

**NORTH DIVISION
MONTHLY STATISTICS**

FOR

December 1 - 31, 2003

NORTH OKANAGAN DIVISION

STAT - O - GRAM

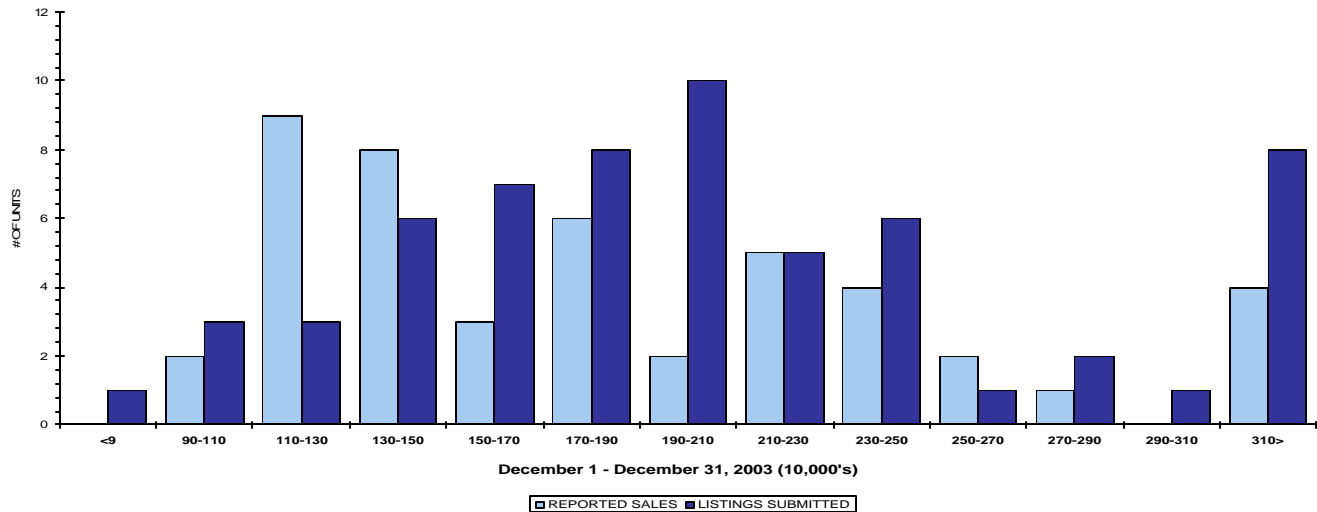
December 2003

QUICK SUMMARY

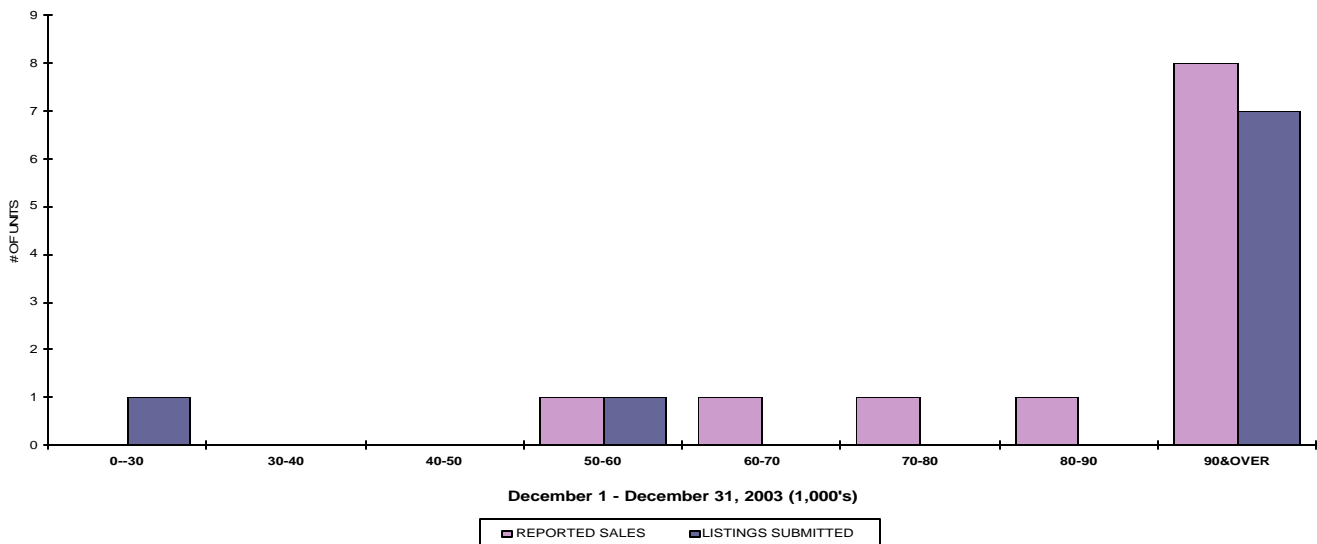
	TOTAL SALES VOLUME		RESIDENTIAL SALES		TOTAL LISTINGS	
	# of Units	\$ Value	# of Units	\$ Value	Listings Taken	Inventory
December 2003	106	\$24,341,150	47	\$8,684,300	148	1,190
November 2003	125	\$19,822,850	66	\$11,867,250	203	1,315
December 2002	113	\$16,023,601	53	\$8,775,901	167	1,560

