

**NORTH DIVISION
MONTHLY STATISTICS**

FOR

September 1 - 30th, 2003

NORTH OKANAGAN DIVISION

STAT - O - GRAM

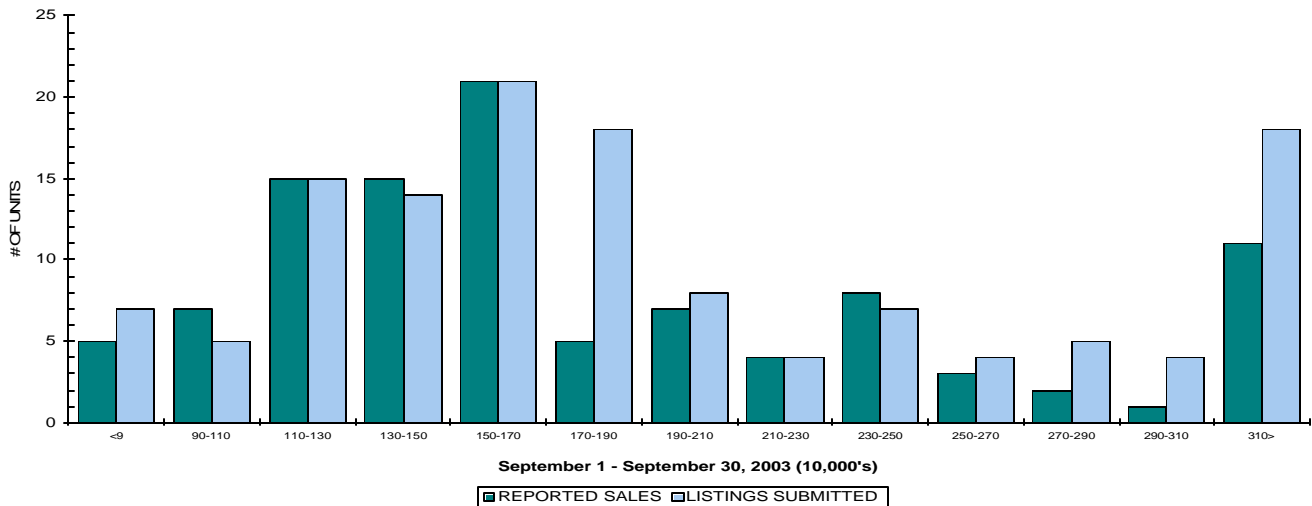
September 2003

QUICK SUMMARY

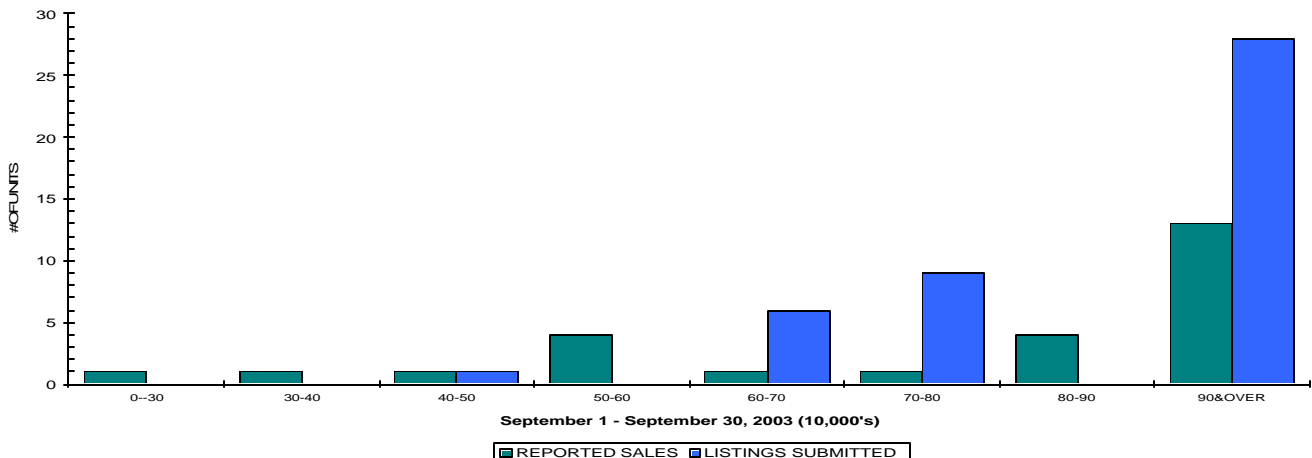
	TOTAL SALES VOLUME		RESIDENTIAL SALES		TOTAL LISTINGS	
	# of Units	\$ Value	# of Units	\$ Value	Listings Taken	Inventory
September 2003	200	\$33,480,931	108	\$20,221,775	311	1,554
August 2003	210	\$39,765,958	110	\$19,216,258	343	1,601
September 2002	183	\$27,960,990	86	\$13,703,100	253	1,942

