

THE 2007 ANNUAL REAL ESTATE REPORT

LOCAL MARKET TRENDS



MONTEREY COUNTY

January 2008



Oliver White

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Median Home Price Ekes Out Small Gain in 2007

Prices of single-family, re-sale homes and condos rose in 2007. Of course, the numbers are a bit deceptive, especially in this market. First, the number of home sales above \$1,000,000 has increased and this has the effect of skewing the numbers upward.

The median price for single-family homes for the year was \$680,000, a gain of 0.7% over 2006. The average price gained 11% to \$1,014,186.

The median price for condos rose 4.6% to \$486,500 over 2006, and the average price gained 1.4% to \$573,335.

Inventory was lower last year compared to 2006, which probably helped keep prices firm. The number of new listings that came to market last year was 3.5% lower than

the year before for homes, and down 2.9% for condos.

The story of the year was the credit crunch. It slashed demand to the bone. Gone are 100% mortgages and no-doc mortgages. The tightening of underwriting has caused many people not to qualify for a home loan.

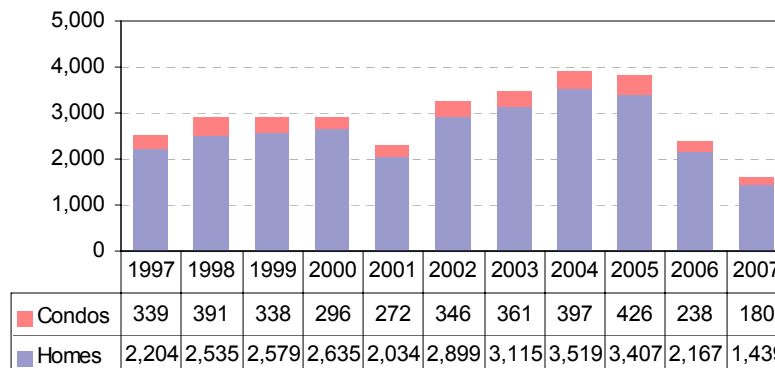
Sales were already weak before the credit crunch, but afterwards, they went into free-fall. Home

sales dropped 33.6% from 2006, while condo sales were off 24.7%. This is now the third year in a row home sales have fallen. I expect we're nearing the bottom of the market, although we probably won't see much of a pick-up until the second half of the year.

Inside this issue are Annual statistics for:

- MONTEREY COUNTY
- CARMEL
- CARMEL VALLEY
- DEL REY OAKS
- EAST SALINAS
- MARINA
- MONTEREY
- NORTH COUNTY
- NORTH SALINAS
- PEBBLE BEACH
- PACIFIC GROVE
- SOUTH COAST
- SEASIDE
- SALINAS/MONTEREY HWY
- SOUTH COUNTY
- SOUTH SALINAS

Monterey County Sales
(Year-to-Date)



C.A.R.'s California Housing Market Forecast for 2008

Statewide median price down, pace of sales decline moderates after tumultuous 2007

Home prices throughout most of California will post modest declines next year while sales of existing homes will stabilize from the precipitous decrease experienced in 2007, according to the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) "2008 California Housing Market Forecast".

The median home price in California will decline 4 percent to \$553,000 in 2008 compared with a projected median of \$576,000 this year, while sales for 2008 are projected to decrease 9 percent to 334,500 units, compared with 367,500 units (projected) in 2007.

"Tighter credit standards, affordability concerns, and a continued standoff between buyers and sellers will contribute to continued weakness in the market going into next

year," said C.A.R. President Colleen Badagliacco. "Now is not the time for homeowners to 'test the waters' – only serious sellers should put their homes on the market in what will continue to be a challenging sales environment."

