

OUTSIDE BOARD AREA

MONTHLY STATISTICS

FOR

DECEMBER 1 - 31, 2002

**COMPARATIVE ACTIVITY BY ZONE AS AT
December 31, 2002**

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
ZONE CO TOTALS						
Units Listed	383	288	33.0%	7789	7680	1.4%
Units Sold	235	230	2.2%	4856	3681	31.9%
Sales Dollars	\$49,428,568	\$40,280,156	22.7%	\$909,597,082	\$626,759,985	45.1%
List/Sell Ratio	95.49	93.00		94.89	93.51	
Days to Sell	87	103	-15.5%	92	109	-15.6%
Active Listings	2308					
ZONE NO TOTALS						
Units Listed	167	159	5.0%	3615	3622	-0.2%
Units Sold	113	94	20.2%	1910	1586	20.4%
Sales Dollars	\$16,023,601	\$14,231,384	12.6%	\$306,668,472	\$230,169,295	33.2%
List/Sell Ratio	93.61	91.14		92.64	90.56	
Days to Sell	154	168	-8.3%	160	164	-2.4%
Active Listings	1560					
ZONE SH TOTALS						
Units Listed	82	57	43.9%	1969	2185	-9.9%
Units Sold	50	33	51.5%	893	761	17.3%
Sales Dollars	\$6,134,767	\$3,274,769	87.3%	\$121,892,657	\$100,443,537	21.4%
List/Sell Ratio	91.72	90.13		90.2	88.76	
Days to Sell	245	187	31.0%	220	220	0.0%
Active Listings	1328					
ZONE OB TOTALS						
Units Listed	7	9	-22.2%	216	176	22.7%
Units Sold	4	1	100.0%	30	19	57.9%
Sales Dollars	\$2,096,000	\$155,000	100.0%	\$10,814,451	\$5,668,400	90.8%
List/Sell Ratio	90.59	81.61		88.81	84.39	
Days to Sell	201	104	93.3%	158	126	25.4%
Active Listings	148					
GRAND TOTALS						
Units Listed	639	513	24.6%	13589	13663	-0.5%
Units Sold	402	358	12.3%	7689	6047	27.2%
Sales Dollars	\$73,682,936	\$57,941,309	27.2%	\$1,348,972,662	\$963,041,217	40.1%
List/Sell Ratio	94.26	91.40		93.77	91.51	
Days to Sell	111	140	-20.7%	125	144	-13.2%
Active Listings	5344					

COMPARATIVE ACTIVITY BY PROPERTY TYPE

December 31, 2002

OUTSIDE BOARD AREA

		CURRENT MONTH			YEAR TO DATE		
		THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Acreage							
	UNITS LISTED	0	0	0.0%	29	15	93.3%
	UNITS SOLD	0	0	0.0%	1	4	-75.0%
	SALES DOLLARS	\$0	\$0	0.0%	\$117,500	\$710,500	-83.5%
	LIST/SELL RATIO	0.00	0.00		90.45	83.87	
	DAYS TO SELL	0	0	0.0%	96	64	50.0%
	ACTIVE INVENTORY	13					
	AVERAGE PRICE	\$0	\$0	0.0%	\$117,500	\$177,625	-33.8%
	MEDIAN PRICE	\$0	\$0	0.0%	\$117,500	\$110,250	6.6%
Acreage with House							
	UNITS LISTED	1	0	0.0%	23	13	76.9%
	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	19					
	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	1	0	100.0%	1	0	100.0%
	SALES DOLLARS	\$78,000	\$0	100.0%	\$78,000	\$0	100.0%
	LIST/SELL RATIO	79.59	0.00		79.59	0.00	
	DAYS TO SELL	216	0	100.0%	216	0	100.0%
	ACTIVE INVENTORY	0					
	AVERAGE PRICE	\$78,000	\$0	100.0%	\$78,000	\$0	100.0%
	MEDIAN PRICE	\$78,000	\$0	100.0%	\$78,000	\$0	100.0%
Business							
	UNITS LISTED	3	1	200.0%	69	74	-6.8%
	UNITS SOLD	2	0	100.0%	10	6	66.7%
	SALES DOLLARS	\$1,890,000	\$0	100.0%	\$6,082,501	\$2,877,500	111.4%
	LIST/SELL RATIO	90.33	0.00		77.86	85.58	
	DAYS TO SELL	157	0	100.0%	163	153	6.5%
	ACTIVE INVENTORY	41					
	AVERAGE PRICE	\$945,000	\$0	100.0%	\$608,250	\$479,583	26.8%
	MEDIAN PRICE	\$945,000	\$0	100.0%	\$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

