companies have continued in reduced numbers to move people.	4/16/2020 10:44 AM
268	The buyers who make application have jobs and do not seem to have a problem getting them approved.	4/16/2020 10:43 AM
269	Not sure	4/16/2020 10:43 AM
270	Financing	4/16/2020 10:43 AM
271	Many of my buyers can no longer purchase homes because they have no jobs or the loan guidelines changed eliminating their abilities to buy	4/16/2020 10:43 AM
272	not affected that i can see	4/16/2020 10:42 AM
273	Some people want to wait.	4/16/2020 10:42 AM
274	Somewhat	4/16/2020 10:40 AM
275	na	4/16/2020 10:39 AM
276	With credit score changes for FHA it's making it more difficult for buyers to obtain financing. I also work with a lot of MHDC clients and with bonds on hold that affects buyers ability to come up with money for down payment and closing costs.	4/16/2020 10:37 AM
277	Harder to qualify = less buyers	4/16/2020 10:36 AM
278	They are not wanting to travel and look at homes and sellers are holding off putting their home on the market	4/16/2020 10:35 AM
279	Unsure	4/16/2020 10:34 AM
280	Lending institutions are making it harder for buyers in getting a loan.	4/16/2020 10:34 AM
281	significant new requirements	4/16/2020 10:33 AM
282	Making it harder	4/16/2020 10:33 AM
283	Several lenders have backed off on offering government loans. That affects the first and second time buyer's ability to qualify.	4/16/2020 10:32 AM
284	Not much if they have a stable job	4/16/2020 10:32 AM
285	If they are not working they can not buy	4/16/2020 10:31 AM
286	credit score requirements have tightened up for several types of loans prohibiting buyers from getting a loan	4/16/2020 10:31 AM
287	Credit scores have been raised	4/16/2020 10:31 AM

288	FHA loans have become VERY difficult.	4/16/2020 10:30 AM
289	Most ore-qualified prior	4/16/2020 10:29 AM
290	Unknown	4/16/2020 10:29 AM
291	Underwriting turning down buyers because of the FHA loan requirements have changed. Banks are not whiling to give a buyer a pre approval with a credit score lower than 700 even for a conventional loan	4/16/2020 10:28 AM
292	With a job loss, not able to qualify	4/16/2020 10:28 AM
293	Some	4/16/2020 10:28 AM
294	Unsure	4/16/2020 10:28 AM
295	Clients Uncertain as to buying / spending funds at this time	4/16/2020 10:27 AM
296	loss of down payment assistance programs and higher credit scores could impact the first time home owners pool	4/16/2020 10:27 AM
297	Not effected	4/16/2020 10:26 AM
298	Some sellers are not allowing showing so buyers can not see homes they so desire to see	4/16/2020 10:26 AM
299	Last minute Human Resource look backs on financing buyers as to employment has caused problems.	4/16/2020 10:25 AM
300	job loss will become an issue if this continues	4/16/2020 10:25 AM
301	Buyer job offers have been rescinded or financial terms revised.	4/16/2020 10:25 AM
302	Unknown	4/16/2020 10:25 AM
303	So far, I haven't seen any changes. I have a few buyers using Government Loans and we are getting down to final underwriting so time will tell. I know other agents in our office have lost deals in final underwriting this past week on government loans.	4/16/2020 10:23 AM
304	Doesn't appear to be an issue	4/16/2020 10:22 AM
305	Still need to be employed	4/16/2020 10:22 AM
306	Job loss has been a substantial problem for buyers ... they maybe have been qualified now not because of job loss	4/16/2020 10:21 AM
307	Greatly affected	4/16/2020 10:21 AM
308	Job loss	4/16/2020 10:20 AM
309	No effect. Buyers are pre-approved either way	4/16/2020 10:20 AM
310	n/a	4/16/2020 10:19 AM
311	Some clients have lost their jobs and are no longer approved buyers	4/16/2020 10:19 AM
312	Haven't run across that yet.	4/16/2020 10:18 AM
313	It is taking longer, there are more restrictions. One buyer could not apply for the payroll assistance loan for their business as their lender worried it would affect their ability to be approved.	4/16/2020 10:18 AM
314	Negatively for first time buyers and low income.	4/16/2020 10:17 AM
315	Uncertain of future	4/16/2020 10:17 AM
316	negative	4/16/2020 10:15 AM
317	Have to have a 780 credit score. Only loaning on conventional 80/20	4/16/2020 10:15 AM
318	Financial losses will take a very long time to reverse completely, greatly effecting my buyer's ability to purchase.	4/16/2020 10:14 AM
319	Job losses - no lians	4/16/2020 10:14 AM

320	not sure	4/16/2020 10:13 AM
321	Haven't experienced this	4/16/2020 10:13 AM
322	It's becoming harder to qualify	4/16/2020 10:12 AM
323	It's definitely difficult. When it was already challenging to get qualified buyers it's even more challenging.	4/16/2020 10:12 AM
324	More difficult	4/16/2020 10:11 AM
325	It is more difficult to obtain financing with the new, stricter lending guidelines.	4/16/2020 10:11 AM
326	Funding sources are harder to find for mortgage bankers.	4/16/2020 10:11 AM
327	Unsure	4/16/2020 10:10 AM
328	no change	4/16/2020 10:09 AM
329	Not at all	4/16/2020 10:09 AM
330	Uncertainty regarding job security and/or short-term economic struggles.	4/16/2020 10:08 AM
331	Slowing buyers by ability to get a loan with certain credit. People losing jobs. Etc. it's hard.	4/16/2020 10:07 AM
332	Significantly	4/16/2020 10:07 AM
333	The changes have made it very hard to get the buyers financing. I have mostly government approved buyers and the changes have drastically slowed the process	4/16/2020 10:07 AM
334	Lenders are requesting more info than normal. Buyers are losing their jobs at the last minute.	4/16/2020 10:07 AM
335	No	4/16/2020 10:06 AM
336	Buyers are worried about their jobs!	4/16/2020 10:06 AM
337	The furlough situation is affecting current buyers under contract.	4/16/2020 10:06 AM
338	It's very hard to keep a buyer ready to purchase because they're not sure if they're going to keep their job and that's a huge part of them being able to buy the house.	4/16/2020 10:06 AM
339	I have several out of state buyers that want to wait till Stay at Home orders are removed.	4/16/2020 10:06 AM
340	Making it tougher.	4/16/2020 10:05 AM
341	Rates and credit score needs have changed. Thus effecting buying power	4/16/2020 10:05 AM
342	Just inconvenienced, not slowing the serious buyers down	4/16/2020 10:05 AM
343	Challenging delays but working	4/16/2020 10:05 AM
344	lenders seem to be getting more and more cautious about making any new home loans.	4/16/2020 10:04 AM
345	My buyers haven't been affected	4/16/2020 10:04 AM
346	Buyers might have lost a goofy sum of \$\$ to purchase a home	4/16/2020 10:04 AM
347	So far - have not seen this affect - however the Kansas City Mayor just extended the stay at home order to May 15th so I am certain buyers will lose their jobs and therefore lose loan qualifications.	4/16/2020 10:03 AM
348	Harder to get inspections Just longer closings	4/16/2020 10:03 AM
349	Making some loans like jumbo harder to secure because of loss of employment	4/16/2020 10:03 AM
350	Lower inventory	4/16/2020 10:02 AM
351	Unsure	4/16/2020 10:02 AM
352	Just more hesitation at the moment because of the unknown factors.	4/16/2020 10:02 AM
353	I have not seen how this is going to affect my borrowers yet.	4/16/2020 10:01 AM
354	it isn't	4/16/2020 10:01 AM

355	Financial issues. Market uncertainty	4/16/2020 10:01 AM
356	People are short on cash and millions have lost jobs. Not exactly the ideal recipe for buyers getting loans.	4/16/2020 10:01 AM
357	I think it has raised the standard for more highly qualified and serious buyers.	4/16/2020 10:01 AM
358	It's harder to get buyers approved with the current uncertainty, prequalifications have gotten stricter, people that were preapproved prior to are finding themselves no longer approved or approved with different numbers	4/16/2020 10:00 AM
359	Uncertainty	4/16/2020 10:00 AM
360	Yes	4/16/2020 10:00 AM
361	Unknown	4/16/2020 10:00 AM
362	It's the fannie mae freddie mac new desktop appraisal guidelines that are messing deals up now. They have been going back even after the appraisal and changing things. This is wrong!	4/16/2020 10:00 AM
363	Havent had a whole lot of buyers. the contracts that I have going the buyers did not lose their jobs.	4/16/2020 10:00 AM
364	Not qualifying	4/16/2020 10:00 AM
365	Unknown	4/16/2020 9:59 AM
366	lender have gotten tighter or regs	4/16/2020 9:59 AM
367	Job loss	4/16/2020 9:59 AM
368	We had a listing that was an FHA buyer, but the lender did not lock in the rate in time, so after the changes in qualifying he could no longer afford to pay the points and the rate on the loan. We have had a hard time finding another buyer that's not in the same position.	4/16/2020 9:59 AM
369	?	4/16/2020 9:58 AM
370	I don't see a significant affect as long as CDC guidelines are follow and social distancing practices are taken	4/16/2020 9:58 AM
371	Changes have been negative	4/16/2020 9:58 AM
372	No change	4/16/2020 9:58 AM
373	Getting their financing if they work at a business that has shut down	4/16/2020 9:57 AM
374	lending changes that happened this week of 700 credit scores and 20% down, riskier buyers are having a hard time or not getting loans without paying HUGE points. The government saying you can forebear your house payment will be the reason the market halts	4/16/2020 9:57 AM
375	Have not had any issues from lenders	4/16/2020 9:57 AM
376	changes in lending industry makes it more difficult on qualification amounts	4/16/2020 9:57 AM
377	Loss of jobs impacting qualifying. The uncertainty of economy making people hesitant	4/16/2020 9:56 AM
378	Needing better credit scores	4/16/2020 9:56 AM
379	buyers previously pre-approved are now not able to gain approval	4/16/2020 9:56 AM
380	Buyers need to be much more qualified - conventional loans higher downpayments	4/16/2020 9:55 AM
381	No FHA,Fannie Mae or other GSE funds available	4/16/2020 9:55 AM
382	Checking job security of buyers, calling lenders to make sure buyers docs have been verified, checking to see if the buyers buyers are secured.	4/16/2020 9:55 AM
383	Fewer buyers are qualifying	4/16/2020 9:55 AM
384	Lenders are tightening their belts and making loans more difficult to obtain.	4/16/2020 9:55 AM
385	Negatively.	4/16/2020 9:55 AM
386	USDA and FHA guidelines are being tightened.	4/16/2020 9:55 AM