The average number of listings-per-licensee is 5.5

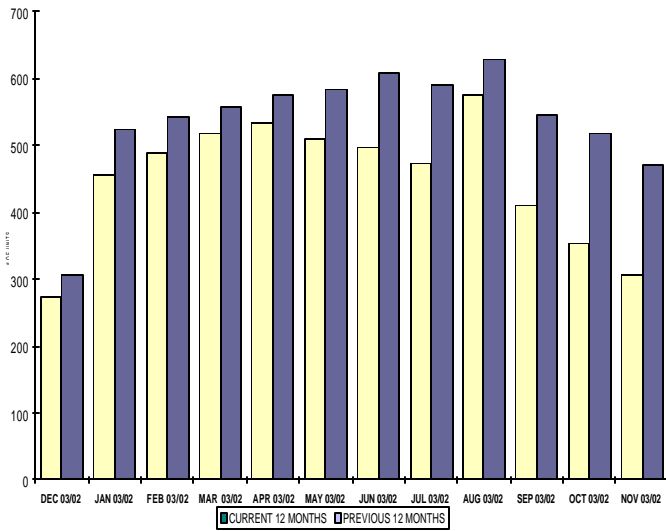
RESIDENTIAL LISTING & SALES ACTIVITY
NORTH OKANAGAN DIVISION (BY PRICE CATEGORY)



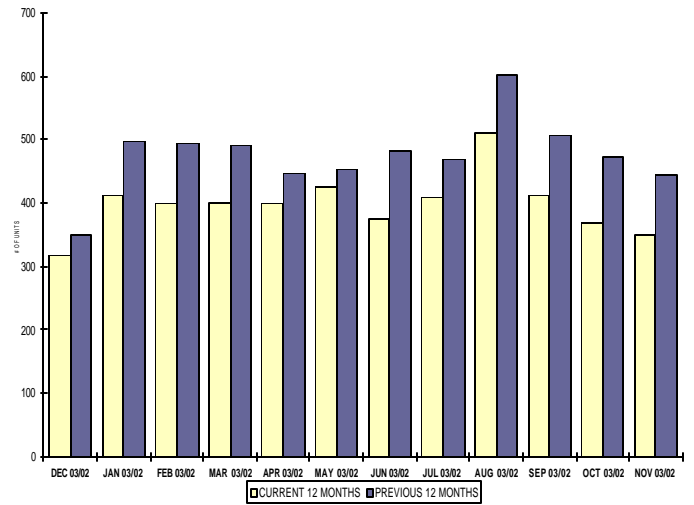
LOT LISTING & SALES ACTIVITY
NORTH OKANAGAN DIV. (BY PRICE CATEGORY)