The average number of listings-per-licensee is 7.4

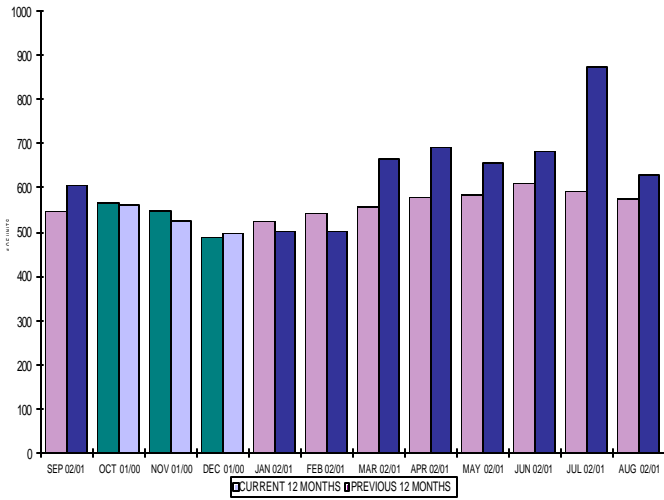
RESIDENTIAL LISTING & SALES ACTIVITY
NORTH OKANAGAN DIVISION (BY PRICE CATEGORY)



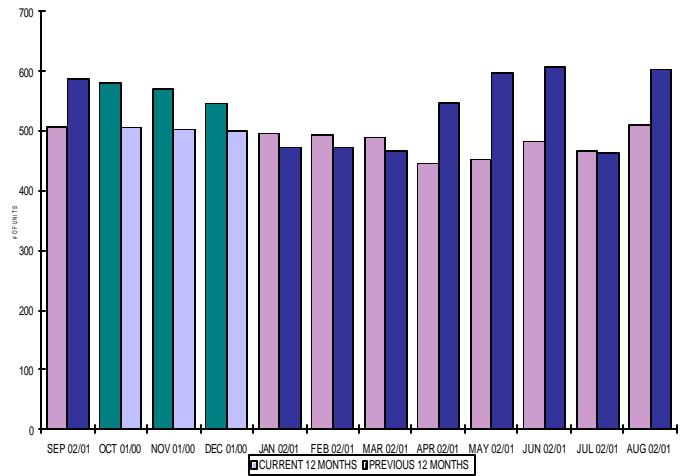
LOT LISTING & SALES ACTIVITY
NORTH OKANAGAN DIVISION (BY PRICE CATEGORY)



