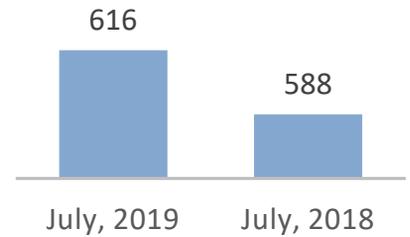


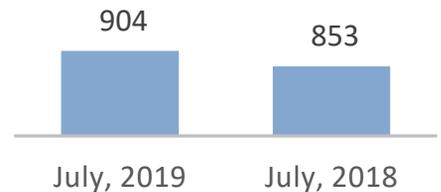
President Cathy Polan's Remarks:

- July 2019 local real estate numbers show the month was quite active for our Professional Realtors® resulting in all numbers tracked by QDAR showing a positive result. This is something the records show hasn't occurred since December 2014, thus reflecting the strong local market.
- The monthly Dollar Sales for All Property Types in the Quinte area was \$131,594,845 reflecting a significant increase of 27.6% over 2018, which was \$103,131,458. The 2019 Year-to-Date figure also fared well, sitting at \$726,309,278 which is 9.8% over 2018.
- The July monthly Dollar Sales for Residential Listings also resulted in a substantial increase of 28.6% with \$125,972,445 for 2019 compared to \$97,978,178 for 2018. The 2019 Year-to-Date Residential number was \$668,318,921 resulting in a healthy 10.8% increase over the previous year.
- The Residential Average Sale Price for July continued the upward trend, once again showing an increase over 2018, with the 2019 price of \$367,267. The last time this monthly number did not increase year over year was in January 2016. The Year-to-Date Residential Average Sale Price also showed an increase of 8.9% over 2018.
- Residential Unit Sales for July 2019 resulted in 343 sales, also up from 286 sales for 2018. The Year-to-Date comparison shows 2019 is currently 1.8% above the 2018 sales.

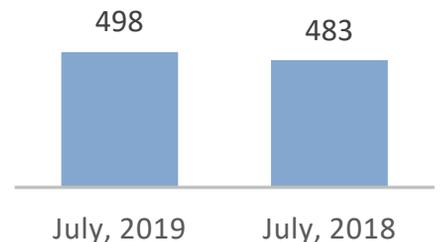
QDAR New Listings All Property Types



QDAR Active Residential Listings



QDAR Active Non-Residential Listings



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Statistical Information Snapshot*

	2019	2018	% Change
Dollar Sales - All Property Types - to July 30, 2019	\$726,309,278	\$661,442,444	9.8%
Dollar Sales - All Property Types - for July, 2019	\$131,594,845	\$103,131,458	27.6%
Dollar Sales - Residential - to July 30, 2019	\$668,318,921	\$602,933,431	10.8%
Dollar Sales - Residential - for July, 2019	\$125,972,445	\$97,978,178	28.6%
Listings - All Property Types - to July 30, 2019	3,929	3,879	1.3%
Listings - All Property Types - for July, 2019	616	588	4.8%
Listings - Residential - to July 30, 2019	3,240	3,129	3.5%
Listings - Residential - for July, 2019	512	487	5.1%
Sales - All Property Types - to July 30, 2019	2,044	2,026	0.9%
Sales - All Property Types - for July, 2019	367	306	19.9%
Sales - Residential - to July 30, 2019	1,858	1,825	1.8%
Sales - Residential - for July, 2019	343	286	19.9%
Average Res. Sold to July 30, 2019	359,698	330,374	8.9%
Average Res. Sold for July, 2019	367,267	342,581	7.2%
Average Sold to July 30, 2019	355,337	326,477	8.8%
Average Sold for July, 2019	358,569	337,031	6.4%
Total Active Residential	904	853	6.0%
Total Active Non-Residential	498	483	3.1%
Total Active Listings	1,402	1,336	4.9%

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*Statistical information including the dollar sales volume, # of sales, # of listings, days on the market and average sale prices are based on firm transactions entered into the QDAR MLS® system between the first and last day of the month or the period reported.