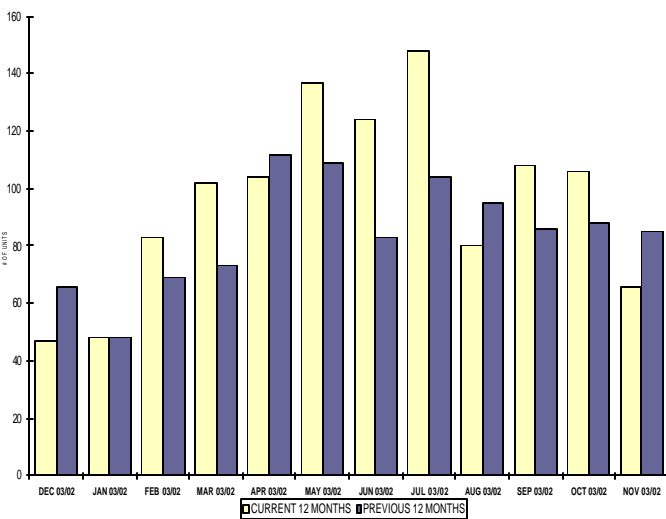
INVENTORY OF ACTIVE LISTINGS
RESIDENTIAL - NORTH OKANAGAN DIVISION



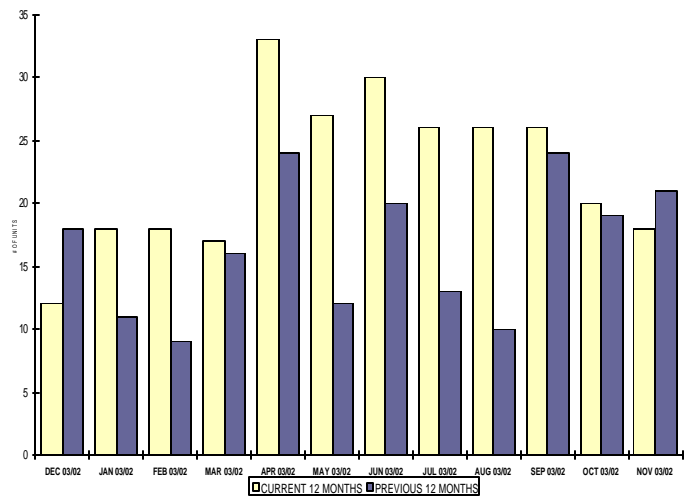
INVENTORY OF ACTIVE LISTINGS
LOTS - NORTH OKANAGAN DIVISION



NUMBER OF UNITS SOLD
RESIDENTIAL - NORTH OKANAGAN DIVISION



NUMBER OF UNITS SOLD
LOTS - NORTH OKANAGAN DIVISION



NORTH OKANAGAN DIVISION

December 2003

Category	Sales	New Listings	Current Inventory	Sell/Inv. Ratio	Days To Sell
ACREAGE	5	2	98	5.10%	528
ACREAGE/HOUSE	22	21	139	15.83%	141
CONDO/APT	5	12	49	10.20%	90
CONDO/TWNHSE	5	16	62	8.06%	166
LOTS	7	7	220	3.18%	280
RESIDENTIAL	47	63	274	17.15%	90