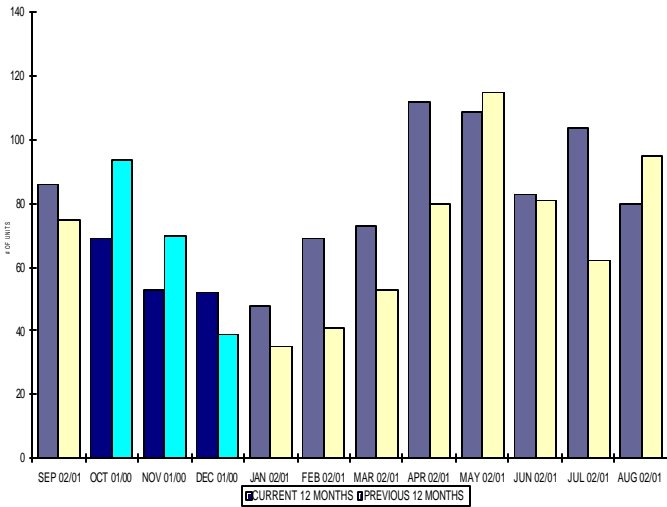
INVENTORY OF ACTIVE LISTINGS
RESIDENTIAL - NORTH OKANAGAN DIVISION



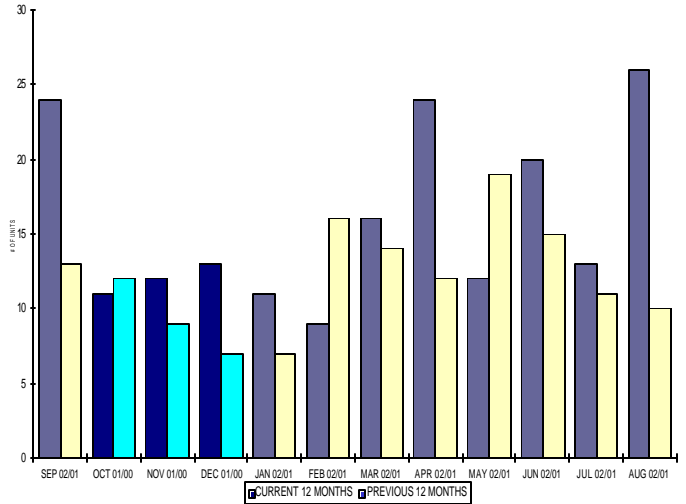
INVENTORY OF ACTIVE LISTINGS
LOTS - NORTH OKANAGAN DIVISION



NUMBER OF UNITS SOLD
RESIDENTIAL - NORTH OKANAGAN DIVISION



NUMBER OF UNITS SOLD
LOTS - NORTH OKANAGAN DIVISION



NORTH OKANAGAN DIVISION

September 2003

Category	Sales	New Listings	Current Inventory	Sell/Inv. Ratio	Days To Sell
ACREAGE	8	11	134	5.97%	334
ACREAGE/HOUSE	14	27	183	7.65%	107
CONDO/APT	15	13	50	30.00%	89
CONDO/TWNHSE	17	23	74	22.97%	101
LOTS	18	33	278	6.47%	240
RESIDENTIAL	108	136	410	26.34%	84