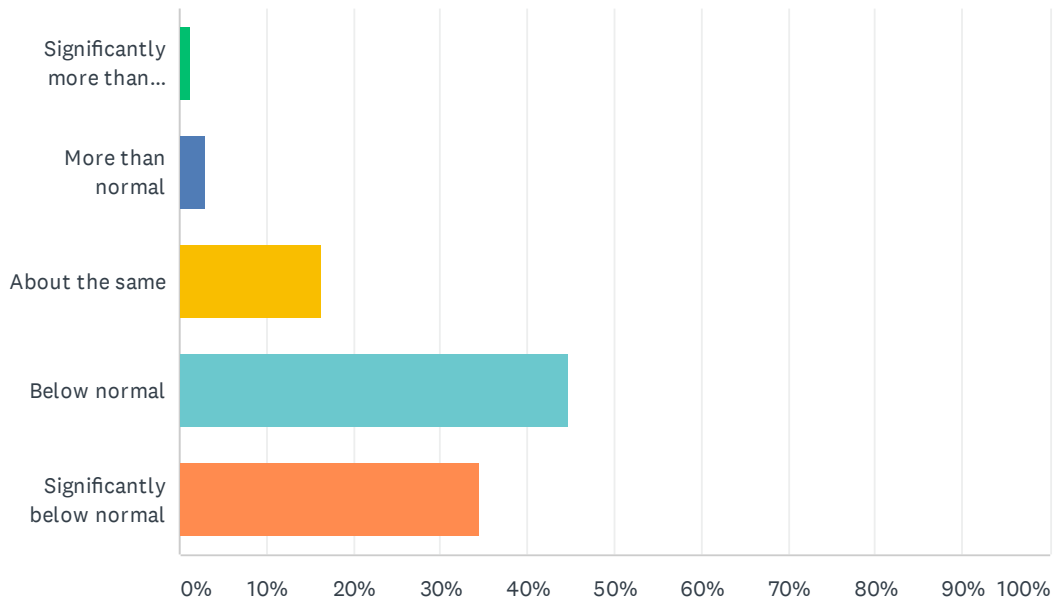
387	Not being able to qualify while on furlough - even though they will go back once the ban is lifted has impacted sales.	4/16/2020 9:55 AM
388	Difficult	4/16/2020 9:55 AM
389	Lenders are running proof of employment day of close.	4/16/2020 9:55 AM
390	Either unable to purchase or too uncertain to move forward at this time.	4/16/2020 9:55 AM
391	Some loan guidelines are changing currently. Has had some minor impacts but where snake to overcome and go to closing	4/16/2020 9:55 AM
392	Qualifications becoming tighter	4/16/2020 9:54 AM
393	Unknown	4/16/2020 9:53 AM
394	Higher credit score requirements by lenders; day-before-closing employment verification	4/16/2020 9:53 AM
395	The amount of closing costs on some government loans has made the purchase impossible. The lack of guidelines on whether temporary unemployment will be held against some buyers currently under contract has many clients and transactions in limbo.	4/16/2020 9:52 AM
396	Financing issues.	4/16/2020 9:52 AM
397	Higher credit score qualifications are hurting people trying to get a home loan, also people denying showings or telling us that only one person can walk thru with us	4/16/2020 9:52 AM
398	lay-offs	4/16/2020 9:52 AM
399	Less homes to chose from available in the market. Buyers unsure of purchasing due to unstable market. Sellers not wanting to list, no homes available for then to move to and purchase when their home sells. Buyers and sellers unsure about the economy and are paralyzed given the shutdown.	4/16/2020 9:52 AM
400	have not seen problems yet	4/16/2020 9:51 AM
401	Lenders are understandably cautious throughout a Buyer's loan process. They have an ongoing outreach with Buyer's to assure job stability through closing.	4/16/2020 9:51 AM
402	Nothing noticed at this time.	4/16/2020 9:51 AM
403	Layoff of buyers have caused withdrawal of offers.	4/16/2020 9:51 AM
404	Buyers have lost confidence in their ability to sustain their income and are nervous about buying. Cash buyers were going to pull from their ira or other retirement funds which are now significantly less than they were. Sometimes they've lost half the value of what they were.	4/16/2020 9:51 AM
405	Buyers are losing their jobs and cutting pay cuts so they certainly don't want to think about buying a new house now.	4/16/2020 9:50 AM
406	More uncertainty with lenders..buyers have had to change loan types several times throughout the process due to investors no longer buying loans from them.	4/16/2020 9:50 AM
407	?	4/16/2020 9:50 AM
408	We're seeing difficulty with FHA and VA loans. We're also having trouble with big delays in appraisals	4/16/2020 9:50 AM
409	none	4/16/2020 9:50 AM
410	fewer buyers qualifying for loans	4/16/2020 9:50 AM
411	N/A	4/16/2020 9:50 AM
412	It's slowing down and in some cases stopping the process for now	4/16/2020 9:49 AM
413	Credit scores are being raised for approval	4/16/2020 9:49 AM
414	Have not seen this impact yet.	4/16/2020 9:49 AM
415	I have one that is having to raise their credit score higher before they can purchase, due to the changes.	4/16/2020 9:48 AM

416	no chnage	4/16/2020 9:48 AM
417	Completely and the Gov and Mortgage companies along with the new FHA new restrictions, is horrible for buyers.	4/16/2020 9:48 AM
418	Affecting	4/16/2020 9:48 AM
419	Insignificant so far	4/16/2020 9:47 AM
420	This has not affected any of my buyers that I am aware of.	4/16/2020 9:47 AM
421	Minimum credit scores have been raised making it harder to get approval. I have had clients that were pre qualified and then found out that they are not qualified after finding a home they want.	4/16/2020 9:46 AM
422	Buyers are staying put and waiting	4/16/2020 9:46 AM
423	Lending is haywire.	4/16/2020 9:46 AM
424	Causing some disruption.	4/16/2020 9:46 AM
425	Sellers/agents are asking more questions about the employment of buyers.	4/16/2020 9:46 AM
426	banks arent leading as much ND REQUMENTS ARE HIGHER	4/16/2020 9:46 AM
427	Haven't seen that be a problem, yet. But I didn't have borderline buyers for financing.	4/16/2020 9:46 AM
428	Higher score requirements and pickier underwriters and appraisers will always have a negative impact on a buyer's ability to purchase.	4/16/2020 9:46 AM
429	Higher credit scores will keep some buyers out of the market. Job layoffs will prevent buyers from closing until they are actually back to work.	4/16/2020 9:46 AM
430	While it is not impacting some of them much, others are impacted significantly such as those that have been furloughed.	4/16/2020 9:46 AM
431	Some relo clients have lost their relocation packages with their companies	4/16/2020 9:46 AM
432	Some banks are not making government loans at all	4/16/2020 9:46 AM
433	not sure	4/16/2020 9:45 AM
434	No real change	4/16/2020 9:45 AM
435	They need to be currently working.	4/16/2020 9:45 AM
436	First time buyer rogram is non existant	4/16/2020 9:45 AM
437	Lenders are hesitating	4/16/2020 9:44 AM
438	Had a lender not sure if they could lend- ended up they could but it may cause problems with other situations.	4/16/2020 9:44 AM
439	A lot more restrictions. Numerous last minute verifications. Hard to get a loan and hard to get them to close on time.	4/16/2020 9:44 AM
440	Rates are constantly changing.. Frustrating for buyers	4/16/2020 9:44 AM
441	Can't see some occupied houses, it really limits the choices and nothing new is getting listed	4/16/2020 9:43 AM
442	na	4/16/2020 9:43 AM
443	While there is still a lot of interest in house hunting, clients are scared to write an offer given the uncertainty of the market. Had nearly 20 showings with positive feedback but took nearly 3 weeks to receive a single offer. The only thing saving the market right now is the super low interest rate and change in LTV.	4/16/2020 9:43 AM
444	a lot of people are out of work. not sure if this is affecting their credit but i'm sure it is.	4/16/2020 9:43 AM
445	Only affected with a buyer who's hours were reduced.	4/16/2020 9:42 AM
446	Extreme fluctuation in interest rate and the length of time needed by lenders to close a deal.	4/16/2020 9:42 AM
447	NA	4/16/2020 9:42 AM