AVERAGE HOUSE PRICE \$184,772

MEDIAN HOUSE PRICE \$173,000

Lots Include: Acreage Waterfront, Lots and Lots Waterfront

**COMPARATIVE ACTIVITY BY ZONE AS AT
December 31, 2003**

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
ZONE CO TOTALS						
Units Listed	399	390	2.3%	7442	7985	-6.8%
Units Sold	281	223	26.0%	5064	4909	3.2%
Sales Dollars	\$64,283,157	\$45,822,636	40.3%	\$1,086,668,171	\$919,045,740	18.2%
List/Sell Ratio	95.47%	94.44%	1.1%	95.92%	94.92%	1.1%
Days to Sell	82	95	-13.7%	82	86	-4.7%
Active Listings	1878	2792	-32.7%			
ZONE NO TOTALS						
Units Listed	148	165	-10.3%	3534	3665	-3.6%
Units Sold	106	130	-18.5%	2301	1969	16.9%
Sales Dollars	\$24,341,150	\$19,569,602	24.4%	\$397,036,313	\$314,901,156	26.1%
List/Sell Ratio	94.00%	96.26%	-2.3%	94.38%	93.25%	1.2%
Days to Sell	151	168	-10.1%	139	155	-10.3%
Active Listings	1190	1968	-39.5%			
ZONE SH TOTALS						
Units Listed	66	75	-12.0%	1889	1988	-5.0%
Units Sold	54	41	31.7%	1073	891	20.4%
Sales Dollars	\$8,160,890	\$5,595,800	45.8%	\$161,382,369	\$120,876,305	33.5%
List/Sell Ratio	92.79%	85.13%	9.0%	92.02%	89.89%	2.4%
Days to Sell	267	277	-3.6%	228	222	2.7%
Active Listings	1044	1586	-34.2%			
ZONE OB TOTALS						
Units Listed	10	7	42.9%	180	214	-15.9%
Units Sold	3	5	-40.0%	28	26	7.7%
Sales Dollars	\$2,290,000	\$2,266,000	1.1%	\$16,988,700	\$11,594,250	46.5%
List/Sell Ratio	88.06%	89.17%	-1.2%	85.06%	90.14%	-5.6%
Days to Sell	232	195	19.0%	211	168	25.6%
Active Listings	110	146	-24.7%			
GRAND TOTALS						
Units Listed	623	637	-2.2%	13045	13852	-5.8%
Units Sold	444	399	11.3%	8466	7795	8.6%
Sales Dollars	\$99,075,197	\$73,254,038	35.2%	\$1,662,075,553	\$1,366,417,451	21.6%
List/Sell Ratio	94.74%	93.87%	0.9%	94.96%	94.09%	0.9%
Days to Sell	117	127	-7.9%	117	118	-0.8%
Active Listings	4222	6492	-35.0%			

LICENSEES
December 31, 2003

	TOTAL NUMBER OF LICENSEES	TOTAL NUMBER OF LICENSEES	CHANGE BY NUMBER	CHANGE BY %
	December 31/03	December 31/02		
ALL DIVISIONS	790	778	12	1.54%
CENTRAL OK DIV.	504	453	51	11.26%
NORTH OK DIV.	218	189	29	15.34%
SHUSWAP DIV.	68	66	2	3.03%
CURRENT MEMBERSHIP				
AGENT LICENSEES	71			
SALESPERSONS	649			
PROPERTY MANAGEMENT	9			
9:15 LICENCEE MEMBER	61			
EXEMPTION MEMBER	0			
TOTALS	790			

