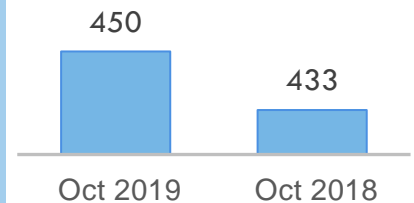


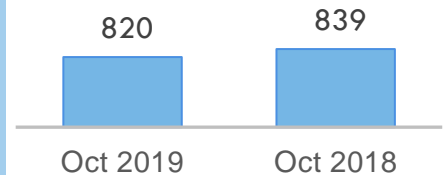
President Cathy Polan's Remarks:

- The final quarter of 2019 is continuing with the positive numbers shown in the first nine months of the year. The Year-to-Date figure for All Property Types has surpassed the \$1B mark, compared to 2018 when that milestone was reached in December. The current numbers are more in line with 2017 when the same milestone occurred in October of that year.
- Home buyers continue to show interest in the Quinte area, whether as new residents or adjusting to a change in their lifestyle, and home sellers are benefitting from this interest.
- The monthly Dollar Sales for All Property Types in the Quinte area was \$104,225,022 reflecting an increase of 20.8% over 2018, which was \$86,296,739. The 2019 Year-to-Date figure also continues in a positive direction, sitting at \$1,068,885,729 which is 16.2% over 2018.
- The October monthly Dollar Sales for Residential Listings also resulted in an increase of 18.5% with \$94,478,778 for 2019 compared to \$79,698,839 for 2018. The 2019 Year-to-Date Residential number was \$977,977,078 resulting in a 6.1% increase over the previous year.
- The Residential Average Sale Price for October continued the upward trend, once again showing an increase over 2018. The 2019 price was \$388,802 and the 2018 amount was \$348,030, for a 11.7% increase. The Year-to-Date Residential Average Sale Price also showed an increase of 9.5% over 2018.
- Residential Unit Sales for October 2019 resulted in 243 sales, also up from 229 sales for 2018, an increase of 6.1%. The Year-to-Date comparison shows 2019 also shows a 6.1% increase over the 2018 sales.

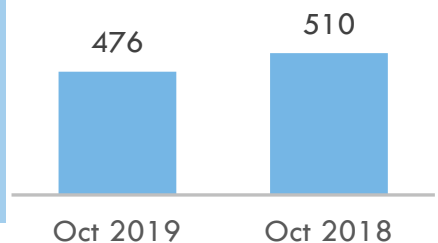
QDAR New Listings All Property Types



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 October 31, 2019	\$1,068,885,729	\$919,930,438	16.2%
Dollar Sales - All Property Types - for October, 2019	\$104,225,022	\$86,296,739	20.8%
Dollar Sales - Residential - to October 31, 2019	\$977,977,078	\$842,443,425	16.1%
Dollar Sales - Residential - for October, 2019	\$94,478,778	\$79,698,839	18.5%
Listings - All Property Types - to October 31, 2019	5,490	5,271	4.2%
Listings - All Property Types - for October, 2019	450	433	3.9%
Listings - Residential - to October 31, 2019	4,515	4,229	6.8%
Listings - Residential - for October, 2019	366	357	2.5%
Sales - All Property Types - to October 31, 2019	2,964	2,807	5.6%
Sales - All Property Types - for October, 2019	280	256	9.4%
Sales - Residential - to October 31, 2019	2,676	2,523	6.1%
Sales - Residential - for October, 2019	243	229	6.1%
Average Res. Sold to October 31, 2019	365,462	333,905	9.5%
Average Res. Sold for October, 2019	388,802	348,030	11.7%
Average Sold to October 31, 2019	360,623	327,727	10.0%
Average Sold for October, 2019	372,232	337,097	10.4%
Total Active Residential	820	839	-2.3%
Total Active Non-Residential	476	510	-6.7%
Total Active Listings	1,296	1,349	-3.9%

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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)