448	MHDC loans have stopped and credit scores have been raised limiting the buyer pool	4/16/2020 9:42 AM
449	I have FHA buyers who have decided to wait until they have the down payment to due conventional as FHA guidelines now require a 680 credit score or the buyer has to pay point which in this case was an extra \$7,000 in points to be paid at closing.	4/16/2020 9:41 AM
450	Minimum Credit Score Limit Increase has knocked some out.	4/16/2020 9:41 AM
451	changing too rapidly to accurately assess	4/16/2020 9:41 AM
452	I haven't seen a change other than down payment assistance is not available at this time.	4/16/2020 9:41 AM
453	Unknown	4/16/2020 9:41 AM
454	The interest rates effect this market significantly	4/16/2020 9:41 AM
455	Greatly. Lots of minimum credit scores have been raised by lenders making it more difficult for buyers to qualify.	4/16/2020 9:41 AM
456	Making it much more difficult!	4/16/2020 9:40 AM
457	Lending options evaporating.	4/16/2020 9:40 AM
458	Losing their Jobs so unable to purchase	4/16/2020 9:40 AM
459	It's limiting options for buyers and taking opportunities away.	4/16/2020 9:40 AM

Q9 OVERALL, WOULD YOU CHARACTERIZE YOUR PERSONAL BUSINESS AS:

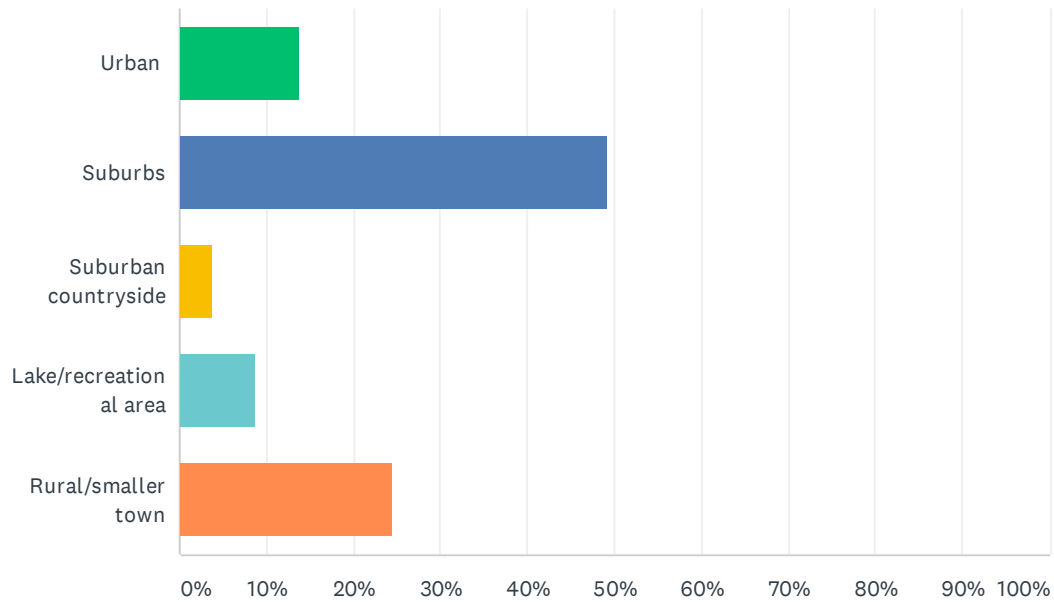
Answered: 599 Skipped: 2



ANSWER CHOICES	RESPONSES	
Significantly more than normal	1.34%	8
More than normal	3.01%	18
About the same	16.36%	98
Below normal	44.74%	268
Significantly below normal	34.56%	207
TOTAL		599

Q10 HOW WOULD YOU CHARACTERIZE THE AREA WHERE YOU DO A MAJORITY OF YOUR BUSINESS?

Answered: 597 Skipped: 4



ANSWER CHOICES	RESPONSES	
Urban	13.90%	83
Suburbs	49.25%	294
Suburban countryside	3.69%	22
Lake/recreational area	8.71%	52
Rural/smaller town	24.46%	146
TOTAL		597

Q11 WHAT IS 'KEEPING YOU UP AT NIGHT' DURING THIS PANDEMIC?

Answered: 496 Skipped: 105

#	RESPONSES	DATE
1	Not being able to pay my bills or wondering when this will end	4/28/2020 7:25 AM
2	the negativity towards the unknown, the false predictions of surges of the virus, the talk that not all works should be considered "essential", the media's push to keep the entire country on lockdown.	4/24/2020 2:35 PM
3	How to pay bills and how will the market rebound once the pandemic is over.	4/22/2020 1:46 PM
4	Praying that this is all a bad dream and that it will go away as quickly as it appeared and that everyone that has it gets better and that no one in my family gets it.	4/20/2020 7:18 PM
5	What will happen to our city that was finally recovering from the last downturn	4/20/2020 3:27 PM
6	Financial loss	4/20/2020 10:21 AM
7	being able to keep the business going . Still recovering from the debt of the last recession.	4/20/2020 10:02 AM
8	Worrying about getting under contract deals through closing because of the changes in Title company closing procedures.	4/19/2020 2:54 PM
9	Financial issues	4/19/2020 7:27 AM
10	Long term Covid-19 impacts and the changes to the new downtown infrastructure as a result of this. Also how it will change the momentum of the development of KC's urban core.	4/18/2020 6:20 PM
11	Having healthy people forced to stay home from work and the effects in the economy and the value of the dollar in the future. Our country going into more debt.	4/18/2020 2:51 PM
12	How long clients will push back coming onto the market.	4/18/2020 1:13 PM
13	Lack of business and lack of income!	4/18/2020 12:28 PM
14	Nothing	4/18/2020 9:07 AM
15	thoughts of our economy failing	4/18/2020 8:33 AM
16	Worried about my family and or friends might catch the virus.	4/18/2020 6:13 AM
17	Uncertain market and behavior of buyers and sellers.	4/17/2020 8:55 PM
18	Nothing	4/17/2020 8:08 PM
19	Lack of testing knowing who has it and who does not	4/17/2020 6:45 PM
20	Financial ruin for agents and myself.	4/17/2020 5:39 PM
21	Client loyalty	4/17/2020 4:49 PM
22	Ensuring my family's continued health & safety.	4/17/2020 4:18 PM
23	Longer term loss of consumer confidence as unemployment goes up.	4/17/2020 3:58 PM
24	will sellers begin listing their homes	4/17/2020 3:09 PM
25	Nothing. I do fear this. I'm actually angry how about how people are over reacting.	4/17/2020 2:35 PM
26	What the Future will be??????	4/17/2020 2:18 PM
27	The lack of critical thinking from colleagues and the general public and the inability to research information for themselves and instead listening pundits, politicians, entertainers, and internet memes as if it was the end all to be all.	4/17/2020 1:40 PM
28	My pipeline. We're ok for now but if we don't get up to fully functioning soon I may lose some people in my pipeline.	4/17/2020 1:24 PM
29	Loss of ability to perform daily work duties	4/17/2020 12:53 PM
30	Wondering if I will be able to get my deals across the finish line.	4/17/2020 12:09 PM
31	\$	4/17/2020 11:18 AM
32	Nothing except television.	4/17/2020 11:11 AM