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Residential Activity by Region

(Below figures reflect Ontario Collective Listed Sales)

District	Sales Units	Average Sales Price	Average Days on Market	District	Sales Units	Average Sales Price	Average Days on Market
Belleville (City)				Prince Edward County (Muni)cont			
Belleville Ward	76	\$319,416	37	Picton Ward	18	\$461,896	108
Thurlow Ward	18	\$389,470	34	Sophiasburg Ward	4	\$478,750	109
Brighton (Muni)				South Marysburg Ward	2	\$833,500	178
Brighton (Town)	19	\$416,341	49	Wellington Ward	6	\$381,067	18
Brighton (Twp)	7	\$330,557	35	Quinte West (City)			
Centre Hastings (Muni)				Frankford Ward	5	\$364,380	26
Huntingdon Ward	3	\$476,667	22	Sidney Ward	27	\$335,593	37
Madoc Ward	2	\$315,000	63	Trenton Ward	36	\$281,529	27
Cramahe (Twp)				Murray Ward	15	\$416,180	40
Colborne	11	\$309,709	33	Stirling-Rawdon (Twp)			
North of Hwy 401 (Cramahe)	2	\$364,000	30	Rawdon Ward	5	\$359,880	43
South of Hwy 401 (Cramahe)	5	\$330,000	15	Stirling Ward	3	\$340,500	10
Deseronto (Town)				Trent Hills (Twp)			
Deseronto (town)	2	\$202,500	26	Campbellford	13	\$275,000	43
Madoc (Twp)				East of Hwy 25	1	\$415,000	105
None	2	\$290,001	36	Hastings Village	3	\$300,333	26
Marmora & Lake (Twp)				Percy	5	\$339,200	58
Lake Ward	0	\$0	0	Seymour	5	\$498,780	36
Marmora Ward	13	\$277,308	58	Warkworth	4	\$337,500	62
Prince Edward County (Muni)				West of Hwy 25	0	\$0	0
Ameliasburg Ward	9	\$629,111	60	Tweed (Muni)			
Athol Ward	4	\$366,500	83	Elzevir (Twp)	1	\$370,000	17
Bloomfield Ward	1	\$332,300	1	Hungerford (Twp)	8	\$349,425	52
Hallowell Ward	7	\$574,458	111	Tweed (Village)	9	\$241,056	56
Hillier Ward	2	\$235,950	6	Tyendinaga			
North Marysburg Ward	5	\$585,820	50	Tyendinaga	10	\$369,450	53