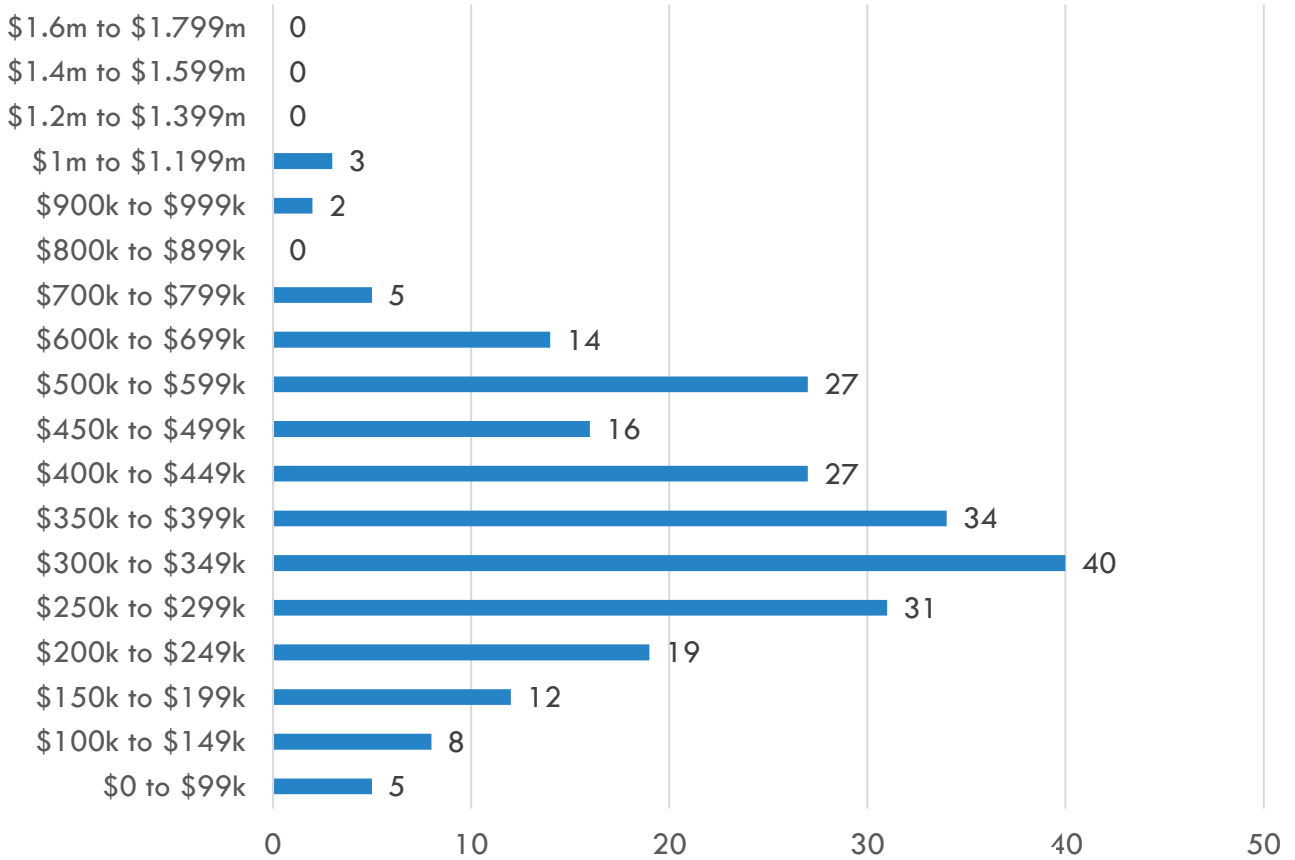
District	Sales Units	Average Sales Price	Average Days on Market	District	Sales Units	Average Sales Price	Average Days on Market
Belleville (City)				Prince Edward County (Muni)cont			
Belleville Ward	47	\$335,215	26	Picton Ward	11	\$361,160	67
Thurlow Ward		\$457,747	36	Sophiasburg Ward	1	\$437,500	16
Brighton (Muni)				South Marysburg Ward	0	\$0	0
Brighton (Town)	18	\$461,367	48	Wellington Ward	4	\$574,375	111
Brighton (Twp)	11	\$466,891	53	Quinte West (City)			
Centre Hastings (Muni)				Frankford Ward	7	\$303,271	23
Huntingdon Ward	1	\$315,000	27	Sidney Ward	16	\$379,063	49
Madoc Ward	2	\$209,000	80	Trenton Ward	18	\$277,367	21
Cramahe (Twp)				Murray Ward	18	\$407,200	53
Colborne	2	\$492,000	72	Stirling-Rawdon (Twp)			
North of Hwy 401 (Cramahe)	4	\$637,500	51	Rawdon Ward	7	\$439,371	42
South of Hwy 401 (Cramahe)	1	\$490,000	40	Stirling Ward	5	\$372,000	38
Deseronto (Town)				Trent Hills (Twp)			
Deseronto (town)	1	\$435,000	53	Campbellford	7	\$245,000	41
Madoc (Twp)				East of Hwy 25	2	\$600,000	40
None	1	\$435,000	83	Hastings Village	4	\$382,750	13
Marmor & Lake (Twp)				Percy	1	\$478,000	108
Lake Ward	0	\$0	0	Seymour	6	\$578,000	53
Marmor Ward	5	\$228,960	40	Warkworth	4	\$421,125	34
Prince Edward County (Muni)				West of Hwy 25	0	\$0	0
Ameliasburg Ward	11	\$523,164	39	Tweed (Muni)			
Athol Ward	2	\$295,000	367	Elzevir (Twp)	3	\$248,000	60
Bloomfield Ward	3	\$643,300	33	Hungerford (Twp)	7	\$284,100	59
Hallowell Ward	4	\$446,000	127	Tweed (Village)	0	\$0	0
Hillier Ward	1	\$438,500	48	Tyendinaga			
North Marysburg Ward	4	\$563,750	104	Tyendinaga	5	\$422,400	81