33	Stress about safety of loved ones	4/17/2020 10:43 AM
34	trying to figure options to make things work, ways to continue finding buyers and sellers, safety first for agents/brokers, buyers and sellers and public	4/17/2020 10:33 AM
35	nothing	4/17/2020 10:07 AM
36	All of the media hype and false informtion	4/17/2020 10:01 AM
37	We expect once this has lifted the late summer/fall will be a great market. My fear istThat there will be a round two of the virus that puts things on hold and we would have exhausted a number of resources to keep things going.	4/17/2020 9:55 AM
38	GEtting Sick and not being able to take care of myself	4/17/2020 9:43 AM
39	Nothing	4/17/2020 9:28 AM
40	Wondering what the rest of this year is going to be like.	4/17/2020 9:10 AM
41	Frustration with the policies and practices that keep people ignorant and/or poor, fanning the flames of fear and panic. A better-educated general populace is more well-equipped to plan for contingencies before a crisis, support itself when one inevitably happens and recover when it ends.	4/17/2020 8:56 AM
42	The safety of my family and neighbors	4/17/2020 8:54 AM
43	Wondering how this'll end good	4/17/2020 8:11 AM
44	Health concerns, loss of income.	4/17/2020 8:01 AM
45	Seeing my bank account dwindling.	4/17/2020 7:57 AM
46	When will we go back to interacting. All the Zoom meetings, etc are just a bit much. I prefer in person communications!	4/17/2020 7:34 AM
47	Government lying about the true affects of the virus and misleading the public!	4/17/2020 6:10 AM
48	Concerns of the market being effected & less buyers available to purchase due to job loss and more strict guidelines for qualifying.	4/16/2020 11:19 PM
49	Within the immediate 5 counties including ours there have been less than 50 confirmed cases with all persons recovering, so right now the financial hardship this is placing on families in our community and local businesses including my agents and my family is my biggest concern.	4/16/2020 10:41 PM
50	Not being able to really work	4/16/2020 10:31 PM
51	Not knowing when we'll be able to get back to normal	4/16/2020 10:19 PM
52	Nothing	4/16/2020 10:13 PM
53	That there is a stay-at-home order and yet people from St. Louis and other affected cities are not staying at home and they are coming to our area acting like nothing is different.	4/16/2020 9:45 PM
54	family - husband is a first responder. keeping my family healthy over business.	4/16/2020 8:53 PM
55	Lack of pay	4/16/2020 8:42 PM
56	Concern of the market not rebounding quickly.	4/16/2020 8:40 PM
57	My friends bar, restaurant, and concert businesses may not survive	4/16/2020 8:31 PM
58	Praying we are all being careful so family & friends and everyone can stay safe & healthy!	4/16/2020 8:20 PM
59	Sellers getting their homes sold	4/16/2020 8:05 PM
60	Looking in the refrigerator and watching OLD movie reruns. NO WATCHING THE SO CALLED NEWS IN THIS HOUSE!	4/16/2020 7:49 PM
61	I really am concerned for several families, getting people back to work. Returning back to normal.	4/16/2020 7:41 PM
62	concern for the future and when the stay at homes will be lifted.	4/16/2020 7:37 PM
63	When Sellers will feel comfortable enough to move forward in Listing their homes.	4/16/2020 7:35 PM

64	Virus infection possibility	4/16/2020 7:34 PM
65	The unknown	4/16/2020 7:33 PM
66	The overall economic impact. If the mandatory stay at home orders continue, many companies will be out of business. The result will be more people on unemployment.	4/16/2020 7:19 PM
67	What comes next? How do we go back to normal without a vaccine or adequate testing?	4/16/2020 6:55 PM
68	Losing money set aside for retirement. Yet, I feel confident that our seller's market will return once we are back to work. After surviving the 2008-2012 crash, I personally have worked to save 12 months worth of business expenses to include my salary, and 6 months of living expenses personally already set aside. I am so GRATEFUL for the lessons of the previous market and vowed I would NEVER worry again about a home not closing on time, or at all in the current month. Right now, I'm more worried about friends and family that are affected by job loss and potential worry of the virus itself.	4/16/2020 6:23 PM
69	I am nervous about showing houses right now. I wear gloves, a mask and try to social distance as much as possible. I also try to only show if the Buyer is serious about the house and they have driven by the home and viewed any pictures or virtual tour. I don't currently have any listings but am working with a couple of Buyers.	4/16/2020 6:17 PM
70	Nothing really. I'm thinking of actually semi-retiring from real estate at this point.	4/16/2020 6:02 PM
71	Not much. Enjoying time with my family.	4/16/2020 5:55 PM
72	None	4/16/2020 5:52 PM
73	Opening up too soon and we have to relive the shelter in place throughout the summer and fall	4/16/2020 5:45 PM
74	hoping the "unknown" will end soon so buyers/sellers will feel more comfortable about listing/buying	4/16/2020 5:33 PM
75	Nothing, My God is watching over me and protecting me and my family as well as the buyers and sellers I come in contact with..thanks	4/16/2020 5:03 PM
76	Unemployment unable to get thru to file	4/16/2020 5:02 PM
77	People being misinformed.	4/16/2020 4:51 PM
78	Trump!	4/16/2020 4:27 PM
79	Wondering where my next deal will come from. And trying to come up with creative marketing methods for a slow moving Listing	4/16/2020 4:14 PM
80	The fact that people are losing their jobs.	4/16/2020 4:13 PM
81	Lack of inventory, and financial upheaval.	4/16/2020 4:08 PM
82	Fear of exposure to virus and lost income.	4/16/2020 4:06 PM
83	Seen a few deals fall through for clients that I know well.	4/16/2020 4:02 PM
84	Too much work. This has created many obstacles that are consuming my time (mainly finance, appraisers, inspections).	4/16/2020 4:00 PM
85	The amount of people out of work.	4/16/2020 3:51 PM
86	Need to open up economy ASAP. Cure is worse than the virus	4/16/2020 3:44 PM
87	Nothing - it's in Gods hands	4/16/2020 3:32 PM
88	social distancing	4/16/2020 3:30 PM
89	The President making the correct decision to get the economy going, and opening businesses back up! And pray that Trump gets reelected!	4/16/2020 3:23 PM
90	Uncertainty	4/16/2020 3:23 PM
91	Uncertainty of all the far reaching effects	4/16/2020 3:22 PM
92	Stress about not making \$	4/16/2020 3:14 PM

93	Keeping others calm	4/16/2020 3:14 PM
94	How to sell my listing!	4/16/2020 3:03 PM
95	It's not the buyers/sellers. There are still plenty of buyers and not enough inventory--not much different from what it was. But when mortgage requirements change like that out of the blue, it spooks buyers more than getting the virus spooks them. I wish people understood how much of a role consumer confidence plays on the economy. All of the blown out of proportion media and their inflated stats, etc. is making buyers think that the economy is going to crash. And the sad part about it is that some people would love to see that happen just for the sake of politics.	4/16/2020 3:03 PM
96	Keeping my self safe. So many Ignoring social distancing and common sense concerns	4/16/2020 3:02 PM
97	I have Seller's that would like to have their Real Estate sold, but everything has slowed down almost to a stop. I'm trying to find ways to advertise to keep these listing visible to the public.	4/16/2020 2:59 PM
98	Ability to cover cost.	4/16/2020 2:56 PM
99	I'm just working	4/16/2020 2:50 PM
100	Nothing other Amazon streaming	4/16/2020 2:46 PM
101	The unknown future...when will we feel comfortable shaking un-gloved hands and hugging our family friends??	4/16/2020 2:40 PM
102	I've been sleeping like a baby...I feel this is a great time to take care of yourself...meditate, eat right and do things you have always wanted to do but never felt you had the time to. Stay healthy!	4/16/2020 2:29 PM
103	Social crisis...	4/16/2020 2:26 PM
104	Market impact	4/16/2020 2:26 PM
105	Worry of income generation.	4/16/2020 2:25 PM
106	Paying my bills with no income. Cares Act ... NO ONE from the Federal Government has responded to anything in 12 days so far!	4/16/2020 2:25 PM
107	lack of closings/hence an income	4/16/2020 2:23 PM
108	Not feeling safe meeting clients and potential clients in person right now in order to get new business. Also having the potential clients not feeling safe either.	4/16/2020 2:12 PM
109	Low inventory. Higher fico score requirements.	4/16/2020 2:12 PM
110	Lack of income. The unknown of the future. Inability to get assistance like unemployment implemented.	4/16/2020 2:10 PM
111	Fear of the unknown	4/16/2020 2:09 PM
112	How we're going to pay our bills and keep our office open with our reduced income.	4/16/2020 2:06 PM
113	the media! I list foreclosures so my listings are vacant and I have the exact number of homes under contract that I should for this time of year. I am very fortunate!	4/16/2020 2:04 PM
114	How long will it last.	4/16/2020 2:00 PM
115	Overall economic recovery especially hamstrung by the businesses who won't reopen due to going in the hole while shut down.	4/16/2020 1:59 PM
116	Pelosi, Schummer and the democrap party. What gives me a good night sleep is the fact President Trump will be reelected in a landslide victory.	4/16/2020 1:49 PM
117	Nothing. I am fortunate in having financial security— no mortgage or auto loans. I can sit out the pandemic.	4/16/2020 1:46 PM
118	The probable drawn out stay at home practices	4/16/2020 1:45 PM
119	uncertainty on when and if markets will open back up	4/16/2020 1:43 PM
120	Nothing	4/16/2020 1:41 PM
121	The fact that Trump appears to be trying to overthrow our democracy and establish a	4/16/2020 1:36 PM