"Sales could decline more steeply in 2008 if the current liquidity crunch in the mortgage markets has a longer-than-expected duration or

(Continued on page 9)

MONTEREY COUNTY STATISTICS

Monterey County (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	3,909	1,652	\$209,000	\$283,943				
1996	3,809	1,929	\$224,900	\$320,160	-2.6%	16.8%	7.6%	12.8%
1997	3,452	2,271	\$242,750	\$353,591	-9.4%	17.7%	7.9%	10.4%
1998	3,431	2,571	\$248,960	\$372,128	-0.6%	13.2%	2.6%	5.2%
1999	3,186	2,609	\$289,900	\$444,335	-7.1%	1.5%	16.4%	19.4%
2000	3,300	2,669	\$347,000	\$574,671	3.6%	2.3%	19.7%	29.3%
2001	3,945	2,099	\$350,000	\$531,605	19.5%	-21.4%	0.9%	-7.5%
2002	4,076	2,940	\$375,000	\$549,074	3.3%	40.1%	7.1%	3.3%
2003	4,126	3,196	\$439,000	\$585,889	1.2%	8.7%	17.1%	6.7%
2004	4,538	3,612	\$559,000	\$729,603	10.0%	13.0%	27.3%	24.5%
2005	5,722	3,504	\$659,000	\$873,773	26.1%	-3.0%	17.9%	19.8%
2006	6,342	2,228	\$675,000	\$913,560	10.8%	-36.4%	2.4%	4.6%
2007	6,121	1,479	\$680,000	\$1,014,186	-3.5%	-33.6%	0.7%	11.0%

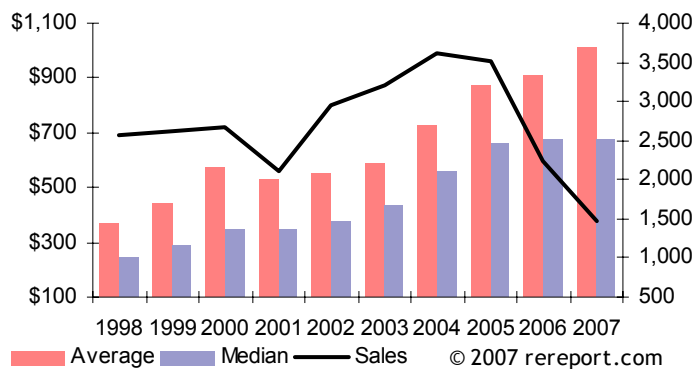
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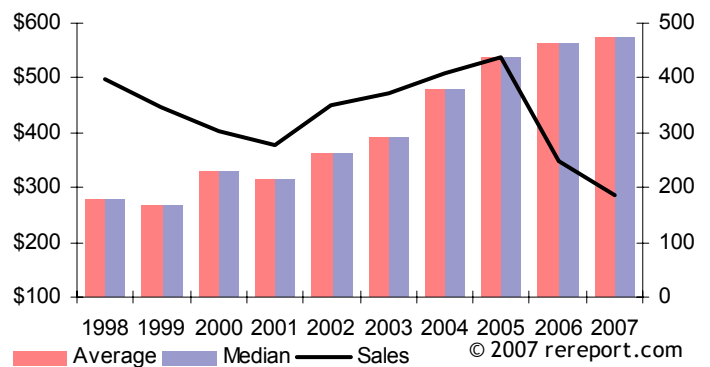
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Monterey County (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	608	245	\$164,000	\$199,210				
1996	546	283	\$176,500	\$211,142	-10.2%	15.5%	7.6%	6.0%
1997	478	350	\$192,500	\$244,824	-12.5%	23.7%	9.1%	16.0%
1998	448	399	\$163,450	\$278,919	-6.3%	14.0%	-15.1%	13.9%
1999	385	347	\$180,000	\$267,279	-14.1%	-13.0%	10.1%	-4.2%
2000	363	303	\$243,000	\$328,528	-5.7%	-12.7%	35.0%	22.9%
2001	483	277	\$255,000	\$316,739	33.1%	-8.6%	4.9%	-3.6%
2002	498	351	\$279,900	\$361,598	3.1%	26.7%	9.8%	14.2%
2003	458	371	\$310,000	\$391,107	-8.0%	5.7%	10.8%	8.2%
2004	476	407	\$400,000	\$479,117	3.9%	9.7%	29.0%	22.5%
2005	581	439	\$437,000	\$537,821	22.1%	7.9%	9.3%	12.3%
2006	654	247	\$465,000	\$565,235	12.6%	-43.7%	6.4%	5.1%
2007	635	186	\$486,500	\$573,335	-2.9%	-24.7%	4.6%	1.4%