December 31, 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%	17	5	240.0%
	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	1	4	-75.0%	15	13	15.4%
	UNITS SOLD	0	0	100.0%	5	2	150.0%
	SALES DOLLARS	\$0	\$0	100.0%	\$2,053,500	\$1,050,000	95.6%
	LIST/SELL RATIO	0.00	0.00		104.00	69.61	
	DAYS TO SELL	0	0	0.0%	183	271	-32.5%
	ACTIVE INVENTORY	15					
	AVERAGE PRICE	\$0	\$0	0.0%	\$410,700	\$525,000	-21.8%
	MEDIAN PRICE	\$0	\$0	0.0%	\$176,000	\$525,000	-66.5%
IC&I							
	UNITS LISTED	1	3	-66.7%	8	15	-46.7%
	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	9					
	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	0	0	0.0%	8	9	-11.1%
	UNITS SOLD	0	1	-100.0%	0	1	-100.0%
	SALES DOLLARS	\$0	\$155,000	0.0%	\$0	\$155,000	-100.0%
	LIST/SELL RATIO	0.00	88.57		0.00	88.57	
	DAYS TO SELL	0	45	-100.0%	0	45	-100.0%
	ACTIVE INVENTORY	9					
	AVERAGE PRICE	\$0	\$155,000	-100.0%	\$0	\$155,000	-100.0%
	MEDIAN PRICE	\$0	\$155,000	-100.0%	\$0	\$155,000	-100.0%

COMPARATIVE ACTIVITY BY PROPERTY TYPE

December 31, 2002

OUTSIDE BOARD AREA

		CURRENT MONTH			YEAR TO DATE		
		THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Lots							
	UNITS LISTED	0	0	100.0%	4	7	-42.9%
	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	7					
	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	4	-25.0%
	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%	3	2	50.0%
	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	1					
	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	0	0	0.0%	3	2	50.0%
	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	2					
	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

December 31, 2002

OUTSIDE BOARD AREA

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Residential						
UNITS LISTED	1	0	100.0%	21	6	250.0%
UNITS SOLD	1	0	100.0%	3	1	0.0%
SALES DOLLARS	\$128,000	\$0	100.0%	\$303,000	\$120,000	152.5%
LIST/SELL RATIO	95.52	0.00		93.01	92.39	
DAYS TO SELL	21	0	100.0%	78	17	358.8%
ACTIVE INVENTORY	9					
AVERAGE PRICE	\$128,000	\$0	100.0%	\$101,000	\$120,000	-15.8%
MEDIAN PRICE	\$128,000	\$0	100.0%	\$112,000	\$120,000	-6.7%
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	7	9	-22.2%	216	176	22.7%
UNITS SOLD	4	1	100.0%	30	19	57.9%
SALES DOLLARS	2096000	155000	100.0%	10814451	5668400	90.8%
LIST/SELL RATIO	96.70	0.00		86.78	85.73	
DAYS TO SELL	257	0	100.0%	173	146	18.5%
ACTIVE INVENTORY	148					

RESIDENTIAL LISTING / SALES ANALYSIS

December 31, 2002

Outside Board Area

Range	Mthly Listings Total	YTD Listings Total	Mthly Sales Total	YTD Sales Total
0 to 90000	1	4	0	1
90001 to 110000	0	1	0	0
110001 to 130000	0	3	1	2
130001 to 150000	0	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
	1	21	1	3

LOT LISTING / SALES ANALYSIS

December 31, 2002

Outside Board Area

Range	Mthly Listings Total	YTD Listings Total	Mthly Sales Total	YTD Sales Total
0 to 30000	0	2	1	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	2	0	0
70001 to 80000	0	11	1	0
80001 to 90000	0	0	0	0
90001 and over	0	19	2	2
	0	41	4	3