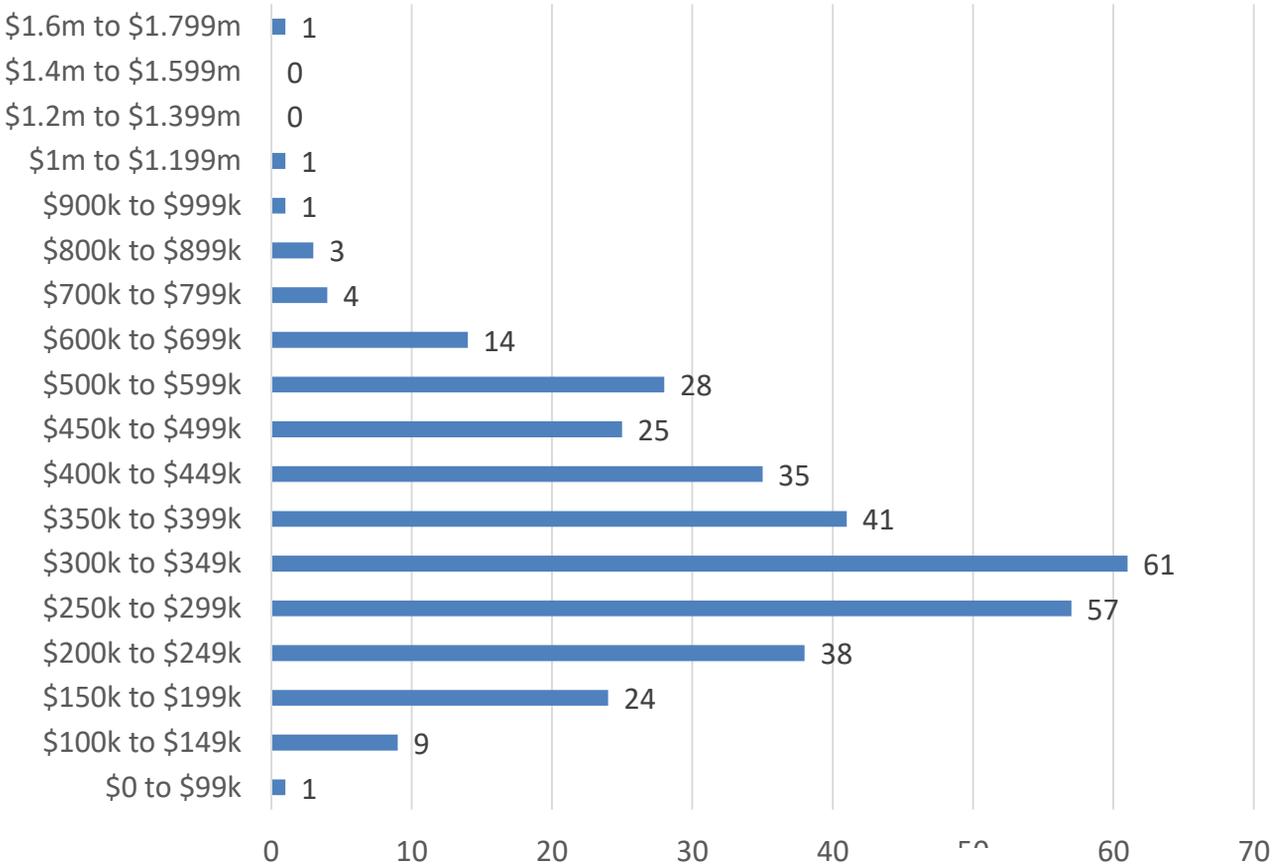
All Property Types Activity by Region

(Below figures reflect Ontario Collective Listed Sales)

District	Sales Units	Average Sales Price	Average Days on Market
Belleville (City)			
Belleville Ward	82	\$345,672	42
Thurlow Ward	18	\$389,470	34
Brighton (Muni)			
Brighton (Town)	20	\$448,024	52
Brighton (Twp)	8	\$292,988	34
Centre Hastings (Muni)			
Huntingdon Ward	4	\$371,250	37
Madoc Ward	2	\$315,000	63
Cramahe (Twp)			
Colborne	11	\$309,709	33
North of Hwy 401 (Cramahe)	5	\$295,000	60
South of Hwy 401 (Cramahe)	5	\$330,000	15
Deseronto (Town)			
Deseronto (town)	2	\$202,500	26
Madoc (Twp)			
None	2	\$290,001	36
Marmora & Lake (Twp)			
Lake Ward	0	\$0	0
Marmora Ward	13	\$277,308	58
Prince Edward County (Muni)			
Ameliasburg Ward	10	\$578,200	59
Athol Ward	4	\$366,500	83
Bloomfield Ward	1	\$332,300	1
Hallowell Ward	8	\$505,401	98
Hillier Ward	3	\$202,300	32
North Marysburg Ward	5	\$585,820	50

District	Sales Units	Average Sales Price	Average Days on Market
Prince Edward County (Muni)			
Picton Ward	19	\$465,349	106
Sophiasburg Ward	5	\$413,000	95
South Marysburg Ward	2	\$833,500	178
Wellington Ward	6	\$381,067	18
Quinte West (City)			
Frankford Ward	5	\$364,380	26
Sidney Ward	28	\$329,679	46
Trenton Ward	37	\$275,191	29
Murray Ward	16	\$401,100	38
Stirling-Rawdon (Twp)			
None	0	\$0	0
Rawdon Ward	5	\$359,880	43
Stirling Ward	3	\$340,500	10
Trent Hills (Twp)			
Campbellford	15	\$262,860	52
East of Hwy 25	1	\$416,000	105
Hastings Village	6	\$298,083	70
Percy	5	\$339,200	58
Seymour	6	\$428,150	44
Warkworth	4	\$337,500	62
West of Hwy 25	0	\$0	0
Tweed (Muni)			
Elzevir (Twp)	1	\$370,000	17
Hungerford (Twp)	10	\$301,140	63
Tweed (Village)	11	\$223,136	85
Tyendinaga			
None	0	\$0	0
Tyendinaga	11	\$343,136	52