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	49	\$327,900	30
Thurlow Ward	25	\$454,575	41
Brighton (Muni)			
Brighton (Town)	22	\$407,573	49
Brighton (Twp)	11	\$466,891	53
Centre Hastings (Muni)			
Huntingdon Ward	2	\$204,000	24
Madoc Ward	3	\$182,333	58
Cramahe (Twp)			
Colborne	2	\$492,000	72
North of Hwy 401 (Cramahe)	4	\$637,500	51
South of Hwy 401 (Cramahe)	1	\$490,000	40
Deseronto (Town)			
Deseronto (town)	2	\$234,500	50
Madoc (Twp)			
None	3	\$223,333	134
Marmora & Lake (Twp)			
Lake Ward	1	\$277,000	105
Marmora Ward	8	\$190,788	40
Prince Edward County (Muni)			
Ameliasburg Ward	11	\$523,164	39
Athol Ward	2	\$295,000	367
Bloomfield Ward	3	\$643,300	33
Hallowell Ward	6	\$434,333	100
Hillier Ward	3	\$252,500	109
North Marysburg Ward	5	\$484,400	106

District	Sales Units	Average Sales Price	Average Days on Market
Prince Edward County (Muni)			
Picton Ward	11	\$361,160	67
Sophiasburg Ward	1	\$437,500	16
South Marysburg Ward	3	\$621,667	106
Wellington Ward	4	\$574,375	111
Quinte West (City)			
Frankford Ward	7	\$303,271	23
Sidney Ward	20	\$357,050	43
Trenton Ward	20	\$263,880	31
Murray Ward	19	\$415,921	54
Stirling-Rawdon (Twp)			
None	0	\$0	0
Rawdon Ward	11	\$417,091	87
Stirling Ward	5	\$372,000	38
Trent Hills (Twp)			
Campbellford	7	\$245,000	41
East of Hwy 25	3	\$450,000	39
Hastings Village	4	\$382,750	13
Percy	4	\$169,500	100
Seymour	6	\$578,000	53
Warkworth	5	\$340,700	46
West of Hwy 25	0	\$0	0
Tweed (Muni)			
Elzevir (Twp)	4	\$263,500	49
Hungerford (Twp)	8	\$270,463	83
Tweed (Village)	0	\$0	0
Tyendinaga			
None	0	\$0	0
Tyendinaga	7	\$313,571	65