County Homes: Prices & Sales (\$000's)



County Condos: Prices & Sales (\$000's)



CARMEL STATISTICS

Carmel (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	359	158	\$434,935	\$534,656				
1996	371	222	\$431,000	\$555,199	3.3%	40.5%	-0.9%	3.8%
1997	350	285	\$522,500	\$625,666	-5.7%	28.4%	21.2%	12.7%
1998	389	272	\$565,000	\$712,969	11.1%	-4.6%	8.1%	14.0%
1999	340	301	\$650,000	\$857,138	-12.6%	10.7%	15.0%	20.2%
2000	290	259	\$900,000	\$1,195,441	-14.7%	-14.0%	38.5%	39.5%
2001	340	149	\$850,000	\$1,274,035	17.2%	-42.5%	-5.6%	6.6%
2002	367	208	\$910,000	\$1,198,077	7.9%	39.6%	7.1%	-6.0%
2003	345	186	\$985,000	\$1,358,587	-6.0%	-10.6%	8.2%	13.4%
2004	358	269	\$1,295,000	\$1,560,805	3.8%	44.6%	31.5%	14.9%
2005	367	222	\$1,575,000	\$1,962,695	2.5%	-17.5%	21.6%	25.7%
2006	425	173	\$1,525,000	\$1,859,655	15.8%	-22.1%	-3.2%	-5.2%
2007	350	191	\$1,550,000	\$1,906,543	-17.6%	10.4%	1.6%	2.5%

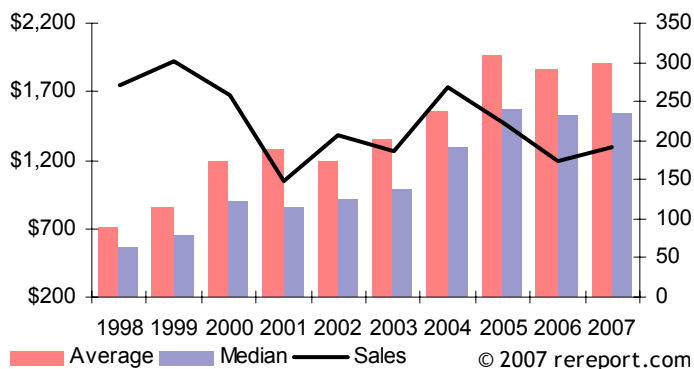
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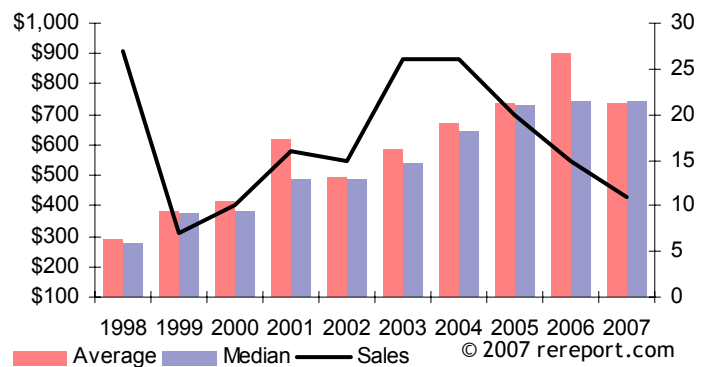
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Carmel (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	46	15	\$250,000	\$281,115				
1996	26	22	\$230,000	\$254,181	-43.5%	46.7%	-8.0%	-9.6%
1997	34	27	\$279,000	\$301,677	30.8%	22.7%	21.3%	18.7%
1998	21	27	\$275,000	\$292,722	-38.2%	0.0%	-1.4%	-3.0%
1999	16	7	\$375,000	\$383,214	-23.8%	-74.1%	36.4%	30.9%
2000	15	10	\$382,500	\$417,225	-6.3%	42.9%	2.0%	8.9%
2001	34	16	\$485,000	\$619,656	126.7%	60.0%	26.8%	48.5%
2002	32	15	\$490,000	\$496,450	-5.9%	-6.3%	1.0%	-19.9%
2003	36	26	\$539,000	\$589,327	12.5%	73.3%	10.0%	18.7%
2004	31	26	\$645,000	\$669,138	-13.9%	0.0%	19.7%	13.5%
2005	24	20	\$728,500	\$734,950	-22.6%	-23.1%	12.9%	9.8%
2006	27	15	\$742,000	\$902,758	12.5%	-25.0%	1.9%	22.8%
2007	20	11	\$745,000	\$739,909	-25.9%	-26.7%	0.4%	-18.0%