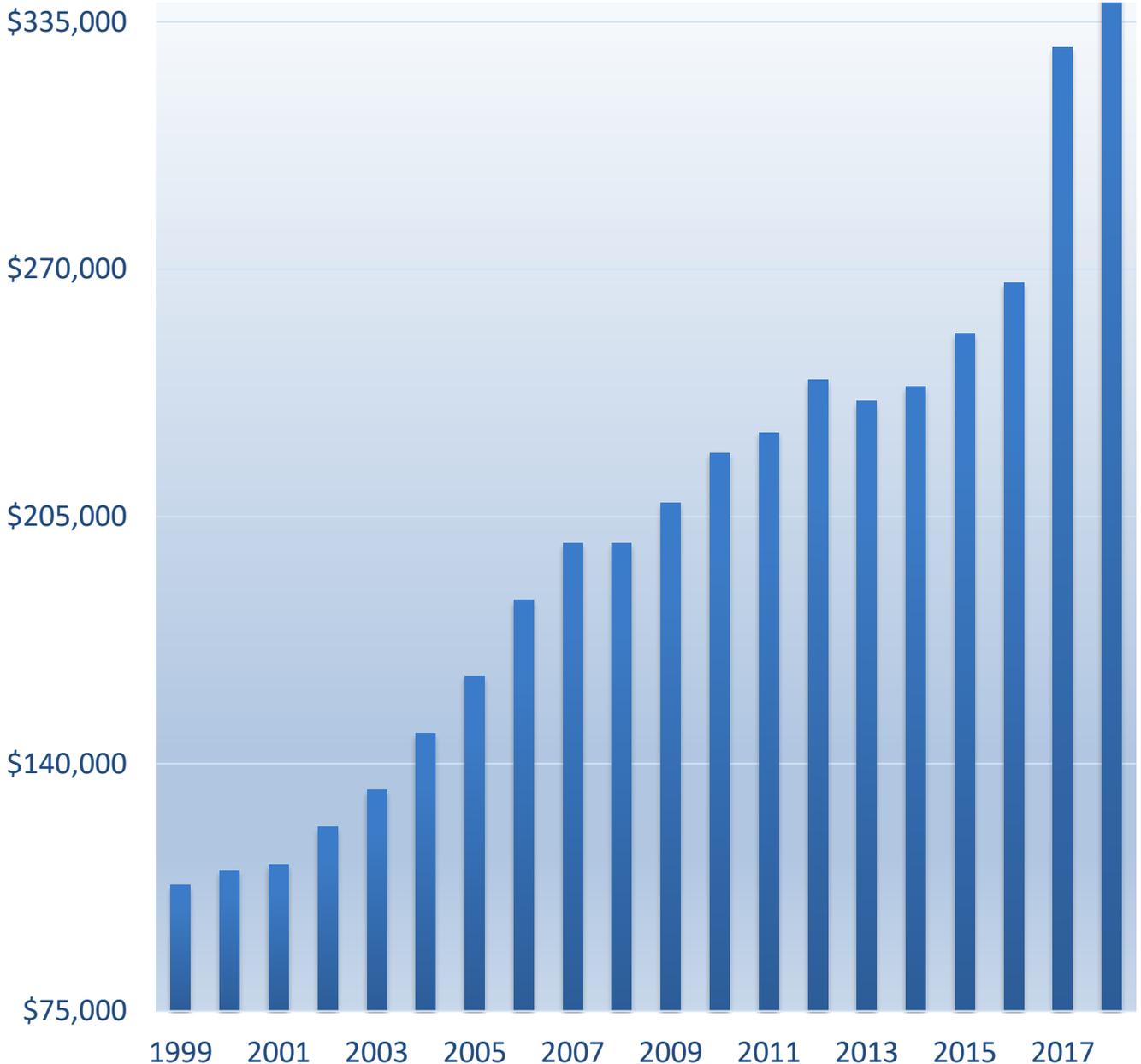
Sales – Residential
July 2019



Average Price	\$367,267	\$342,581
Residential	July 2019	July 2018

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Average Sale Price - Residential
 (within QDAR jurisdiction)

