

OUTSIDE BOARD AREA

MONTHLY STATISTICS

FOR

November 1 - 30, 2002

**COMPARATIVE ACTIVITY BY ZONE AS AT
November 30, 2002**

| | CURRENT MONTH | | | YEAR TO DATE | | |
|---------------------------|---------------|--------------|----------|-----------------|---------------|----------|
| | THIS YEAR | LAST YEAR | INCREASE | THIS YEAR | LAST YEAR | INCREASE |
| ZONE CO TOTALS | | | | | | |
| Units Listed | 476 | 509 | -6.5% | 7428 | 7396 | 0.4% |
| Units Sold | 329 | 280 | 17.5% | 4631 | 3451 | 34.2% |
| Sales Dollars | \$62,234,181 | \$46,850,547 | 32.8% | \$861,442,615 | \$586,479,831 | 46.9% |
| List/Sell Ratio | 95.49 | 93.00 | | 94.89 | 93.51 | |
| Days to Sell | 87 | 103 | -15.5% | 92 | 109 | -15.6% |
| Active Listings | 2489 | | | | | |
| ZONE NO TOTALS | | | | | | |
| Units Listed | 211 | 236 | -10.6% | 3436 | 3461 | -0.7% |
| Units Sold | 155 | 106 | 46.2% | 1797 | 1492 | 20.4% |
| Sales Dollars | \$28,618,966 | \$16,477,091 | 73.7% | \$290,644,871 | \$215,960,406 | 34.6% |
| List/Sell Ratio | 93.61 | 91.14 | | 92.64 | 90.56 | |
| Days to Sell | 154 | 168 | -8.3% | 160 | 164 | -2.4% |
| Active Listings | 1690 | | | | | |
| ZONE SH TOTALS | | | | | | |
| Units Listed | 110 | 135 | -18.5% | 1898 | 2129 | -10.9% |
| Units Sold | 63 | 51 | 23.5% | 843 | 728 | 15.8% |
| Sales Dollars | \$6,960,844 | \$5,787,357 | 20.3% | \$115,757,890 | \$97,168,768 | 19.1% |
| List/Sell Ratio | 91.72 | 90.13 | | 90.2 | 88.76 | |
| Days to Sell | 245 | 187 | 31.0% | 220 | 220 | 0.0% |
| Active Listings | 1458 | | | | | |
| ZONE OB TOTALS | | | | | | |
| Units Listed | 20 | 14 | 42.9% | 201 | 165 | 21.8% |
| Units Sold | 2 | 0 | 100.0% | 26 | 17 | 52.9% |
| Sales Dollars | \$237,000 | \$0 | 100.0% | \$8,718,451 | \$5,454,900 | 59.8% |
| List/Sell Ratio | 90.59 | 81.61 | | 88.81 | 84.39 | |
| Days to Sell | 201 | 104 | 93.3% | 158 | 126 | 25.4% |
| Active Listings | 145 | | | | | |
| GRAND TOTALS | | | | | | |
| Units Listed | 817 | 894 | -8.6% | 12963 | 13151 | -1.4% |
| Units Sold | 549 | 437 | 25.6% | 7297 | 5688 | 28.3% |
| Sales Dollars | \$98,050,991 | \$69,114,995 | 41.9% | \$1,276,563,827 | \$905,063,905 | 41.0% |
| List/Sell Ratio | 94.26 | 91.40 | | 93.77 | 91.51 | |
| Days to Sell | 111 | 140 | -20.7% | 125 | 144 | -13.2% |
| Active Listings | 5782 | | | | | |