Sales – Residential



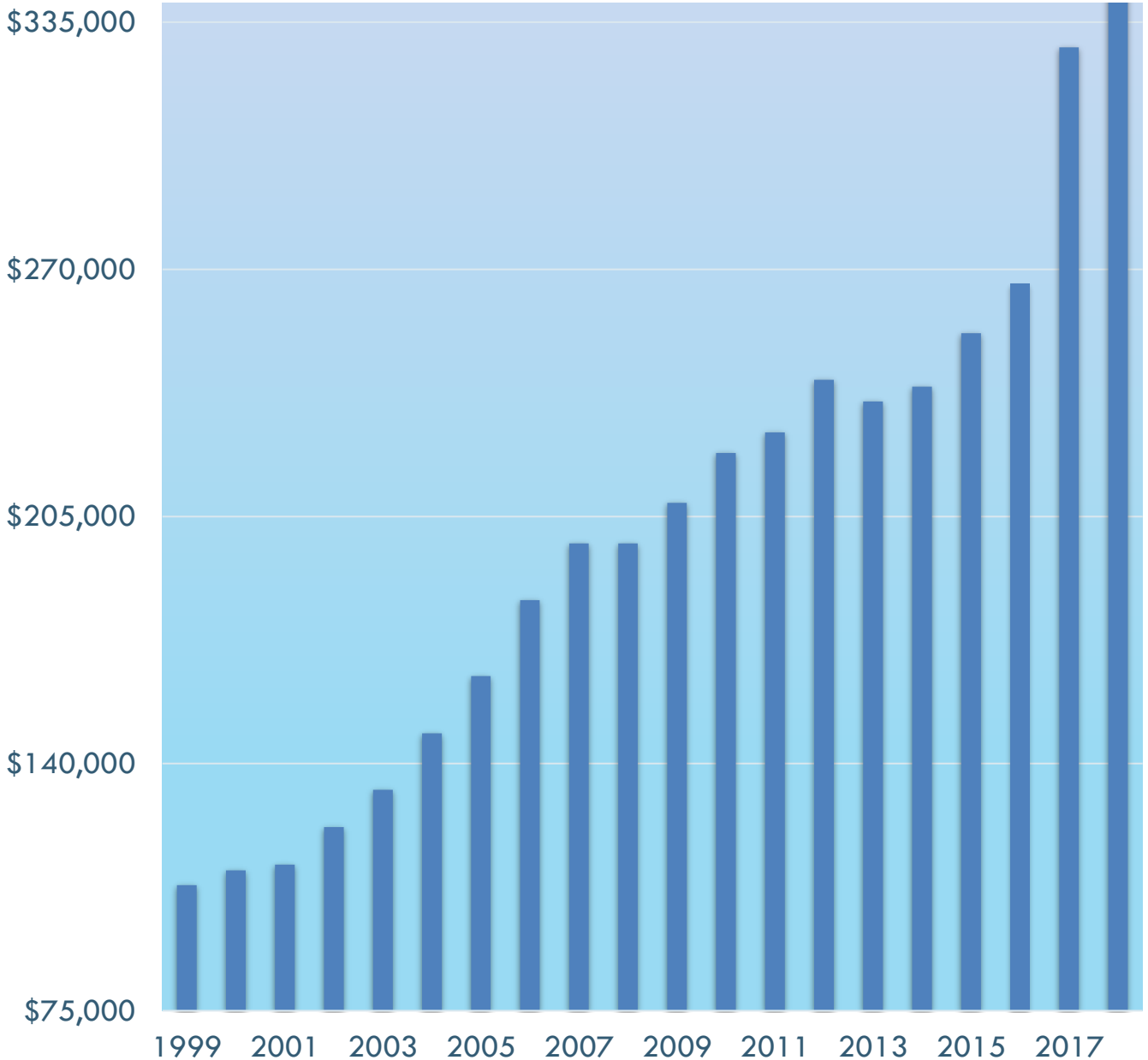
**Average Price
Residential**

**\$388,802
October 2019**

**\$348,030
October 2018**

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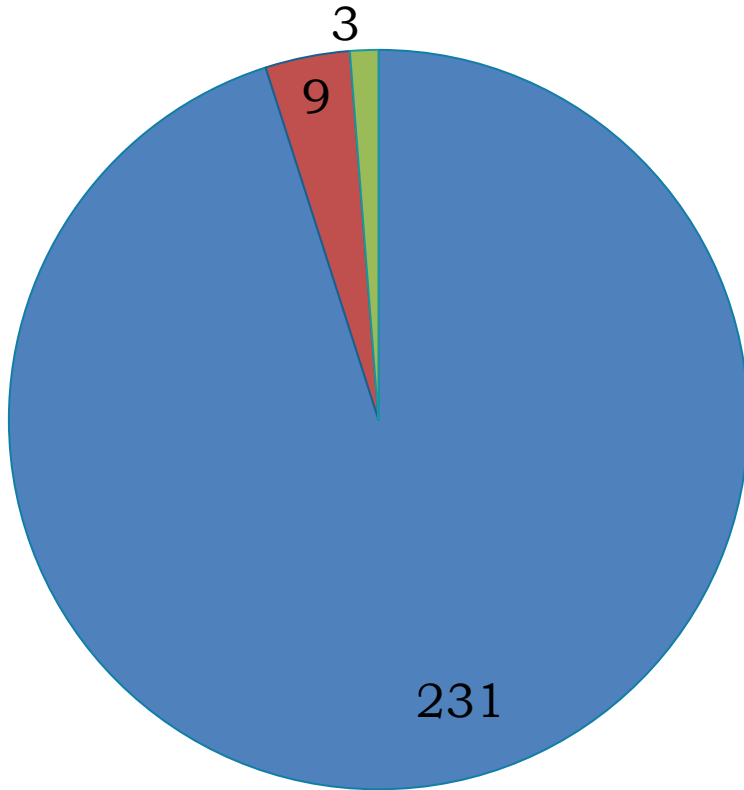
Average Sale Price - Residential (within QDAR jurisdiction)