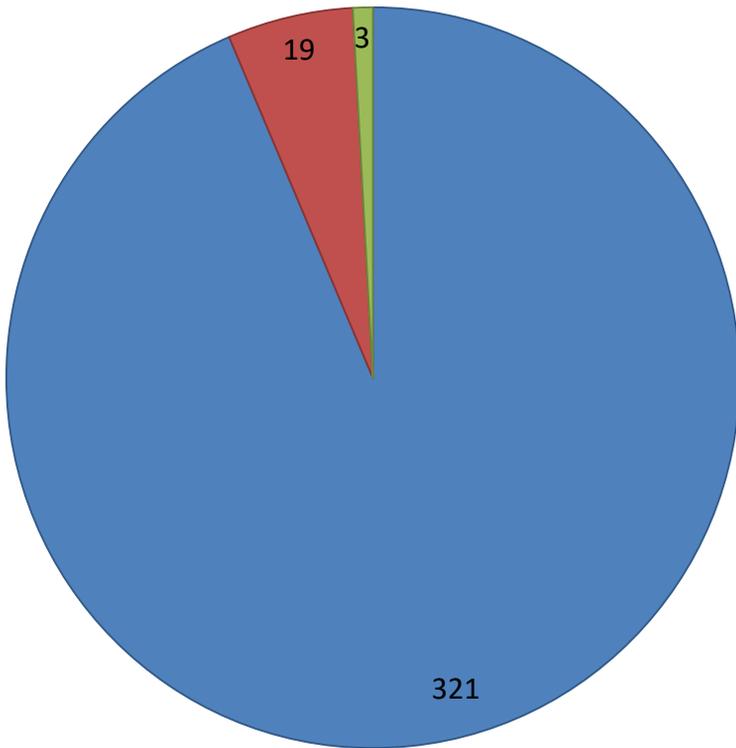


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Sales - Residential



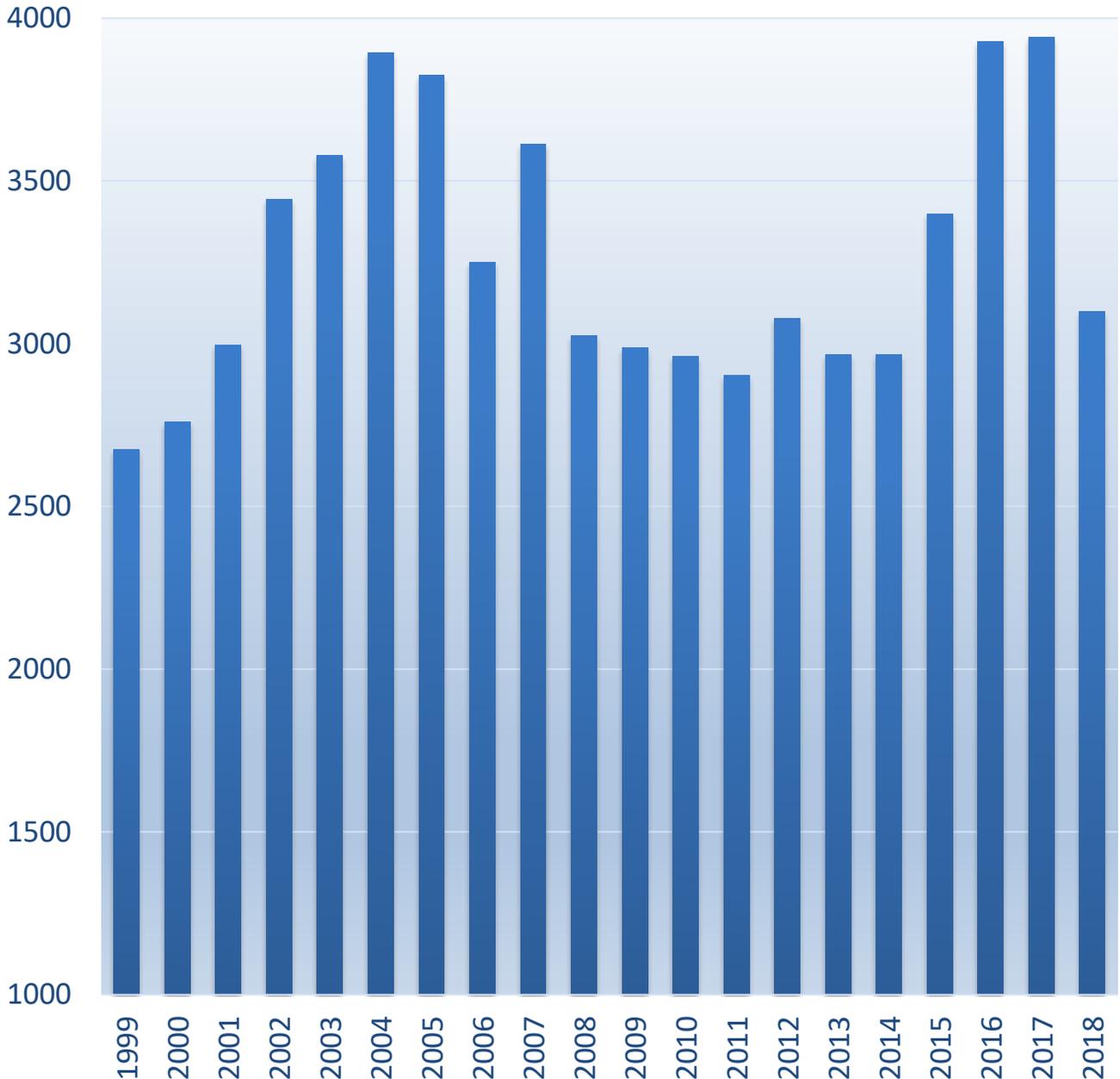
- Single Family – House: Detached Single Family, on 4.99 acres or less
- Single Family – Other: Townhouse, Link, Condo, Cottage, Row House, Modular, Mobile, Semi
- Residential – Other: Duplexes, Triplexes, Fourplexes AND Detached Single Family on 5 – 9.99 acres