COMPARATIVE ACTIVITY BY PROPERTY TYPE

November 30, 2002

OUTSIDE BOARD AREA

| | | CURRENT MONTH | | | YEAR TO DATE | | |
|-----------------------------|------------------|---------------|-----------|----------|--------------|-------------|----------|
| | | THIS YEAR | LAST YEAR | INCREASE | THIS YEAR | LAST YEAR | INCREASE |
| Acreage | | | | | | | |
| | UNITS LISTED | 2 | 2 | 0.0% | 29 | 15 | 93.3% |
| | UNITS SOLD | 0 | 0 | 0.0% | 1 | 3 | -66.7% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$117,500 | \$652,000 | -82.0% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 90.45 | 83.87 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 96 | 64 | 50.0% |
| | ACTIVE INVENTORY | 15 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$117,500 | \$217,333 | -45.9% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$117,500 | \$162,000 | -27.5% |
| Acreage with House | | | | | | | |
| | UNITS LISTED | 3 | 0 | 0.0% | 22 | 13 | 69.2% |
| | UNITS SOLD | 0 | 0 | 0.0% | 2 | 2 | 0.0% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$440,100 | \$349,900 | 25.8% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 96.58 | 92.45 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 105 | 251 | -58.2% |
| | ACTIVE INVENTORY | 18 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$220,050 | \$174,950 | 25.8% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$220,050 | \$174,950 | 25.8% |
| Acreage (Waterfront) | | | | | | | |
| | UNITS LISTED | 0 | 0 | 0.0% | 6 | 2 | 200.0% |
| | UNITS SOLD | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 0.00 | 0.00 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | ACTIVE INVENTORY | 1 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| Business | | | | | | | |
| | UNITS LISTED | 3 | 5 | -40.0% | 64 | 72 | -11.1% |
| | UNITS SOLD | 0 | 0 | 0.0% | 8 | 6 | 33.3% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$4,192,501 | \$2,877,500 | 45.7% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 74.74 | 85.58 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 164 | 153 | 7.2% |
| | ACTIVE INVENTORY | 42 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$524,063 | \$479,583 | 9.3% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$645,000 | \$277,500 | 132.4% |
| Condo (Townhouse) | | | | | | | |
| | UNITS LISTED | 0 | 0 | 0.0% | 1 | 2 | -50.0% |
| | UNITS SOLD | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 0.00 | 0.00 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | ACTIVE INVENTORY | 1 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |

COMPARATIVE ACTIVITY BY PROPERTY TYPE
November 30, 2002
OUTSIDE BOARD AREA

| | CURRENT MONTH | | | YEAR TO DATE | | |
|----------------------|---------------|-----------|----------|--------------|-------------|----------|
| | THIS YEAR | LAST YEAR | INCREASE | THIS YEAR | LAST YEAR | INCREASE |
| Condo (Apt) | | | | | | |
| UNITS LISTED | 0 | 0 | 0.0% | 16 | 4 | 300.0% |
| UNITS SOLD | 0 | 0 | 0.0% | 1 | 1 | 0.0% |
| SALES DOLLARS | \$0 | \$0 | 0.0% | \$122,000 | \$2,500 | 4780.0% |
| LIST/SELL RATIO | 0.00 | 0.00 | | 98.38 | 89.28 | |
| DAYS TO SELL | 0 | 0 | 0.0% | 37 | 25 | 48.0% |
| ACTIVE INVENTORY | 16 | | | | | |
| AVERAGE PRICE | \$0 | \$0 | 0.0% | \$122,000 | \$2,500 | 4780.0% |
| MEDIAN PRICE | \$0 | \$0 | 0.0% | \$122,000 | \$2,500 | 4780.0% |
| Duplex | | | | | | |
| UNITS LISTED | 0 | 0 | 0.0% | 0 | 1 | -100.0% |
| UNITS SOLD | 0 | 0 | 0.0% | 0 | 1 | -100.0% |
| SALES DOLLARS | \$0 | \$0 | 0.0% | \$0 | \$103,000 | -100.0% |
| LIST/SELL RATIO | 0.00 | 0.00 | | 0.00 | 95.45 | |
| DAYS TO SELL | 0 | 0 | 0.0% | 0 | 34 | -100.0% |
| ACTIVE INVENTORY | 0 | | | | | |
| AVERAGE PRICE | \$0 | \$0 | 0.0% | \$0 | \$103,000 | -100.0% |
| MEDIAN PRICE | \$0 | \$0 | 0.0% | \$0 | \$103,000 | -100.0% |
| Farms | | | | | | |
| UNITS LISTED | 2 | 0 | 100.0% | 12 | 9 | 33.3% |
| UNITS SOLD | 1 | 0 | 100.0% | 5 | 2 | 150.0% |
| SALES DOLLARS | \$125,000 | \$0 | 100.0% | \$2,053,500 | \$1,050,000 | 95.6% |
| LIST/SELL RATIO | 100.00 | 0.00 | | 104.00 | 69.61 | |
| DAYS TO SELL | 359 | 0 | 100.0% | 183 | 271 | -32.5% |
| ACTIVE INVENTORY | 13 | | | | | |
| AVERAGE PRICE | \$125,000 | \$0 | 100.0% | \$410,700 | \$525,000 | -21.8% |
| MEDIAN PRICE | \$125,000 | \$0 | 100.0% | \$176,000 | \$525,000 | -66.5% |
| IC&I | | | | | | |
| UNITS LISTED | 3 | 4 | -25.0% | 7 | 12 | -41.7% |
| UNITS SOLD | 0 | 0 | 0.0% | 1 | 0 | 100.0% |
| SALES DOLLARS | \$0 | \$0 | 0.0% | \$200,000 | \$0 | 100.0% |
| LIST/SELL RATIO | 0.00 | 0.00 | | 62.69 | 0.00 | |
| DAYS TO SELL | 0 | 0 | 100.0% | 360 | 0 | 100.0% |
| ACTIVE INVENTORY | 8 | | | | | |
| AVERAGE PRICE | \$0 | \$0 | 0.0% | \$200,000 | \$0 | 100.0% |
| MEDIAN PRICE | \$0 | \$0 | 0.0% | \$200,000 | \$0 | 100.0% |
| IC&I Land | | | | | | |
| UNITS LISTED | 1 | 1 | 0.0% | 8 | 9 | -11.1% |
| UNITS SOLD | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| SALES DOLLARS | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| LIST/SELL RATIO | 0.00 | 0.00 | | 0.00 | 0.00 | |
| DAYS TO SELL | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| ACTIVE INVENTORY | 9 | | | | | |
| AVERAGE PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| MEDIAN PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |

COMPARATIVE ACTIVITY BY PROPERTY TYPE
November 30, 2002
OUTSIDE BOARD AREA

| | | CURRENT MONTH | | | YEAR TO DATE | | |
|--------------------------|------------------|---------------|-----------|----------|--------------|-----------|----------|
| | | THIS YEAR | LAST YEAR | INCREASE | THIS YEAR | LAST YEAR | INCREASE |
| Lots | | | | | | | |
| | UNITS LISTED | 2 | 0 | 100.0% | 3 | 7 | -57.1% |
| | UNITS SOLD | 0 | 0 | 100.0% | 1 | 0 | 100.0% |
| | SALES DOLLARS | \$0 | \$0 | 100.0% | \$20,000 | \$0 | 100.0% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 83.33 | 0.00 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 434 | 0 | 0.0% |
| | ACTIVE INVENTORY | 6 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$20,000 | \$0 | 100.0% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$20,000 | \$0 | 100.0% |
| Leases | | | | | | | |
| | UNITS LISTED | 0 | 1 | -100.0% | 3 | 3 | 0.0% |
| | UNITS SOLD | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 0.00 | 0.00 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | ACTIVE INVENTORY | 3 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| Lots (Waterfront) | | | | | | | |
| | UNITS LISTED | 0 | 0 | 0.0% | 2 | 2 | 0.0% |
| | UNITS SOLD | 0 | 0 | 0.0% | 1 | 0 | 100.0% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$208,250 | \$0 | 100.0% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 92.59 | 0.00 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 134 | 0 | 0.0% |
| | ACTIVE INVENTORY | 0 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$208,250 | \$0 | 100.0% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$208,250 | \$0 | 100.0% |
| Multi-Family | | | | | | | |
| | UNITS LISTED | 1 | 1 | 0.0% | 4 | 2 | 100.0% |
| | UNITS SOLD | 0 | 0 | 0.0% | 1 | 1 | 0.0% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$392,500 | \$300,000 | 30.8% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 87.41 | 91.18 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 86 | 286 | -69.9% |
| | ACTIVE INVENTORY | 3 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$392,500 | \$300,000 | 30.8% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$392,500 | \$300,000 | 30.8% |
| Mobile Homes | | | | | | | |
| | UNITS LISTED | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | UNITS SOLD | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | SALES DOLLARS | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| | LIST/SELL RATIO | 0.00 | 0.00 | | 0.00 | 0.00 | |
| | DAYS TO SELL | 0 | 0 | 0.0% | 0 | 0 | 0.0% |
| | ACTIVE INVENTORY | 0 | | | | | |
| | AVERAGE PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |
| | MEDIAN PRICE | \$0 | \$0 | 0.0% | \$0 | \$0 | 0.0% |