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Sales - Residential



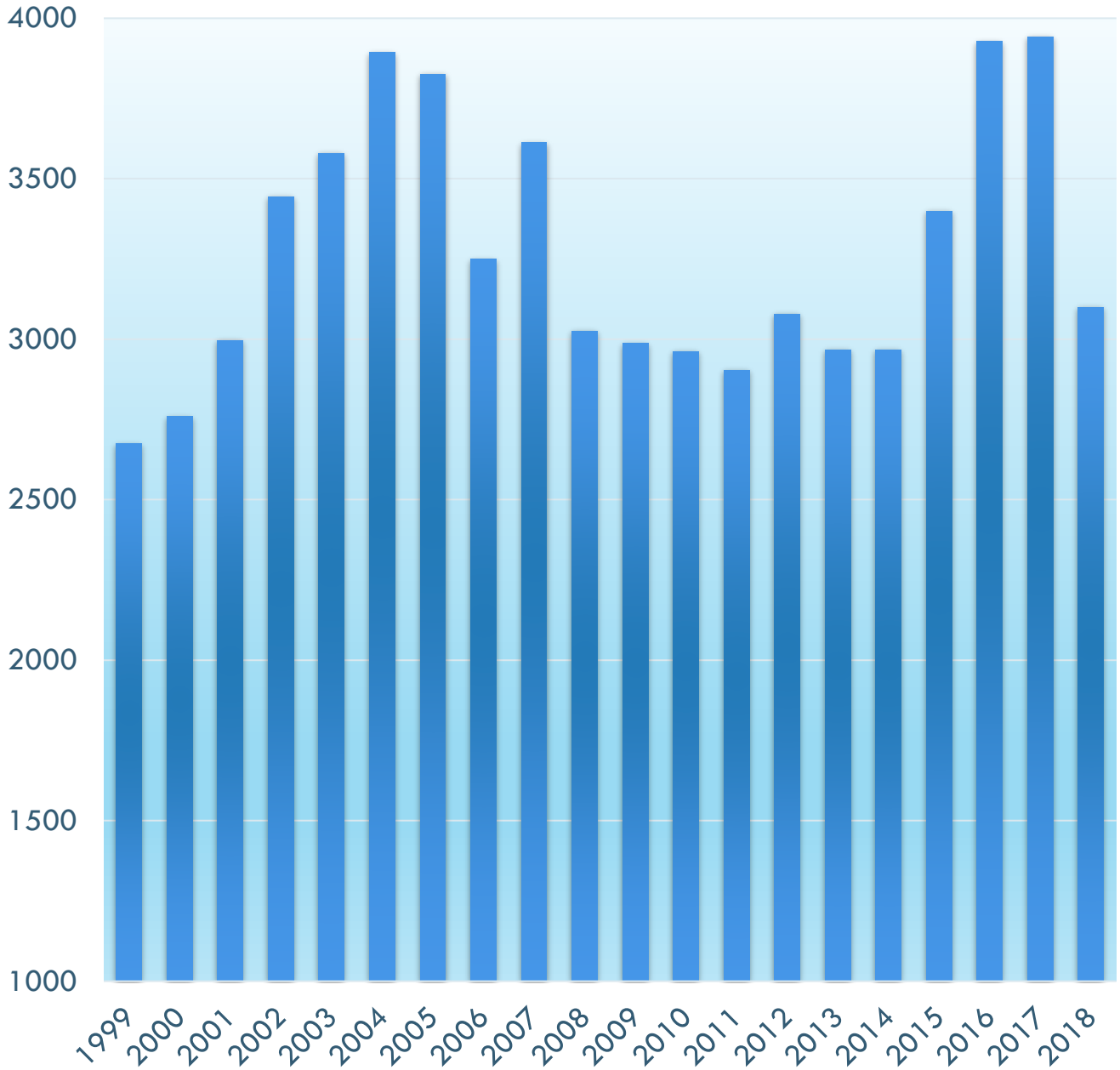
- Single Family – House: Detached Single Family, on 4.99 acres or less
- Single Family – Other: Townhouse, Link, Condo, Cottage, Row House, Modular, Mobile, Semi
- Residential – Other: Duplexes, Triplexes, Fourplexes AND Detached Single Family on 5 – 9.99 acres