Carmel Homes: Prices & Sales (\$000's)



Carmel Condos: Prices & Sales (\$000's)



CARMEL VALLEY STATISTICS

Carmel Valley (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	289	96	\$392,500	\$431,837				
1996	297	134	\$413,000	\$464,178	2.8%	39.6%	5.2%	7.5%
1997	290	188	\$484,250	\$539,767	-2.4%	40.3%	17.3%	16.3%
1998	255	200	\$489,000	\$562,312	-12.1%	6.4%	1.0%	4.2%
1999	211	145	\$610,000	\$720,183	-17.3%	-27.5%	24.7%	28.1%
2000	169	132	\$670,000	\$802,816	-19.9%	-9.0%	9.8%	11.5%
2001	218	93	\$750,000	\$858,399	29.0%	-29.5%	11.9%	6.9%
2002	244	138	\$825,000	\$988,497	11.9%	48.4%	10.0%	15.2%
2003	239	136	\$870,000	\$991,096	-2.0%	-1.4%	5.5%	0.3%
2004	217	149	\$1,000,000	\$1,205,710	-9.2%	9.6%	14.9%	21.7%
2005	234	141	\$1,162,500	\$1,275,252	7.8%	-5.4%	16.3%	5.8%
2006	223	87	\$1,198,500	\$1,462,217	-4.7%	-38.3%	3.1%	14.7%
2007	212	79	\$1,295,000	\$1,479,715	-4.9%	-9.2%	8.1%	1.2%