**North Division Comparative Activity By Property Type
December 31, 2003**

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Acreage						
Units Listed	2	8	-75.0%	134	154	-13.0%
Units Sold	5	4	25.0%	65	69	-5.8%
Sales Dollars	\$2,837,000	\$598,000	374.4%	\$10,713,200	\$9,891,605	8.3%
List/Sell Ratio	90.19%	91.27%	-1.2%	91.29%	89.52%	2.0%
Days to Sell	528	339	55.8%	317	310	2.3%
Active Inventory	98	169	-42.0%			
Average Price	\$567,400	\$149,500	279.5%	\$164,818	\$143,357	15.0%
Median Price	\$170,000	\$121,000	40.5%	\$123,000	\$110,000	11.8%
Acreage with House						
Units Listed	21	13	61.5%	401	403	-0.5%
Units Sold	22	11	100.0%	203	191	6.3%
Sales Dollars	\$6,856,500	\$2,581,500	165.6%	\$57,411,831	\$43,002,500	33.5%
List/Sell Ratio	93.56%	89.70%	4.3%	93.37%	91.42%	2.1%
Days to Sell	141	242	-41.7%	162	155	4.5%
Active Inventory	139	270	-48.5%			
Average Price	\$311,659	\$234,682	32.8%	\$282,817	\$225,144	25.6%
Median Price	\$243,000	\$192,000	26.6%	\$240,000	\$215,000	11.6%
Acreage (Waterfront)						
Units Listed	0	0	0.0%	11	11	0.0%
Units Sold	1	0	100.0%	8	8	0.0%
Sales Dollars	\$290,000	\$0	100.0%	\$1,708,500	\$1,011,000	69.0%
List/Sell Ratio	0.00%	0.00%	0.0%	89.27%	89.56%	-0.3%
Days to Sell	150	0	100.0%	201	478	-57.9%
Active Inventory	3	10	-70.0%			
Average Price	\$290,000	\$0	100.0%	\$213,563	\$126,375	69.0%
Median Price	\$290,000	\$0	100.0%	\$235,000	\$121,000	94.2%
Business						
Units Listed	1	5	-80.0%	106	96	10.4%
Units Sold	3	0	100.0%	22	19	15.8%
Sales Dollars	\$322,900	\$0	100.0%	\$2,946,400	\$2,924,965	0.7%
List/Sell Ratio	79.24%	0.00%	100.0%	81.65%	81.06%	0.7%
Days to Sell	205	0	100.0%	196	264	-25.8%
Active Inventory	59	72	-18.1%			
Average Price	\$107,633	\$0	100.0%	\$133,927	\$153,946	-13.0%
Median Price	\$60,000	\$0	100.0%	\$42,500	\$85,000	-50.0%
Condo (Townhouse)						
Units Listed	16	7	128.6%	252	334	-24.6%
Units Sold	5	15	-66.7%	214	221	-3.2%
Sales Dollars	\$509,000	\$1,971,001	-74.2%	\$27,226,133	\$27,398,687	-0.6%
List/Sell Ratio	95.70%	95.19%	0.5%	96.27%	95.35%	1.0%
Days to Sell	166	162	2.5%	114	104	9.6%
Active Inventory	62	107	-42.1%			
Average Price	\$101,800	\$131,400	-22.5%	\$127,225	\$123,976	2.6%
Median Price	\$110,000	\$136,900	-19.6%	\$116,200	\$114,800	1.2%
Condo (Apt)						
Units Listed	12	4	200.0%	156	173	-9.8%
Units Sold	5	8	-37.5%	120	101	18.8%
Sales Dollars	\$561,900	\$746,400	-24.7%	\$11,308,850	\$9,293,360	21.7%
List/Sell Ratio	95.51%	91.62%	4.2%	94.54%	93.85%	0.7%
Days to Sell	90	533	-83.1%	219	237	-7.6%
Active Inventory	49	111	-55.9%			
Average Price	\$112,380	\$93,300	20.5%	\$94,240	\$92,013	2.4%
Median Price	\$94,000	\$110,500	-14.9%	\$92,750	\$83,900	10.5%