Numbers indicate units

Residential Sales	343 July 2019	286 July 2018
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Number of Sales - All Property Types
(includes outside QDAR jurisdiction)

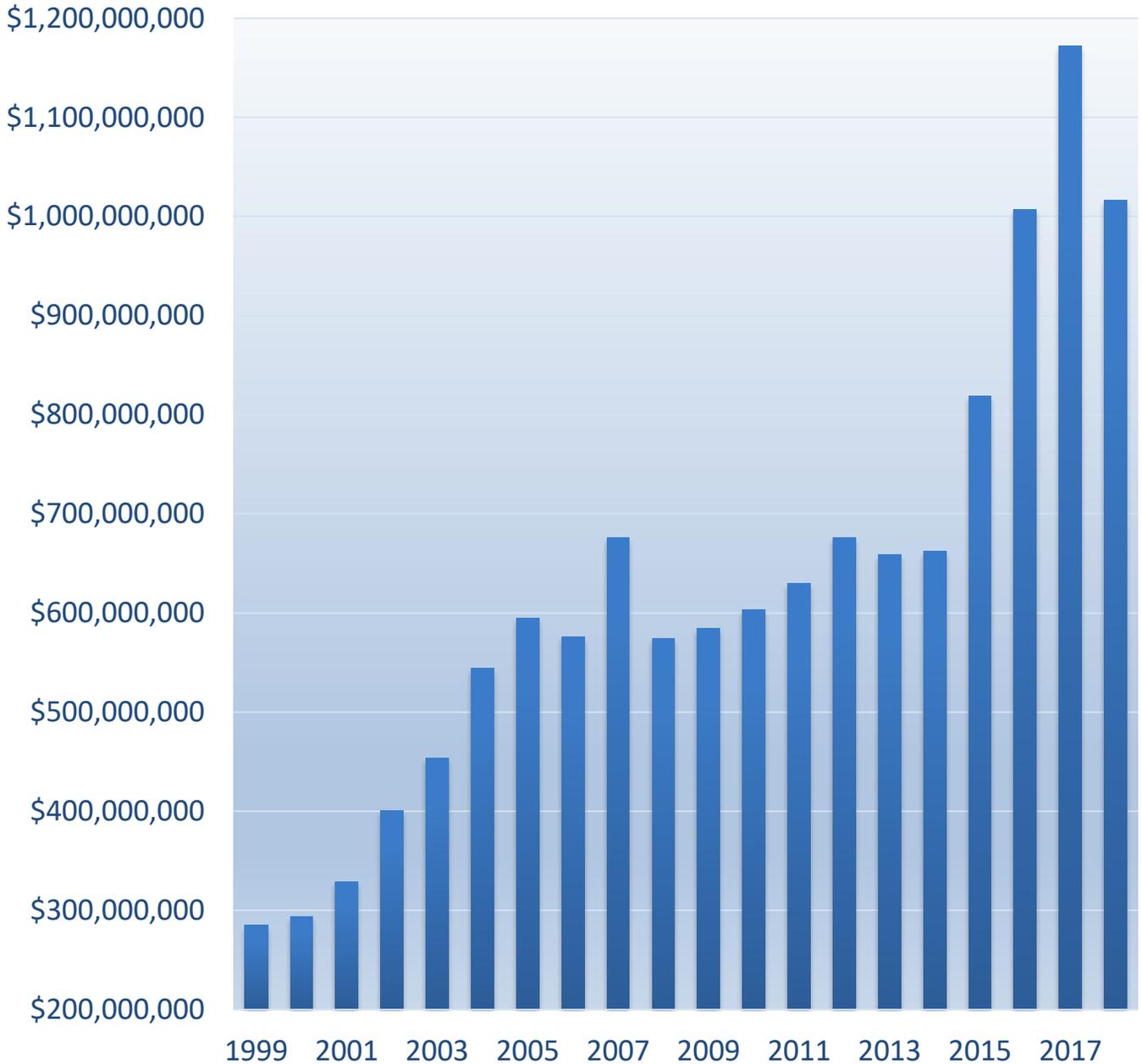


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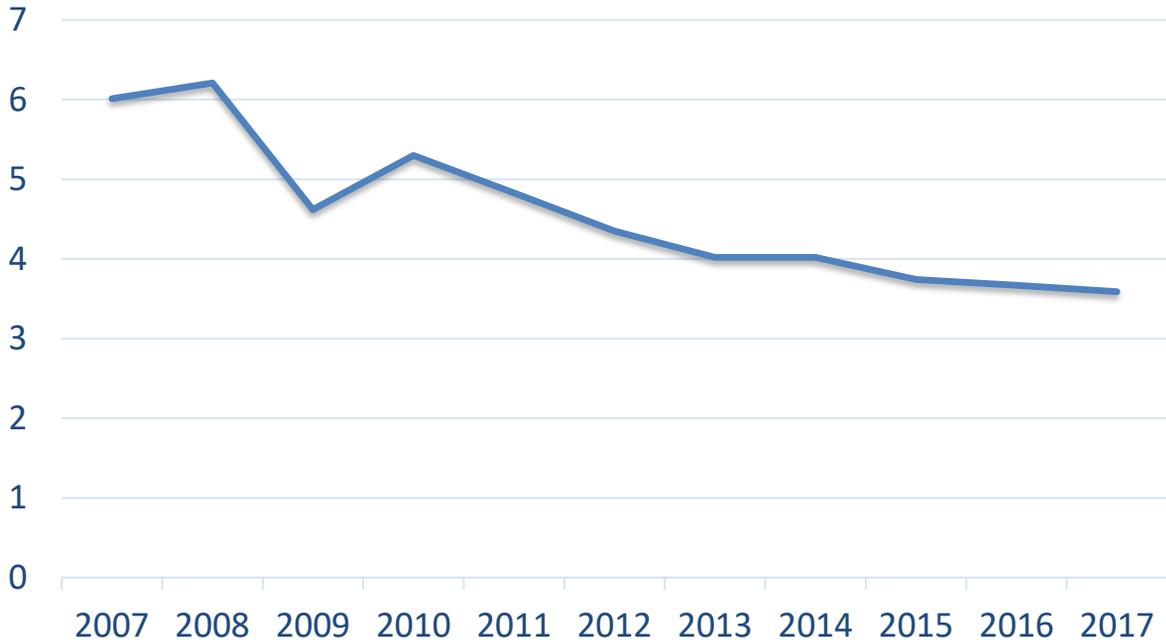


Dollar Sales - All Property Types
 (includes outside QDAR jurisdiction)



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Average July Residential Mortgage Lending Rate* (5 Year)



Economic/Mortgage Indicators

Prime Rate*

3.95%

July 2019

Conventional Mortgage*

1 Year - 3.64%

3 Year - 4.29%

5 Year - 5.19%

Sources and Notes: *Bank of Canada, Rates for most recently completed month