	dictatorship.	
122	Fear of catching the virus	4/16/2020 1:35 PM
123	How unprepared our local Association was for something like this	4/16/2020 1:32 PM
124	My Kids	4/16/2020 1:30 PM
125	Only having 1 closing on the radar.	4/16/2020 1:26 PM
126	Keeping Agents motivated to prospect "with a caring heart" no just to stop communicating.	4/16/2020 1:22 PM
127	Will my business come back. How long will this go on.	4/16/2020 1:21 PM
128	Unable to directly socialize & the changes in our normal weekly meetings I'm involved with.	4/16/2020 1:19 PM
129	Paying dues and bills little income	4/16/2020 1:18 PM
130	Muni re-occupancy requirements in STL City & County with every Muni having different rules.	4/16/2020 1:17 PM
131	Not knowing who is infected or contagious.	4/16/2020 1:15 PM
132	Everything!!! Family Safety, Income, not finding TP!	4/16/2020 1:15 PM
133	The Uncertainty of this Situation. No leadership from the Government that really addresses the underlying causes and future developments.	4/16/2020 1:12 PM
134	No money for from PPP. No money from EIDL and 10k in legislation is now 1K. One week from closing doors.	4/16/2020 1:10 PM
135	I'm a broker. My agents are all experiencing different issues. No clear answers on several issues. They all have different needs and many now have children at home, so they can't work on their business.	4/16/2020 1:09 PM
136	Concern with stay at home mandate being extended which means no open houses and less buyers. Also, economic recession could be looming which will cause lower sale prices in my arsa and less qualifying buyers.	4/16/2020 1:08 PM
137	worries about ability to keep staff and make rental payments. (cashflow)	4/16/2020 1:04 PM
138	having to meet people in their homes as we prepare to list their homes. wearing mask, distancing, but still feel it puts me at risk.	4/16/2020 1:03 PM
139	Lack of income	4/16/2020 1:00 PM
140	No money	4/16/2020 12:59 PM
141	Everything	4/16/2020 12:59 PM
142	What the market is going to be like in 2 months, 6 months and years to come. What if I have covid-19, become sick and die leaving my child without a mother.	4/16/2020 12:57 PM
143	Concern for impact on housing values in the future. Those who just bought before the pandemic crisis may now be holding onto homes that have drastically decreased in value. How quickly will the market values recover or are they now stuck with a property whose value won't recover completely and it's become a bad investment? Overall, I'm concern for small business owners and workers who have lost their jobs without other good job prospects. Personally, I'll okay and have reserves that will let me ride out this storm.	4/16/2020 12:57 PM
144	Wondering how I'm going to pay my bills if this continues. I'm a top producer. I sold 38 homes last year and this has almost halted what was going to be a record year for me.	4/16/2020 12:49 PM
145	Trying to absorb and assess all the information being desiminated by all the people who we the people elected to all our governments, local ,state and federal. Thinking how to better market and sell real estate also.	4/16/2020 12:48 PM
146	nothing, have faith	4/16/2020 12:46 PM
147	Money	4/16/2020 12:39 PM
148	When will we be back to a new normal.	4/16/2020 12:37 PM
149	Concerned about contracting the virus and spreading it.	4/16/2020 12:37 PM

150	the amount of control the governments have to affect the local economy and ability to work	4/16/2020 12:36 PM
151	Sleeping well because I have zero debt, no mortgage and live well below my means.	4/16/2020 12:32 PM
152	Fear of losing a loved one. We can replace money, but we cannot replace people.	4/16/2020 12:29 PM
153	Can I keep my office open?	4/16/2020 12:28 PM
154	Nothing. It's in God's hands. :-)	4/16/2020 12:27 PM
155	Nothing is keeping me up. The media is keeping the public stirred up.	4/16/2020 12:27 PM
156	Future months pipeline drying up	4/16/2020 12:26 PM
157	Financial concerns	4/16/2020 12:23 PM
158	Delays on closing due to the appraisal conditions and value issues that have been an ongoing issue lately after COVID	4/16/2020 12:22 PM
159	how long is it going to last and how will it affect my long term income	4/16/2020 12:22 PM
160	No money but still lots of work.	4/16/2020 12:22 PM
161	The uncertainty	4/16/2020 12:19 PM
162	Not having exhausted myself with showing property throughout the day to multiple buyers.	4/16/2020 12:18 PM
163	Loss of business vs health concerns for my family.	4/16/2020 12:17 PM
164	Uncertainty of when my sellers/buyers continue to move on with the process. Even with new changes they are still uncomfortable with moving forward.	4/16/2020 12:16 PM
165	Nothing. I sleep well.	4/16/2020 12:13 PM
166	wondering how long it will take to get economy going again	4/16/2020 12:13 PM
167	I worry that a listing I'm spending lots of money on the bring to market won't sell in the allotted time given to me for the listing period.	4/16/2020 12:13 PM
168	nothing im old and can sleep	4/16/2020 12:11 PM
169	nothign	4/16/2020 12:11 PM
170	Nothing. I'm just waiting to get back out there and do my part to help the recovery but I was off to a great start and now I have zero going on	4/16/2020 12:11 PM
171	None, I do PRAY, it helps ME. God Bless!	4/16/2020 12:10 PM
172	The overall economy - small business owners may not recover and many are concerned about the long term economic issues. As I work a lot of resort/second homes, people are not as free with their discretionary income	4/16/2020 12:07 PM
173	I rely on my faith and this too we will survive and build back. After over 30 years in the business I have weathered a lot	4/16/2020 12:07 PM
174	Lack of business.	4/16/2020 12:05 PM
175	Exposure in homes and loss of revenue	4/16/2020 12:04 PM
176	Getting the virus.	4/16/2020 12:04 PM
177	Thinking of ways to insure my customers/clients that things will get back to the way it was or better	4/16/2020 12:02 PM
178	My income.	4/16/2020 11:58 AM
179	Wondering how long the effects of this will last. How will I keep my business running.	4/16/2020 11:56 AM
180	Not knowing what lingering effects this will have. Will people be afraid to go back to regular business after the stay at home order is lifted.	4/16/2020 11:56 AM
181	Concerned about monthly bills and how long the side effects of this Pandemic will affect buyers now being able to qualify for homes, especially those now unemployed. Will the unemployed	4/16/2020 11:55 AM

	need another 2 years of employment to qualify because many say they will have to change lines of work and will most likely not have a job	
182	I wonder if our market will bounce back after everything settles down or not. I wonder if many buyers will qualify for loans due to this.	4/16/2020 11:52 AM
183	Health, Finances	4/16/2020 11:51 AM
184	Wondering if our company will be forced to close.	4/16/2020 11:48 AM
185	Wondering when our Governor will lift restrictions so we can get back to work!	4/16/2020 11:48 AM
186	The uncertainty of everyone's health, how all the small businesses are suffering and what people that were barely making it before, what they're doing now to survive, ur loss of job etc	4/16/2020 11:47 AM
187	Not being able to pay my bills	4/16/2020 11:47 AM
188	Same things as before. Not enough listings, wishy/washy buyers, sub standard realtors promising everything and the poor clients have no idea what crappy service they are getting	4/16/2020 11:46 AM
189	Nothing is keeping me up but I am worried about the future	4/16/2020 11:43 AM
190	Worrying about my monthly income (which is 0 right now)	4/16/2020 11:43 AM
191	we are not able to get then payroll protection they put out and there's no unemployment available.. we have offices overhead and the fear of closing brinck and motor is more and more real	4/16/2020 11:43 AM
192	The effects of this pandemic and recession stretching in our business and economy 6+ months from now.	4/16/2020 11:43 AM
193	Low inventory! Nothing for my buyers to purchase.	4/16/2020 11:43 AM
194	market uncertainty	4/16/2020 11:41 AM
195	Unknowns about when I can send kids back to school, work, travel, etc.	4/16/2020 11:41 AM
196	The uncertainty of the timeframe for "normalcy" and that this will definitively change and stay in place for a long time to come.	4/16/2020 11:41 AM
197	Concern over business falling apart.	4/16/2020 11:38 AM
198	Worry about the real estate market impact over the next year or two, people getting their jobs back or too many homes going into foreclosure again.	4/16/2020 11:36 AM
199	Nothing. I have enough money saved to get me through this, and it will come back.	4/16/2020 11:35 AM
200	Concern about family and friends, business, survival, the world.	4/16/2020 11:35 AM
201	Slowdown of business	4/16/2020 11:35 AM
202	money and safety	4/16/2020 11:34 AM
203	How long will the stay at home last?	4/16/2020 11:33 AM
204	my child.	4/16/2020 11:32 AM
205	The safety of my loved ones	4/16/2020 11:32 AM
206	When will this end & what will the market look like when it does?	4/16/2020 11:30 AM
207	No income	4/16/2020 11:30 AM
208	The economy needs to open back up. I have no issue with social distancing rules or limiting groups, but continuing to force this shut down is KILLING small business in our area. Business are starting to announce permanent closures in our area.	4/16/2020 11:29 AM
209	Finding clients and figuring out new ways to lead gen as my favorite lead gen activities can not be held (Open Houses and Door Knocking).	4/16/2020 11:29 AM
210	Uncertainty	4/16/2020 11:28 AM
211	Lack of listings/home sellers and wondering if the market is going to dry up or if lender changes significantly restrict buyers ability to purchase.	4/16/2020 11:28 AM