Numbers indicate units

Residential Sales	243 October 2019	229 October 2018
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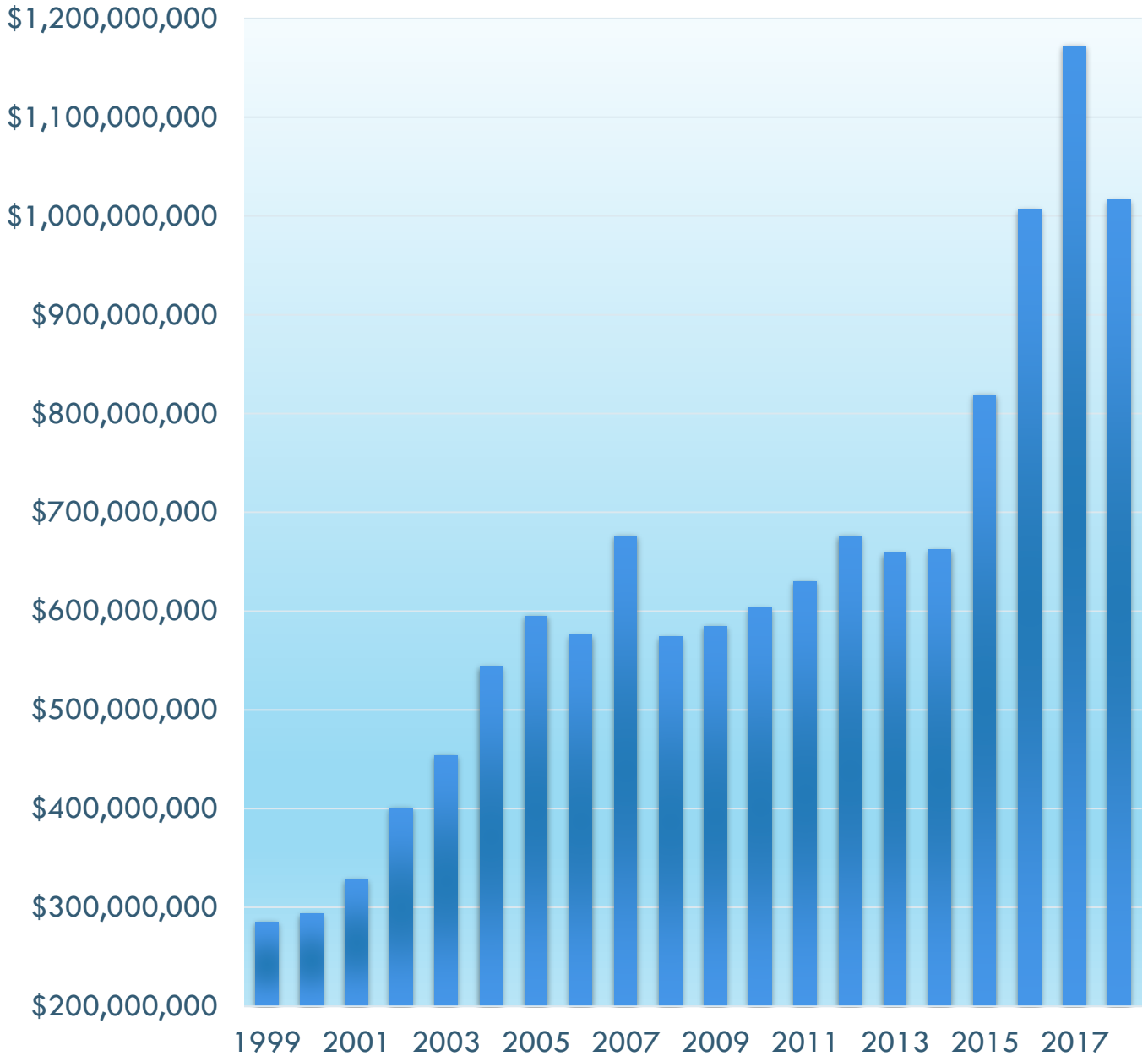
Number of Sales - All Property Types (includes outside QDAR jurisdiction)