North Division Comparative Activity By Property Type

December 31, 2003

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Duplex						
Units Listed	2	5	-60.0%	92	64	43.8%
Units Sold	2	1	100.0%	60	25	140.0%
Sales Dollars	\$302,000	\$104,000	190.4%	\$8,927,650	\$3,094,800	188.5%
List/Sell Ratio	93.99%	94.63%	-0.7%	99.63%	90.93%	9.6%
Days to Sell	195	161	21.1%	138	188	-26.6%
Active Inventory	23	40	-42.5%			
Average Price	\$151,000	\$104,000	45.2%	\$148,794	\$123,792	20.2%
Median Price	\$151,000	\$104,000	45.2%	\$138,250	\$104,000	32.9%
Farms						
Units Listed	0	3	-100.0%	27	42	-35.7%
Units Sold	1	2	-50.0%	8	16	-50.0%
Sales Dollars	\$859,000	\$775,000	10.8%	\$3,633,000	\$9,323,000	-61.0%
List/Sell Ratio	100.00%	94.43%	5.9%	88.98%	86.79%	2.5%
Days to Sell	64	422	-84.8%	368	337	9.2%
Active Inventory	22	44	-50.0%			
Average Price	\$859,000	\$387,500	121.7%	\$454,125	\$582,688	-22.1%
Median Price	\$859,000	\$387,500	121.7%	\$351,250	\$367,500	-4.4%
IC&I						
Units Listed	5	3	66.7%	105	68	54.4%
Units Sold	1	2	-50.0%	23	14	64.3%
Sales Dollars	\$62,000	\$740,000	-91.6%	\$4,967,600	\$3,241,500	53.3%
List/Sell Ratio	94.08%	76.08%	23.7%	88.03%	87.02%	1.2%
Days to Sell	334	301	11.0%	297	189	57.1%
Active Inventory	72	73	-1.4%			
Average Price	\$62,000	\$370,000	-83.2%	\$215,983	\$231,536	-6.7%
Median Price	\$62,000	\$370,000	-83.2%	\$168,000	\$193,250	-13.1%
IC&I Land						
Units Listed	3	3	0.0%	60	63	-4.8%
Units Sold	2	0	100.0%	9	9	0.0%
Sales Dollars	\$158,000	\$0	100.0%	\$4,568,000	\$2,599,250	75.7%
List/Sell Ratio	93.95%	0.00%	100.0%	86.75%	86.73%	0.0%
Days to Sell	101	0	100.0%	230	352	-34.7%
Active Inventory	44	57	-22.8%			
Average Price	\$79,000	\$0	100.0%	\$507,556	\$288,806	75.7%
Median Price	\$79,000	\$0	100.0%	\$355,000	\$220,250	61.2%
Lots						
Units Listed	7	36	-80.6%	253	273	-7.3%
Units Sold	6	24	-75.0%	195	127	53.5%
Sales Dollars	\$569,500	\$1,990,900	-71.4%	\$14,200,003	\$9,038,124	57.1%
List/Sell Ratio	104.30%	99.27%	5.1%	95.87%	92.34%	3.8%
Days to Sell	410	93	340.9%	377	413	-8.7%
Active Inventory	216	274	-21.2%			
Average Price	\$94,917	\$82,954	14.4%	\$72,821	\$71,166	2.3%
Median Price	\$92,000	\$75,000	22.7%	\$63,400	\$70,000	-9.4%
Leases						
Units Listed	3	3	0.0%	55	54	1.9%
Units Sold	1	1	0.0%	6	8	-25.0%
Sales Dollars	\$1,381,050	\$35,100	3834.6%	\$1,606,766	\$551,587	191.3%
List/Sell Ratio	0.00%	0.00%	0.0%	0.00%	0.00%	0.0%
Days to Sell	124	56	0.0%	227	236	-3.8%
Active Inventory	39	50	-22.0%			
Average Price	\$1,381,050	\$35,100	3834.6%	\$267,794	\$68,948	288.4%
Median Price	\$1,381,050	\$35,100	3834.6%	\$31,078	\$41,521	-25.2%