212	If young healthy people weren't succumbing to this virus I would not be scared. I have respiratory issues and I am concerned that if I were to get COVID-19 I might not survive.	4/16/2020 11:27 AM
213	Lack of inventory.	4/16/2020 11:27 AM
214	Getting back to normal!!	4/16/2020 11:27 AM
215	Missing the opportunities to sell real estate.	4/16/2020 11:25 AM
216	Our financial future.	4/16/2020 11:23 AM
217	Nothing	4/16/2020 11:21 AM
218	Income that has dried up with no relief from the government business stimulus program for the 'small-potatoes' self employed. The hoi polloi be damned again.	4/16/2020 11:21 AM
219	Lack of income	4/16/2020 11:21 AM
220	Unknown future	4/16/2020 11:21 AM
221	When we have a buyer, sellers are concerned about allowing them in their homes to view. Buyers that we do have are mostly putting off purchase or unsure about their jobs. I don't feel the market stats have completely caught up with what will show up in the next 30-45 days	4/16/2020 11:20 AM
222	stress	4/16/2020 11:20 AM
223	Unemployment skyrockets and people stop buying and selling homes	4/16/2020 11:19 AM
224	My monthly bills are \$12,000/mo. As of today, 04/16/20, I have ZERO closings on the books for May. This time of year is typically when I generate the majority of my income for the entire year. A \$10,000 stimulus check won't mean much to me, it's pretty much a one month stay of execution at best.	4/16/2020 11:19 AM
225	a new recession in the real estate market	4/16/2020 11:18 AM
226	Not being able to make anything out of my career!	4/16/2020 11:17 AM
227	The job loss around me. It hasn't hit our house, because my husband is a truck driver.	4/16/2020 11:17 AM
228	Significant decline in income and supporting my family.	4/16/2020 11:16 AM
229	Future closings	4/16/2020 11:16 AM
230	Not being able to work at full capacity. Some of my buyers and sellers are older, so they are not comfortable with doing things virtually.	4/16/2020 11:16 AM
231	I remain calm. I know business will bounce back and I will be busier than ever before.	4/16/2020 11:15 AM
232	if the market will bounce back quickly when our quarantine is lifted.	4/16/2020 11:13 AM
233	That American will get back to work and this Covid is over	4/16/2020 11:12 AM
234	nothing	4/16/2020 11:12 AM
235	Lack of motivation during the day to be ready to sleep at night.	4/16/2020 11:11 AM
236	I sleep well	4/16/2020 11:11 AM
237	No income	4/16/2020 11:11 AM
238	Politicians trying to destroy the economy for political gain.	4/16/2020 11:10 AM
239	How am I going to pay my bills? What am I going to tell my sellers who are waiting on their homes to sell?	4/16/2020 11:10 AM
240	Uncertainty about economy and buyers job loss	4/16/2020 11:10 AM
241	Truthfully, there's some major unknowns, but at this point, there's a bit more eluded doom and gloom than what we are actually seeing as a reality in our area. So, I'm not "kept up at night" but instead being reasonably optimistic by taking into account the facts around us. There have been a few new listings, buyers go under contract, and transactions close. People are also eager to resume to a state of "normal" and we are even seeing some carry out other financial decisions as though they feel confident in their situations.	4/16/2020 11:09 AM

242	Immunocompromised family member's health	4/16/2020 11:09 AM
243	Nothing, continuing to work as normal, checking in on people and staying busy with standard routines	4/16/2020 11:09 AM
244	I'm working long hours during this pandemic. People are home and calling.	4/16/2020 11:09 AM
245	The crash of the Real Estate market. Lack of employment. Banks restrictions on home loans.	4/16/2020 11:07 AM
246	Lack of income	4/16/2020 11:06 AM
247	How long it might last, months....	4/16/2020 11:06 AM
248	Wondering when it will end	4/16/2020 11:06 AM
249	Fear of government tyranny, too many rights taken away.	4/16/2020 11:05 AM
250	I have no business, and if I did I am not sure how to handle it. I am in the "High Risk" category, and I get the virus I will be dead. Selling homes even if I starve is not worth my life. This is a horrible situation, and there is no "Bailout" for us individual contractors. Only for the Agencies that are small businesses, which includes them all no matter how big they are. Totally unfair and deprives working citizens the right to live.	4/16/2020 11:04 AM
251	Waiting for buyers, homes have been on market too long. No showings hardly.	4/16/2020 11:03 AM
252	Being able to keep those employed and pay the bills	4/16/2020 11:01 AM
253	Nothing. I am resting in the peace, provision and will of my eternal God. To live is Christ and to die is gain.	4/16/2020 11:01 AM
254	How this is hurting our economy and concerns on how long it will take to recover.	4/16/2020 10:58 AM
255	Pipeline of buyers and sellers	4/16/2020 10:57 AM
256	nothing at this time	4/16/2020 10:56 AM
257	Nothing. I saved my money. I have a cushion. I am still working my butt off connecting with old and new clients. My business is being put off a little, but when this is over it will be gang busters. I am concentrating on being healthy. I am self-quarantining, getting a lot of projects done and thoroughly enjoying not having to waste time driving to meetings. I LOVE ZOOM! I am doing every webinar I can lay my hands on and I am going to be so smart when this is all said and done.	4/16/2020 10:56 AM
258	the economy	4/16/2020 10:56 AM
259	coffee	4/16/2020 10:56 AM
260	Duration of time we will be dealing with the Pandemic, possibility 18-24 months and what does that mean for the economy and housing?	4/16/2020 10:55 AM
261	Unknown	4/16/2020 10:52 AM
262	More people getting laid off as time goes on... Will these small businesses be able to open again?	4/16/2020 10:52 AM
263	The health and safety of my agents, staff, and the clients they serve.	4/16/2020 10:51 AM
264	Coffee	4/16/2020 10:51 AM
265	Lack of motivation of buyers, lack of inventory to choose from and little traffic on real estate websites.	4/16/2020 10:50 AM
266	Client motivation	4/16/2020 10:50 AM
267	Paying my admin staff	4/16/2020 10:50 AM
268	Hoping over soon.	4/16/2020 10:50 AM
269	No income. Can't make payments. No foreseeable future to see family members in other states.	4/16/2020 10:49 AM
270	Exaggeration by the media scaring people more than they need to be. Pushing our country into a recession	4/16/2020 10:49 AM

271	My concern about my health and other's health.	4/16/2020 10:49 AM
272	Effects on the economy	4/16/2020 10:49 AM
273	Finance worries	4/16/2020 10:49 AM
274	Finding more listings	4/16/2020 10:48 AM
275	NOTHING	4/16/2020 10:48 AM
276	That the virus fears will substantially erode the momentum previously present	4/16/2020 10:48 AM
277	Too much TV binging. lol	4/16/2020 10:47 AM
278	Nothing	4/16/2020 10:47 AM
279	Concerns for my health and the health of others	4/16/2020 10:47 AM
280	Since this is a vacation destination if local/seasonal businesses are not allowed to open and have a decent season many will go out of business.	4/16/2020 10:47 AM
281	Listings on the market much longer, buyers bringing low-ball offers (too early for that), being sure I am guiding my clients wisely.	4/16/2020 10:46 AM
282	Money	4/16/2020 10:46 AM
283	The thought of my wife working in the health care field and putting herself at risk as well as so many others who are during this time	4/16/2020 10:46 AM
284	Insecurity regarding changing lending practices.	4/16/2020 10:46 AM
285	Keeping myself and others around me healthy	4/16/2020 10:46 AM
286	Uncertainty in the duration of the shut down	4/16/2020 10:45 AM
287	Wondering how I am going to "catch up" on my income for 2020 once we return to "normal"	4/16/2020 10:45 AM
288	not being able to do anything, stuck at home.	4/16/2020 10:44 AM
289	Lack of income for my agents.	4/16/2020 10:44 AM
290	Old age	4/16/2020 10:43 AM
291	Trying to stay up on all the courses thrown at us and retain it	4/16/2020 10:43 AM
292	stress	4/16/2020 10:43 AM
293	Paying bills due to the slow down of business. Having sellers upset that their homes haven't sold	4/16/2020 10:43 AM
294	Hoping and praying for an end to this Virus, a vaccine developed, a reopening of our country.	4/16/2020 10:42 AM
295	our economy and the toll of this on the president and those trying to navigate this craziness,	4/16/2020 10:42 AM
296	With loss of jobs will buyers be hesitant to enter the housing market? Will they be able to make up the money they lost during the shut down? Will we see a slow down like 2008	4/16/2020 10:42 AM
297	Wondering when we can go back to normal.	4/16/2020 10:42 AM
298	Nothing?	4/16/2020 10:41 AM
299	N/A	4/16/2020 10:40 AM
300	Job loss impacting rent collection in the next couple months	4/16/2020 10:39 AM
301	My wife.	4/16/2020 10:38 AM
302	Mostly changes with lending institutions and how they affect the deals I currently have in place.	4/16/2020 10:37 AM
303	When will the stay at home orders be lifted	4/16/2020 10:36 AM
304	The financial future, expenses, employees and uncertainty of the amount of time for things to come back.	4/16/2020 10:35 AM
305	Nothing!! My faith is in God :)	4/16/2020 10:35 AM