COMPARATIVE ACTIVITY BY PROPERTY TYPE

November 30, 2002

OUTSIDE BOARD AREA

| | CURRENT MONTH | | | YEAR TO DATE | | |
|------------------------------------|----------------------|------------------|-----------------|---------------------|------------------|-----------------|
| | THIS YEAR | LAST YEAR | INCREASE | THIS YEAR | LAST YEAR | INCREASE |
| Residential | | | | | | |
| UNITS LISTED | 3 | 0 | 0.0% | 18 | 6 | 200.0% |
| UNITS SOLD | 1 | 0 | 100.0% | 2 | 1 | 0.0% |
| SALES DOLLARS | \$112,000 | \$0 | 100.0% | \$175,000 | \$120,000 | 45.8% |
| LIST/SELL RATIO | 93.41 | 0.00 | | 91.76 | 92.39 | |
| DAYS TO SELL | 156 | 0 | 100.0% | 106 | 17 | 523.5% |
| ACTIVE INVENTORY | 7 | | | | | |
| AVERAGE PRICE | \$112,000 | \$0 | 0.0% | \$87,500 | \$120,000 | -27.1% |
| MEDIAN PRICE | \$112,000 | \$0 | 0.0% | \$87,500 | \$120,000 | -27.1% |
| Residential (Waterfront) | | | | | | |
| UNITS LISTED | 0 | 0 | 0.0% | 6 | 6 | 0.0% |
| UNITS SOLD | 0 | 0 | 0.0% | 3 | 0 | 100.0% |
| SALES DOLLARS | \$0 | \$0 | 0.0% | \$797,100 | \$0 | 100.0% |
| LIST/SELL RATIO | 0.00 | 0.00 | | 93.19 | 0.00 | |
| DAYS TO SELL | 0 | 0 | 0.0% | 219 | 0 | 0.0% |
| ACTIVE INVENTORY | 3 | | | | | |
| AVERAGE PRICE | \$0 | \$0 | 0.0% | \$240,100 | \$0 | 100.0% |
| MEDIAN PRICE | \$0 | \$0 | 0.0% | \$240,100 | \$0 | 100.0% |
| OUTSIDE BOARD AREA - TOTALS | | | | | | |
| UNITS LISTED | 20 | 14 | 42.9% | 201 | 165 | 21.8% |
| UNITS SOLD | 2 | 0 | 100.0% | 26 | 17 | 52.9% |
| SALES DOLLARS | 237000 | 0 | 100.0% | 8718451 | 5454900 | 59.8% |
| LIST/SELL RATIO | 96.70 | 0.00 | | 86.78 | 85.73 | |
| DAYS TO SELL | 257 | 0 | 100.0% | 173 | 146 | 18.5% |
| ACTIVE INVENTORY | 145 | | | | | |

RESIDENTIAL LISTING / SALES ANALYSIS

November 30, 2002

Outside Board Area

| Range | Mthly Listings Total | YTD Listings Total | Mthly Sales Total | YTD Sales Total |
|------------------|---------------------------------|-------------------------------|------------------------------|----------------------------|
| 0 to 90000 | 0 | 2 | 0 | 1 |
| 90001 to 110000 | 0 | 1 | 0 | 0 |
| 110001 to 130000 | 0 | 2 | 1 | 1 |
| 130001 to 150000 | 3 | 7 | 0 | 0 |
| 150001 to 170000 | 0 | 3 | 0 | 0 |
| 170001 to 190000 | 0 | 2 | 0 | 0 |
| 190001 to 210000 | 0 | 0 | 0 | 0 |
| 210001 to 230000 | 0 | 0 | 0 | 0 |
| 230001 to 250000 | 0 | 0 | 0 | 0 |
| 250001 to 270000 | 0 | 0 | 0 | 0 |
| 270001 to 290000 | 0 | 0 | 0 | 0 |
| 290001 to 310000 | 0 | 0 | 0 | 0 |
| 310001 and over | 0 | 1 | 0 | 0 |
| | 3 | 18 | 1 | 2 |

LOT LISTING / SALES ANALYSIS

November 30, 2002

Outside Board Area

| Range | Mthly Listings Total | YTD Listings Total | Mthly Sales Total | YTD Sales Total |
|----------------|---------------------------------|-------------------------------|------------------------------|----------------------------|
| 0 to 30000 | 2 | 2 | 0 | 1 |
| 30001 to 40000 | 0 | 0 | 0 | 0 |
| 40001 to 50000 | 0 | 1 | 0 | 0 |
| 50001 to 60000 | 0 | 6 | 0 | 0 |
| 60001 to 70000 | 0 | 1 | 0 | 0 |
| 70001 to 80000 | 0 | 10 | 0 | 0 |
| 80001 to 90000 | 0 | 0 | 0 | 0 |
| 90001 and over | 2 | 20 | 0 | 2 |
| | 4 | 40 | 0 | 3 |