**North Division Comparative Activity By Property Type
December 31, 2003**

	CURRENT MONTH			YEAR TO DATE		
	THIS YEAR	LAST YEAR	INCREASE	THIS YEAR	LAST YEAR	INCREASE
Lots (Waterfront)						
Units Listed	0	0	0.0%	7	11	-36.4%
Units Sold	0	0	0.0%	8	11	-27.3%
Sales Dollars	\$0	\$0	0.0%	\$2,124,750	\$2,654,000	-19.9%
List/Sell Ratio	0.00%	0.00%	0.0%	95.62%	102.17%	-6.4%
Days to Sell	0	0	0.0%	220	518	-57.5%
Active Inventory	1	15	-93.3%			
Average Price	\$0	\$0	0.0%	\$265,594	\$241,273	10.1%
Median Price	\$0	\$0	0.0%	\$306,250	\$252,000	21.5%
Multi-Family						
Units Listed	1	2	-50.0%	37	37	0.0%
Units Sold	1	0	100.0%	23	21	9.5%
Sales Dollars	\$838,000	\$0	100.0%	\$9,267,900	\$8,803,900	5.3%
List/Sell Ratio	95.22%	0.00%	100.0%	93.75%	87.60%	7.0%
Days to Sell	419	0	100.0%	169	188	-10.1%
Active Inventory	12	31	-61.3%			
Average Price	\$838,000	\$0	100.0%	\$402,952	\$419,233	-3.9%
Median Price	\$838,000	\$0	100.0%	\$235,000	\$210,000	11.9%
Mobile Homes						
Units Listed	11	7	57.1%	188	193	-2.6%
Units Sold	4	3	33.3%	89	95	-6.3%
Sales Dollars	\$110,000	\$28,000	292.9%	\$3,632,250	\$3,206,400	13.3%
List/Sell Ratio	87.54%	83.22%	5.2%	86.47%	84.40%	2.5%
Days to Sell	51	29	75.9%	123	141	-12.8%
Active Inventory	59	103	-42.7%			
Average Price	\$27,500	\$9,333	194.6%	\$40,812	\$33,752	20.9%
Median Price	\$23,000	\$7,000	228.6%	\$32,000	\$26,000	23.1%
Residential						
Units Listed	63	62	1.6%	1588	1621	-2.0%
Units Sold	47	58	-19.0%	1213	986	23.0%
Sales Dollars	\$8,684,300	\$9,519,701	-8.8%	\$215,416,180	\$161,232,478	33.6%
List/Sell Ratio	96.56%	95.55%	1.1%	95.87%	95.42%	0.5%
Days to Sell	90	121	-25.6%	80	93	-14.0%
Active Inventory	274	592	-53.7%			
Average Price	\$184,772	\$164,133	12.6%	\$177,590	\$163,522	8.6%
Median Price	\$173,000	\$148,950	16.1%	\$159,000	\$145,000	9.7%
Residential (Waterfront)						
Units Listed	1	4	-75.0%	62	68	-8.8%
Units Sold	0	1	-100.0%	35	48	-27.1%
Sales Dollars	\$0	\$480,000	-100.0%	\$17,377,300	\$17,634,000	-1.5%
List/Sell Ratio	0.00%	96.19%	-100.0%	93.65%	92.26%	1.5%
Days to Sell	0	22	-100.0%	118	190	-37.9%
Active Inventory	18	35	-48.6%			
Average Price	\$0	\$480,000	-100.0%	\$496,494	\$367,375	35.1%
Median Price	\$0	\$480,000	-100.0%	\$485,000	\$380,750	27.4%
NORTH OKANAGAN - TOTALS						
Units Listed	148	165	-10.3%	3534	3665	-3.6%
Units Sold	106	130	-18.5%	2301	1969	16.9%
Sales Dollars	\$24,341,150	\$19,569,602	24.4%	\$397,036,313	\$314,901,156	26.1%
List/Sell Ratio	94.00%	96.26%	-2.3%	94.38%	93.25%	1.2%
Days to Sell	151	168	-10.1%	139	155	-10.3%
Active Inventory	1190	2053	-42.0%			

**North Residential Listing/Sales Analysis
December 31, 2003**

	Mthly Listings	YTD Listings		Mthly Sales	YTD Sales
Range	Total	Total		Total	Total
0 to 90000	1	62		0	69
90001 to 110000	3	85		2	73
110001 to 130000	3	198		9	170
130001 to 150000	6	236		8	194
150001 to 170000	7	210		3	180
170001 to 190000	8	169		6	123
190001 to 210000	10	123		2	81
210001 to 230000	5	107		5	84
230001 to 250000	6	95		4	67
250001 to 270000	1	48		2	32
270001 to 290000	2	45		1	25
290001 to 310000	1	28		0	17
310001 and over	8	135		4	67
Totals	61	1541		46	1182

North Division Lot Listing/Sales Analysis					
	Mthly Listings	YTD Listings		Mthly Sales	YTD Sales
Range	Total	Total		Total	Total
0 to 30000	1	18		0	26
30001 to 40000	0	23		0	11
40001 to 50000	0	31		0	19
50001 to 60000	1	22		1	31
60001 to 70000	0	31		1	42
70001 to 80000	0	43		1	25
80001 to 90000	0	36		1	10
90001 and over	7	201		8	112
Totals	9	405		12	276