306	When will it end?	4/16/2020 10:34 AM
307	When will this end!	4/16/2020 10:34 AM
308	how to make income this year	4/16/2020 10:33 AM
309	Worry about money and missing my family	4/16/2020 10:33 AM
310	Fear of being infected or passing the virus on to others. Will my clients be able to maintain home ownership? Will this eventually affect the buyers and sellers in the marketplace?	4/16/2020 10:32 AM
311	Not being able to see family and friends	4/16/2020 10:32 AM
312	I have peace. God will get us through this. We've been through worse! Amen.	4/16/2020 10:31 AM
313	Uncertainty as to when it will end. Worry over getting sick.	4/16/2020 10:31 AM
314	Finacial stress.	4/16/2020 10:30 AM
315	Too many to mention	4/16/2020 10:30 AM
316	Nothing	4/16/2020 10:29 AM
317	Not much .. been fortunate and thankful	4/16/2020 10:29 AM
318	Wondering how long it will take to get back to some sort of normal. Wondering if it will take 10 years to get back as it did in 2008.	4/16/2020 10:29 AM
319	Weird about my clients	4/16/2020 10:28 AM
320	Financial, job loss, business loss, food shortage, high prices on food & goods, World Depression in the coming months for the majority of people.	4/16/2020 10:28 AM
321	Business	4/16/2020 10:28 AM
322	Loss of income	4/16/2020 10:28 AM
323	Restrictive nature of this situation	4/16/2020 10:27 AM
324	how long it will continue, loss of jobs and income, the domino effect of it all	4/16/2020 10:27 AM
325	Worrying about making enough money to pay my bills.	4/16/2020 10:27 AM
326	People not being able to work	4/16/2020 10:26 AM
327	All I can do is pray and keep my Faith in God.	4/16/2020 10:26 AM
328	lots of things	4/16/2020 10:25 AM
329	fear, worry, anger towards the news media	4/16/2020 10:25 AM
330	I dont believe housing will bounce back. Too much govt money being given away. Irresponsible.	4/16/2020 10:24 AM
331	Deals falling apart due to financing.	4/16/2020 10:23 AM
332	What will be happening to our market after this debacle!! Will there be a crash where values drop out of sight—30-40% as some economists predict?	4/16/2020 10:22 AM
333	Nothings	4/16/2020 10:22 AM
334	Nothing .. Faith carries me through	4/16/2020 10:21 AM
335	N/A	4/16/2020 10:21 AM
336	Income loss	4/16/2020 10:20 AM
337	My calendar is less full. I am high risk and been quarantined for 5 weeks. 'New normal' is wearing on me. Focused on July/August as what we do today impacts our business in 90 days	4/16/2020 10:20 AM
338	Future compensation	4/16/2020 10:19 AM
339	Wanting to return to normalcy	4/16/2020 10:18 AM
340	Fear of the unknown and what economic state our country will be in after this. Fear of feeling l	4/16/2020 10:18 AM

	need to be showing and working but that I am putting myself and my family at risk of getting Covid19 by doing so.	
341	This is just another "thing" that we'll overcome. One thing, it's going to weed out the weaker agents. The demand will come back fierce.	4/16/2020 10:17 AM
342	Nothing. God is in control	4/16/2020 10:17 AM
343	Unknown Future	4/16/2020 10:15 AM
344	What new opportunity will this open up for me and will I be quick enough to capitalize on it. Confirms Brokers are not due 20%. I'm a Broker too. Market was already changing to flat fee broker pay. No more brick and mortar needed. I want to stay ahead of the change.	4/16/2020 10:15 AM
345	Concern over the health and safety of family and friends and some people's non-belief in the seriousness of the situation.	4/16/2020 10:14 AM
346	The unknown	4/16/2020 10:14 AM
347	Unease about the economy	4/16/2020 10:14 AM
348	Lack of income to pay the bills.	4/16/2020 10:12 AM
349	N/A	4/16/2020 10:12 AM
350	Uncertainty	4/16/2020 10:11 AM
351	How long will this last? I believe that once it is over, business will pick up again. But, until then, life is uncertain.	4/16/2020 10:11 AM
352	How do I cover my monthly living expenses with fewer home sales.	4/16/2020 10:11 AM
353	Wanting to get back to work	4/16/2020 10:10 AM
354	Not having a clear idea of the true numbers yet of how this has affected the housing market. We really don't know until we compare closing in May, June and July to last year.	4/16/2020 10:09 AM
355	Our future as a country	4/16/2020 10:09 AM
356	Lack of future buyers	4/16/2020 10:09 AM
357	Uncertainty regarding the activity in the remainder of the year. In general, just more questions than answers - and a lot of unknowns - regarding the future socially and economically; both of which impact real estate behaviors.	4/16/2020 10:08 AM
358	Not having buyers and sellers to work with	4/16/2020 10:07 AM
359	Fear of the unknown	4/16/2020 10:07 AM
360	Closing....not knowing if the financing will get to the finish line.	4/16/2020 10:07 AM
361	Worry about health of my family. Will my income be able to support us? Will I be approved for the PPP before it runs out of money?	4/16/2020 10:07 AM
362	Not being able to meet with all the people we usually enjoy getting with. I miss family, friends and co-workers!	4/16/2020 10:06 AM
363	When is going to end? If we are going to be save and be normal again? And when can I see my children ? I know it takes a long time for my business to go back to the level it was.	4/16/2020 10:06 AM
364	You name it.	4/16/2020 10:06 AM
365	If I'm able to pay my bills. With the market the way it is sellers are worried to sell and buyers are worried to buy.	4/16/2020 10:06 AM
366	Worry	4/16/2020 10:06 AM
367	Not getting to see family and friends	4/16/2020 10:06 AM
368	Ready for business as usual!	4/16/2020 10:05 AM
369	Worry	4/16/2020 10:05 AM
370	How this will have lasting impact on the country	4/16/2020 10:05 AM

371	Nothing. Reading preparing for the next day to show property	4/16/2020 10:05 AM
372	How to keep my clients and myself safe during this 'unusual' time.	4/16/2020 10:04 AM
373	Not knowing what tomorrow is going to bring us	4/16/2020 10:04 AM
374	having enough \$\$ to survive	4/16/2020 10:04 AM
375	Government over reaching and making decisions that are going to create a crisis in the economy that will take too long to recover. Homeowners are going to get behind on payments and lose their homes - I hope I'm wrong but I'm concerned we are going to see a market crash like we saw in 2008.	4/16/2020 10:03 AM
376	My 5 month old baby	4/16/2020 10:03 AM
377	What is happening is extremely frustrating- I feel terrible for our fellow business owners, we need to reopen our economy!	4/16/2020 10:03 AM
378	What the market is going to be like when this is over and how to work on my pipeline during this.	4/16/2020 10:03 AM
379	Wondering when this will end ,the amount of job loss affecting buyers, the uncertainty that this has caused for jobs	4/16/2020 10:02 AM
380	When will things go back to normal. Will unknown prospects be more cautious about meeting me in person. How I increase my lack of income	4/16/2020 10:02 AM
381	Wondering how long it will go on for.	4/16/2020 10:02 AM
382	Nothing...God is in Charge	4/16/2020 10:01 AM
383	Nothing	4/16/2020 10:01 AM
384	What isn't??	4/16/2020 10:01 AM
385	Anxiety about going to the grocery store and staying safe along with thoughts on how to manage my business in a new way.	4/16/2020 10:01 AM
386	Just ready to be back to normal, to provide our clients with a safe sense of being able to move forward	4/16/2020 10:00 AM
387	others who are struggling with employment	4/16/2020 10:00 AM
388	Loss of income	4/16/2020 10:00 AM
389	How to financially keep my business open!	4/16/2020 10:00 AM
390	Fear of getting it via exposure.	4/16/2020 10:00 AM
391	How I will continue to pay my bills with much less income	4/16/2020 10:00 AM
392	The unknown of our economy and jobs.	4/16/2020 10:00 AM
393	Paying my bills.	4/16/2020 10:00 AM
394	Advertising costs and making payments my own bills on time.	4/16/2020 10:00 AM
395	Less or no income	4/16/2020 9:59 AM
396	The length of time till back to business	4/16/2020 9:59 AM
397	Health of my family and wondering how I will support them. I am the only wage earner in my household	4/16/2020 9:59 AM
398	concerned about future income	4/16/2020 9:59 AM
399	Absolutely nothing!!!	4/16/2020 9:59 AM
400	Not knowing when the quarantine will be over. The longer it goes on, the less listings and buyers we will have, in my opinion.	4/16/2020 9:59 AM
401	job market	4/16/2020 9:58 AM
402	Nothing	4/16/2020 9:58 AM

403	Not being busy	4/16/2020 9:58 AM
404	Long term furloughs, tight lending	4/16/2020 9:58 AM
405	Losing someone when states open back up because its still out there	4/16/2020 9:57 AM
406	keeping deals together; nothing in the pipeline after Memorial Day -- no buyers, no listings; hoping this pandemic will reduce the numbers of realtors who do this part time and for fun -- by a lot!!!!	4/16/2020 9:57 AM
407	A potential economy collapse	4/16/2020 9:57 AM
408	Taking care of my family	4/16/2020 9:57 AM
409	Whether or not the economy and consumer confidence Will come back.	4/16/2020 9:56 AM
410	Make enough money to live on	4/16/2020 9:56 AM
411	nothing	4/16/2020 9:56 AM
412	How this will unravel when the stay at home mandates are lifted, I think our world is never to be the same again, some major adjustments for socialization will become the new normal for us to adapt to	4/16/2020 9:55 AM
413	The lack of preparedness of the current admin. There were many warnings that were ignored that could have reduced the impact.	4/16/2020 9:55 AM
414	Potential market crash or banks not being able to lend money.	4/16/2020 9:55 AM
415	Nothing yet	4/16/2020 9:55 AM
416	When will it all end, and will things return to where they were?	4/16/2020 9:55 AM
417	That because of irresponsible realtors that are not following social distancing guidelines and not taking proper precautions, this pandemic is going to last a lot longer than it needs to.	4/16/2020 9:55 AM
418	Deals falling through	4/16/2020 9:55 AM
419	Nothing. I trust God has a plan, and I cast all my cares on HIM!	4/16/2020 9:55 AM
420	How the economy is going to bounce back from this. How will it effect my business in 2020 overall.	4/16/2020 9:55 AM
421	Complete loss of income with no options for unemployment benefits.	4/16/2020 9:55 AM
422	Actually for myself and the fact that we sell farm ranch and recreational land properties there has been a demand in light if the stock market crash and city dwellers needing a place to get away from the mayhem I don't lose sleep but and very concerned for my agents and my family and are doing everything possible to follow safe practices at this time	4/16/2020 9:55 AM
423	Want to make sure we are doing all we can to support our agents through these trying times	4/16/2020 9:54 AM
424	Stress	4/16/2020 9:53 AM
425	Not having a clear idea of when this will end or what the world will look like. Uncertainty. In the day-to-day, though, I'm doing what I can to keep my business and my body strong, and that is about all any of us can do.	4/16/2020 9:53 AM
426	Not being able to give my clients definite answers to the situations they currently face and will be facing in the months to come.	4/16/2020 9:52 AM
427	Concern when or if the market will come again.	4/16/2020 9:52 AM
428	The lack of interest going on right now in purchasing a home	4/16/2020 9:52 AM
429	My health as I'm around these people and in these homes to make a living	4/16/2020 9:52 AM
430	Getting back to normal. This has gone on long enough.	4/16/2020 9:52 AM
431	No business. No money to support myself.	4/16/2020 9:52 AM
432	the business just stopping but the bills won't	4/16/2020 9:51 AM