AVERAGE HOUSE PRICE \$187,239

MEDIAN HOUSE PRICE \$158,000

Lots Include: Acreage Waterfront, Lots and Lots Waterfront

**COMPARATIVE ACTIVITY BY ZONE AS AT
September 30, 2003**

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
ZONE CO TOTALS						
Units Listed	555	595	-6.72%	5907	6417	-7.95%
Units Sold	396	408	-2.94%	3930	3930	0.00%
Sales Dollars	\$84,850,037	\$82,347,263	3.04%	\$824,541,393	\$726,070,153	13.56%
List/Sell Ratio	93.49%	91.84%	1.80%	93.49%	91.84%	1.80%
Days to Sell	125	138	-9.42%	125	138	-9.42%
Active Listings	2155	2792	-22.82%			
ZONE NO TOTALS						
Units Listed	311	263	18.25%	2986	3007	-0.70%
Units Sold	200	176	13.64%	1824	1524	19.69%
Sales Dollars	\$33,480,931	\$27,262,800	22.81%	\$307,633,379	\$240,206,068	28.07%
List/Sell Ratio	93.58%	90.07%	3.90%	93.58%	90.07%	3.90%
Days to Sell	176	179	-1.68%	176	179	-1.68%
Active Listings	1554	1968	-21.04%			
ZONE SH TOTALS						
Units Listed	180	129	39.53%	1620	1660	-2.41%
Units Sold	119	98	21.43%	840	715	17.48%
Sales Dollars	\$18,240,600	\$12,800,850	42.50%	\$125,453,194	\$99,189,656	26.48%
List/Sell Ratio	90.60%	89.16%	1.62%	90.60%	89.16%	1.62%
Days to Sell	248	198	25.25%	248	198	25.25%
Active Listings	1343	1586	-15.32%			
ZONE OB TOTALS						
Units Listed	10	20	-50.00%	140	176	-20.45%
Units Sold	3	1	200.00%	19	18	5.56%
Sales Dollars	\$580,000	\$392,500	47.77%	\$12,292,700	\$5,647,450	117.67%
List/Sell Ratio	0.00%	89.24%	-100.00%	0.00%	89.24%	-100.00%
Days to Sell	0	194	-100.00%	0	194	-100.00%
Active Listings	143	146	-2.05%			
GRAND TOTALS						
Units Listed	1056	1007	4.87%	10653	11260	-5.39%
Units Sold	718	683	5.12%	6613	6187	6.89%
Sales Dollars	\$137,151,568	\$122,803,413	11.68%	\$1,269,920,666	\$1,071,113,327	18.56%
List/Sell Ratio	93.23%	90.97%	2.48%	93.23%	90.97%	2.48%
Days to Sell	147	158	-6.96%	147	158	-6.96%
Active Listings	5195	6492	-19.98%			

LICENSEES
September 30, 2003

	TOTAL NUMBER OF LICENSEES	TOTAL NUMBER OF LICENSEES	CHANGE BY NUMBER	CHANGE BY %
	September 30/03	September 30/02		
ALL DIVISIONS	781	695	86	12.37%
CENTRAL OK DIV.	503	444	59	13.29%
NORTH OK DIV.	208	184	24	13.04%
SHUSWAP DIV.	70	67	3	4.48%
CURRENT MEMBERSHIP				
AGENT LICENSEES	71			
SALESPERSONS	638			
PROPERTY MANAGEMENT	9			
9:15 LICENCEE MEMBER	61			
EXEMPTION MEMBER	2			
TOTALS	781			