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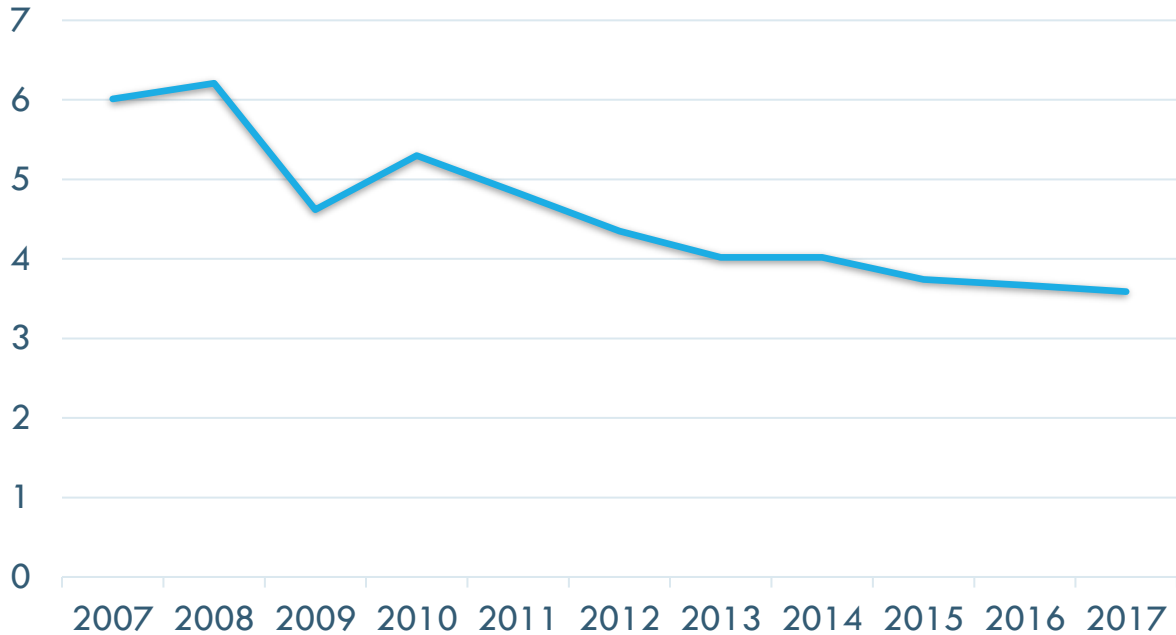
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Dollar Sales - All Property Types (includes outside QDAR jurisdiction)



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Average October Residential Mortgage Lending Rate* (5 Year)



Economic/Mortgage Indicators

Prime Rate*
 3.95%
 October 2019

Conventional Mortgage*

1 Year - 3.64%
 3 Year - 3.94%
 5 Year - 5.19%

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