433	Nothing really. Personally, I realize the need to self-quarantine is very important. I keep personal hygiene at the for-front of my daily routine. After that.....it's up to the masses to do the same.	4/16/2020 9:51 AM
434	That this entire ordeal is a bit blown out of proportion. Yes, the virus is real, but I cannot understand why the country has come to a complete standstill.	4/16/2020 9:51 AM
435	when will the phone start ringing again?	4/16/2020 9:51 AM
436	Concerned about how long it will take for the economy to recover.	4/16/2020 9:51 AM
437	Still sleeping, yet it's that zero money is coming in, and only \$\$ to do business is going out, lost retirement, and not sure how can go another month with the basic bills needed to conduct business. No longer able to donate money to local causes that we were very active in doing. The fact that agents from other offices in both rural and urban areas have told me directly how afraid they are and have considered getting out of the business. Many real estate agents are in this field because of both helping people realize their home ownership goals etc, but also because many agents are high risk and could not hold a typical 8-5 job. This may be a more demanding job emotionally and psychologically, but not physically. Now, with the threat of infection, we as agents may be a higher risk group overall. Agents are scared.	4/16/2020 9:51 AM
438	Lack of work and money	4/16/2020 9:50 AM
439	Being able to get enough done in my business, educate consumers about what to expect/what is going on, balance home life of homeschooling children while trying to work.	4/16/2020 9:50 AM
440	Can I meet payroll	4/16/2020 9:50 AM
441	How long it will take for the economy to fully recover and both buyers/sellers to be confident moving forward.	4/16/2020 9:50 AM
442	Transmission to family and friends	4/16/2020 9:50 AM
443	increased foreclosures in the coming year, more difficulty for buyers to qualify for mortgage loans	4/16/2020 9:50 AM
444	Uncertainty of when they'll lift the stay-at-home order and open the economy back up (with reasonable restrictions and protocols, of course)	4/16/2020 9:50 AM
445	Safety of older and high-risk people, economy rebound time	4/16/2020 9:49 AM
446	How the market will be affected this summer and fall.	4/16/2020 9:49 AM
447	Can't worry about something I have no control over.	4/16/2020 9:49 AM
448	Why are our PPP applications not getting processed.	4/16/2020 9:49 AM
449	Not real estate. It would be nice to sell more homes for the financial security, but that will all come back in time. I'm more concerned for the well being of the community.	4/16/2020 9:48 AM
450	the same things that kept me up before. The over saturation of agent in my market. The sales tactics used by other agents to elicit an emotional response to get people to buy or sell. The extremely low barrier of entry to becoming a licensed agent in MO.	4/16/2020 9:48 AM
451	nothing	4/16/2020 9:48 AM
452	uncertainty	4/16/2020 9:48 AM
453	MONEY! NO income and NO help!	4/16/2020 9:48 AM
454	Wine	4/16/2020 9:48 AM
455	Fear of what this is going to do to the basic "market" and how long this will impact our career	4/16/2020 9:47 AM
456	Buyers and sellers are terrified of recession setting in.	4/16/2020 9:47 AM
457	Stay at Home Orders	4/16/2020 9:47 AM
458	Worrying about the health of my family and friends.	4/16/2020 9:47 AM
459	That so many small businesses and families have been ruined for what is turning out to be a fear driven panic with minimal sickness and death.	4/16/2020 9:46 AM

460	concern about the actions of my business spreading the virus.	4/16/2020 9:46 AM
461	Whether or not my family in the medical field has proper PPE (they do not).	4/16/2020 9:46 AM
462	Uncertainty. Lack of Leadership at the federal level.	4/16/2020 9:46 AM
463	I currently have six transactions pending. This is a lot for me. I am concerned about all of them closing even though I think the employment status of all buyers is solid.	4/16/2020 9:46 AM
464	Direction for how and when we are able to get back to work. Seems to me that we need a much higher volume capability for testing. Without it there will be fear of further health impacts and that fear results in lack of consumer confidence which is cratering the economy. I believe the economy will re-start and allow our local real estate market to recover relatively quickly, but if it is delayed for another 6+ months I'm worried we'll be digging out of this for several years.	4/16/2020 9:46 AM
465	Nothing. I pray a lot during the day and don't stress about things that are out of my control. If everyone can act like adults we will emerge victorious on the other side of this!	4/16/2020 9:46 AM
466	How long will this last before life gets back to some normalcy? How can I help my agents get through the slowdown?	4/16/2020 9:46 AM
467	Nothing, however, I do have concerns that if the Stay at home orders are extended beyond April that we will destroy what's left of the MO economy and small businesses. There appears to be no good reason not to allow businesses to open even with requirements to follow safe practices re COVID-19 which will result in how they do business. At least they will be able to do something. There are many businesses that do biz in dangerous times or situations (Hazmat clean up, asbestos abatement, construction, even restaurants (food handling) that are able to conduct business safely due to regulations, safety procedures and policing of those things. So, it seems the same can be done with regard to COVID-19- Let businesses be responsible and safe but get back to work.	4/16/2020 9:46 AM
468	Transactions falling through due to COVID19 which is out of my hands and where my transactions will come from in the next few months.	4/16/2020 9:46 AM
469	The real estate boom that will happen when it is over it and how to handle the amount of business that is coming and not miss out on any of it!	4/16/2020 9:46 AM
470	Staying Alive	4/16/2020 9:45 AM
471	Worry about my wife and kids health	4/16/2020 9:45 AM
472	Wondering about the economy once this is over. Our clients must be employed to buy homes.	4/16/2020 9:45 AM
473	Nothing	4/16/2020 9:45 AM
474	How am I going to pay my bills??	4/16/2020 9:44 AM
475	When will business get back to normal and when will sellers stop being afraid of the pandemic's impact on their listing.	4/16/2020 9:44 AM
476	We have an awesome God that is in control - of course the waiting can by trying, but I trust Him.	4/16/2020 9:44 AM
477	Fear of getting Covid. Fear of spreading it to my children and husband. Income loss and the inability to pay bills.	4/16/2020 9:44 AM
478	Uncertainty	4/16/2020 9:44 AM
479	Lack of buisness	4/16/2020 9:44 AM
480	lower volume of business and hard costs of salaries and opex.	4/16/2020 9:43 AM
481	Finances	4/16/2020 9:43 AM
482	In a market that already had tight inventory, this adds to the strain and will increase the sales prices to amounts where renting becomes a better option	4/16/2020 9:42 AM
483	Lack of business since I work in a military town	4/16/2020 9:42 AM
484	Will things take off, or will people take a year to normalize	4/16/2020 9:42 AM
485	How will I pay my bills?	4/16/2020 9:42 AM

486	The future of our economy and how that will affect people's ability to buy therefore affecting home values if there is less buyers.	4/16/2020 9:41 AM
487	Poor diet...	4/16/2020 9:41 AM
488	Nothing is keeping me up at night however, however I feel like there are drastic measures being taken without much information as to why or how long they will last. It is difficult to make decisions in day to day operations.	4/16/2020 9:41 AM
489	NOTHING! I do not live in fear.	4/16/2020 9:41 AM
490	My wife!	4/16/2020 9:41 AM
491	The worry of the economy	4/16/2020 9:41 AM
492	Nothing, really. I'm staying at home almost all of the time and exercising all possible precautions when I'm out. Doing all inspection reviews, final walk throughs, and closings without attending in person.	4/16/2020 9:41 AM
493	The incompetence and unpredictability of Donald Trump.	4/16/2020 9:40 AM
494	Nothing. My business is thriving. Have gotten 5 new buyers under contract in the last 5 weeks since Coronavirus started.	4/16/2020 9:40 AM
495	keeping my buyers agents busy as a team leader	4/16/2020 9:40 AM
496	The unknown	4/16/2020 9:39 AM