**North Division Comparative Activity By Property Type
September 30, 2003**

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Acreage						
Units Listed	11	15	-26.7%	121	127	-4.7%
Units Sold	8	5	60.0%	51	50	2.0%
Sales Dollars	\$1,165,900	\$708,500	64.6%	\$8,340,700	\$7,466,065	11.7%
List/Sell Ratio	87.37%	97.20%	-10.1%	90.97%	89.41%	1.7%
Days to Sell	334	242	38.0%	312	317	-1.6%
Active Inventory	134	169	-20.7%			
Average Price	\$145,738	\$141,700	2.8%	\$163,543	\$149,321	9.5%
Median Price	\$129,000	\$125,000	3.2%	\$123,000	\$110,000	11.8%
Acreage with House						
Units Listed	27	34	-20.6%	328	359	-8.6%
Units Sold	14	17	-17.6%	150	147	2.0%
Sales Dollars	\$3,104,800	\$3,643,400	-14.8%	\$38,509,850	\$32,305,500	19.2%
List/Sell Ratio	92.23%	91.99%	0.3%	93.20%	91.62%	1.7%
Days to Sell	107	192	-44.3%	166	147	12.9%
Active Inventory	183	270	-32.2%			
Average Price	\$221,771	\$214,318	3.5%	\$256,732	\$219,765	16.8%
Median Price	\$222,000	\$220,000	0.9%	\$236,000	\$208,000	13.5%
Acreage (Waterfront)						
Units Listed	0	1	-100.0%	10	9	11.1%
Units Sold	0	2	-100.0%	7	7	0.0%
Sales Dollars	\$0	\$126,000	-100.0%	\$1,418,500	\$951,000	49.2%
List/Sell Ratio	0.00%	80.76%	-100.0%	89.27%	92.38%	-3.4%
Days to Sell	0	232	-100.0%	208	316	-34.2%
Active Inventory	5	10	-50.0%			
Average Price	\$0	\$63,000	-100.0%	\$202,643	\$135,857	49.2%
Median Price	\$0	\$63,000	-100.0%	\$215,000	\$164,000	31.1%
Business						
Units Listed	14	7	100.0%	86	76	13.2%
Units Sold	0	3	-100.0%	13	14	-7.1%
Sales Dollars	\$0	\$522,000	-100.0%	\$2,469,500	\$2,465,300	0.2%
List/Sell Ratio	0.00%	80.53%	-100.0%	13.13%	81.54%	-83.9%
Days to Sell	0	492	-100.0%	201	277	-27.4%
Active Inventory	77	72	6.9%			
Average Price	\$0	\$174,000	-100.0%	\$189,962	\$176,093	7.9%
Median Price	\$0	\$32,000	-100.0%	\$65,000	\$105,000	-38.1%
Condo (Townhouse)						
Units Listed	23	24	-4.2%	206	290	-29.0%
Units Sold	17	22	-22.7%	169	185	-8.6%
Sales Dollars	\$2,333,600	\$2,540,300	-8.1%	\$21,753,233	\$22,600,668	-3.7%
List/Sell Ratio	96.73%	96.18%	0.6%	96.40%	95.46%	1.0%
Days to Sell	101	84	20.2%	110	100	10.0%
Active Inventory	74	107	-30.8%			
Average Price	\$137,271	\$115,468	18.9%	\$128,717	\$122,166	5.4%
Median Price	\$139,900	\$105,000	33.2%	\$120,000	\$114,000	5.3%
Condo (Apt)						
Units Listed	13	11	18.2%	119	141	-15.6%
Units Sold	15	9	66.7%	98	80	22.5%
Sales Dollars	\$1,712,500	\$776,800	120.5%	\$9,225,550	\$7,151,955	29.0%
List/Sell Ratio	95.50%	91.27%	4.6%	94.52%	94.42%	0.1%
Days to Sell	89	153	-41.8%	244	199	22.6%
Active Inventory	50	111	-55.0%			
Average Price	\$114,167	\$86,311	32.3%	\$94,138	\$89,399	5.3%
Median Price	\$115,000	\$83,900	37.1%	\$94,000	\$81,000	16.0%

North Division Comparative Activity By Property Type

September 30, 2003

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Duplex						
Units Listed	9	1	800.0%	80	52	53.8%
Units Sold	7	4	75.0%	43	21	104.8%
Sales Dollars	\$955,800	\$511,500	86.9%	\$6,897,050	\$2,250,800	206.4%
List/Sell Ratio	106.42%	94.02%	13.2%	101.29%	90.82%	11.5%
Days to Sell	60	102	-41.2%	142	153	-7.2%
Active Inventory	35	40	-12.5%			
Average Price	\$136,543	\$127,875	6.8%	\$160,397	\$107,181	49.7%
Median Price	\$123,000	\$128,000	-3.9%	\$145,000	\$98,000	48.0%
Farms						
Units Listed	1	1	0.0%	23	37	-37.8%
Units Sold	0	0	0.0%	7	12	-41.7%
Sales Dollars	\$0	\$0	0.0%	\$2,774,000	\$6,828,000	-59.4%
List/Sell Ratio	0.00%	0.00%	0.0%	87.41%	88.83%	-1.6%
Days to Sell	0	0	0.0%	412	324	27.2%
Active Inventory	28	44	-36.4%			
Average Price	\$0	\$0	0.0%	\$396,286	\$569,000	-30.4%
Median Price	\$0	\$0	0.0%	\$347,500	\$350,000	-0.7%
IC&I						
Units Listed	7	3	133.3%	85	50	70.0%
Units Sold	0	2	-100.0%	16	11	45.5%
Sales Dollars	\$0	\$410,000	-100.0%	\$4,030,850	\$2,346,500	71.8%
List/Sell Ratio	0.00%	87.46%	-100.0%	84.21%	89.77%	-6.2%
Days to Sell	0	173	-100.0%	330	158	108.9%
Active Inventory	86	73	17.8%			
Average Price	\$0	\$205,000	-100.0%	\$251,928	\$213,318	18.1%
Median Price	\$0	\$205,000	-100.0%	\$182,500	\$186,500	-2.1%
IC&I Land						
Units Listed	12	4	200.0%	42	47	-10.6%
Units Sold	1	1	0.0%	4	6	-33.3%
Sales Dollars	\$850,000	\$220,250	285.9%	\$2,730,000	\$2,214,250	23.3%
List/Sell Ratio	0.00%	88.13%	-100.0%	77.66%	88.42%	-12.2%
Days to Sell	293	56	423.2%	213	248	-14.1%
Active Inventory	47	57	-17.5%			
Average Price	\$850,000	\$220,250	285.9%	\$682,500	\$369,042	84.9%
Median Price	\$850,000	\$220,250	285.9%	\$575,000	\$286,250	100.9%
Lots						
Units Listed	33	19	73.7%	215	196	9.7%
Units Sold	17	11	54.5%	156	83	88.0%
Sales Dollars	\$1,378,150	\$762,900	80.6%	\$10,614,803	\$5,702,775	86.1%
List/Sell Ratio	98.68%	94.49%	4.4%	95.25%	91.05%	4.6%
Days to Sell	394	713	-44.7%	397	478	-16.9%
Active Inventory	271	274	-1.1%			
Average Price	\$81,068	\$69,355	16.9%	\$68,044	\$68,708	-1.0%
Median Price	\$82,000	\$68,000	20.6%	\$62,000	\$68,000	-8.8%
Leases						
Units Listed	7	1	600.0%	45	42	7.1%
Units Sold	1	0	100.0%	5	7	-28.6%
Sales Dollars	\$16,656	\$0	100.0%	\$225,716	\$516,487	-56.3%
List/Sell Ratio	0.00%	0.00%	0.0%	0.00%	0.00%	0.0%
Days to Sell	28	0	100.0%	247	266	-7.1%
Active Inventory	37	50	-26.0%			
Average Price	\$16,656	\$0	100.0%	\$45,143	\$73,784	-38.8%
Median Price	\$16,656	\$0	100.0%	\$16,656	\$45,241	-63.2%

**North Division Comparative Activity By Property Type
September 30, 2003**

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Lots (Waterfront)						
Units Listed	0	0	0.0%	8	11	-27.3%
Units Sold	1	2	-50.0%	8	7	14.3%
Sales Dollars	\$329,000	\$471,000	-30.1%	\$2,124,750	\$1,728,000	23.0%
List/Sell Ratio	100.00%	114.18%	-12.4%	95.62%	102.00%	-6.3%
Days to Sell	86	1041	-91.7%	220	485	-54.6%
Active Inventory	2	15	-86.7%			
Average Price	\$329,000	\$235,500	39.7%	\$265,594	\$246,857	7.6%
Median Price	\$329,000	\$235,500	39.7%	\$306,250	\$260,000	17.8%
Multi-Family						
Units Listed	0	2	-100.0%	31	26	19.2%
Units Sold	0	4	-100.0%	18	14	28.6%
Sales Dollars	\$0	\$708,000	-100.0%	\$7,414,900	\$3,890,400	90.6%
List/Sell Ratio	0.00%	86.38%	-100.0%	93.19%	89.12%	4.6%
Days to Sell	0	203	-100.0%	144	160	-10.0%
Active Inventory	15	31	-51.6%			
Average Price	\$0	\$177,000	-100.0%	\$411,939	\$277,886	48.2%
Median Price	\$0	\$189,750	-100.0%	\$228,500	\$199,950	14.3%
Mobile Homes						
Units Listed	15	13	15.4%	163	156	4.5%
Units Sold	9	9	0.0%	79	77	2.6%
Sales Dollars	\$362,750	\$314,400	15.4%	\$3,209,450	\$2,712,500	18.3%
List/Sell Ratio	83.80%	87.84%	-4.6%	86.62%	84.34%	2.7%
Days to Sell	163	98	66.3%	129	151	-14.6%
Active Inventory	72	103	-30.1%			
Average Price	\$40,306	\$34,933	15.4%	\$40,626	\$35,227	15.3%
Median Price	\$31,000	\$34,900	-11.2%	\$32,000	\$27,500	16.4%
Residential						
Units Listed	136	126	7.9%	1365	1325	3.0%
Units Sold	108	82	31.7%	970	760	27.6%
Sales Dollars	\$20,221,775	\$13,542,750	49.3%	\$171,637,227	\$123,393,868	39.1%
List/Sell Ratio	95.79%	94.65%	1.2%	95.90%	95.48%	0.4%
Days to Sell	84	84	0.0%	79	92	-14.1%
Active Inventory	410	592	-30.7%			
Average Price	\$187,239	\$165,155	13.4%	\$176,946	\$162,360	9.0%
Median Price	\$158,000	\$147,500	7.1%	\$158,125	\$148,000	6.8%
Residential (Waterfront)						
Units Listed	3	1	200.0%	59	63	-6.3%
Units Sold	2	3	-33.3%	30	43	-30.2%
Sales Dollars	\$1,050,000	\$2,005,000	-47.6%	\$14,257,300	\$15,682,000	-9.1%
List/Sell Ratio	94.45%	93.22%	1.3%	95.19%	92.07%	3.4%
Days to Sell	84	104	-19.2%	113	199	-43.2%
Active Inventory	28	35	-20.0%			
Average Price	\$525,000	\$668,333	-21.4%	\$475,243	\$364,698	30.3%
Median Price	\$525,000	\$690,000	-23.9%	\$475,000	\$380,000	25.0%
NORTH OKANAGAN - TOTALS						
Units Listed	311	263	18.3%	2986	3007	-0.7%
Units Sold	200	176	13.6%	1824	1524	19.7%
Sales Dollars	\$33,480,931	\$27,262,800	22.8%	\$307,633,379	\$240,206,068	28.1%
List/Sell Ratio	93.58%	90.07%	3.9%	93.58%	90.07%	3.9%
Days to Sell	176	179	-1.7%	176	179	-1.7%
Active Inventory	1554	2053	-24.3%			

**North Residential Listing/Sales Analysis
September 30, 2003**

	Mthly Listings	YTD Listings		Mthly Sales	YTD Sales
Range	Total	Total		Total	Total
0 to 90000	7	57		5	59
90001 to 110000	5	67		7	55
110001 to 130000	15	176		15	139
130001 to 150000	14	210		15	160
150001 to 170000	21	185		21	144
170001 to 190000	18	139		5	98
190001 to 210000	8	102		7	66
210001 to 230000	4	91		4	69
230001 to 250000	7	76		8	57
250001 to 270000	4	44		3	24
270001 to 290000	5	31		2	17
290001 to 310000	4	20		1	10
310001 and over	18	127		11	52
Totals	130	1325		104	950

North Division Lot Listing/Sales Analysis					
	Mthly Listings	YTD Listings		Mthly Sales	YTD Sales
Range	Total	Total		Total	Total
0 to 30000	0	16		1	24
30001 to 40000	0	17		1	10
40001 to 50000	0	22		1	16
50001 to 60000	1	17		4	27
60001 to 70000	0	26		1	39
70001 to 80000	6	39		1	15
80001 to 90000	9	35		4	10
90001 and over	28	182		13	81
Totals	44	354		26	222