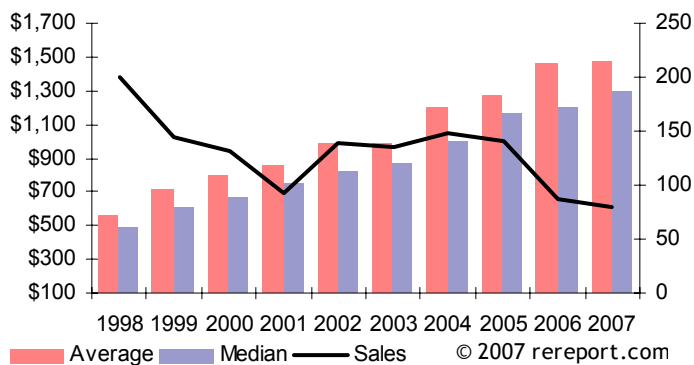
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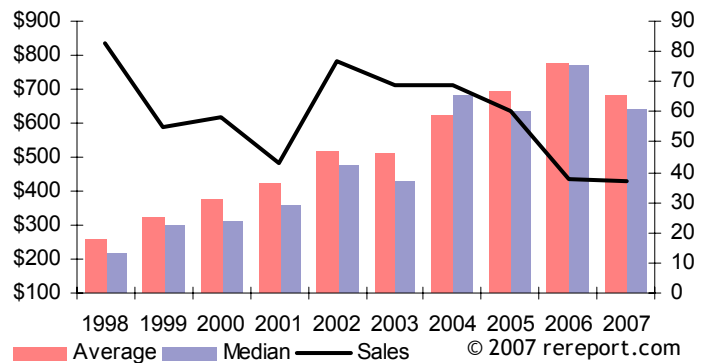
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Carmel Valley (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	120	55	\$225,000	\$234,208				
1996	110	73	\$249,000	\$255,974	-8.3%	32.7%	10.7%	9.3%
1997	96	90	\$215,000	\$243,638	-12.7%	23.3%	-13.7%	-4.8%
1998	92	83	\$215,000	\$261,052	-4.2%	-7.8%	0.0%	7.1%
1999	59	55	\$300,000	\$322,266	-35.9%	-33.7%	39.5%	23.4%
2000	65	58	\$312,450	\$377,886	10.2%	5.5%	4.2%	17.3%
2001	103	43	\$360,000	\$421,506	58.5%	-25.9%	15.2%	11.5%
2002	123	77	\$475,000	\$516,935	19.4%	79.1%	31.9%	22.6%
2003	92	69	\$430,000	\$511,074	-25.2%	-10.4%	-9.5%	-1.1%
2004	69	69	\$680,000	\$620,748	-25.0%	0.0%	58.1%	21.5%
2005	61	60	\$635,000	\$691,279	-11.6%	-13.0%	-6.6%	11.4%
2006	88	38	\$770,000	\$774,995	44.3%	-36.7%	21.3%	12.1%
2007	82	37	\$642,500	\$684,187	-6.8%	-2.6%	-16.6%	-11.7%

Carmel Valley Homes: Prices & Sales (\$000's)



Carmel Valley Condos: Prices & Sales (\$000's)



DEL RAY OAKS STATISTICS

Del Rey Oaks (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	13	8	\$215,500	\$226,812				
1996	27	17	\$209,000	\$204,647	107.7%	112.5%	-3.0%	-9.8%
1997	27	21	\$210,000	\$233,047	0.0%	23.5%	0.5%	13.9%
1998	14	17	\$230,000	\$236,352	-48.1%	-19.0%	9.5%	1.4%
1999	11	5	\$275,000	\$300,500	-21.4%	-70.6%	19.6%	27.1%
2000	14	11	\$365,000	\$378,068	27.3%	120.0%	32.7%	25.8%
2001	21	14	\$435,000	\$443,228	50.0%	27.3%	19.2%	17.2%
2002	33	26	\$457,250	\$460,788	57.1%	85.7%	5.1%	4.0%
2003	25	24	\$515,000	\$516,814	-24.2%	-7.7%	12.6%	12.2%
2004	30	17	\$615,000	\$653,500	20.0%	-29.2%	19.4%	26.4%
2005	26	27	\$725,000	\$745,085	-13.3%	58.8%	17.9%	14.0%
2006	35	12	\$710,000	\$732,829	34.6%	-55.6%	-2.1%	-1.6%
2007	22	9	\$735,000	\$723,737	-37.1%	-25.0%	3.5%	-1.2%

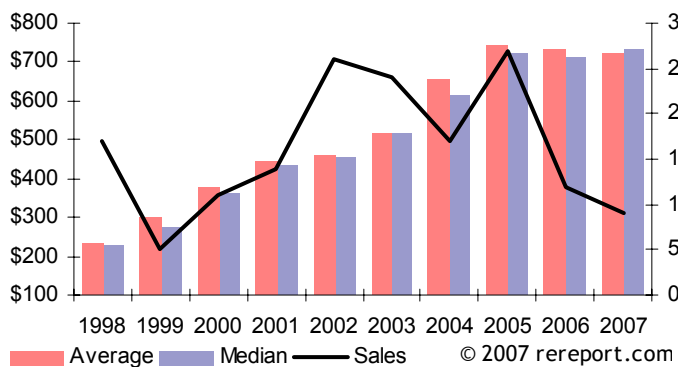
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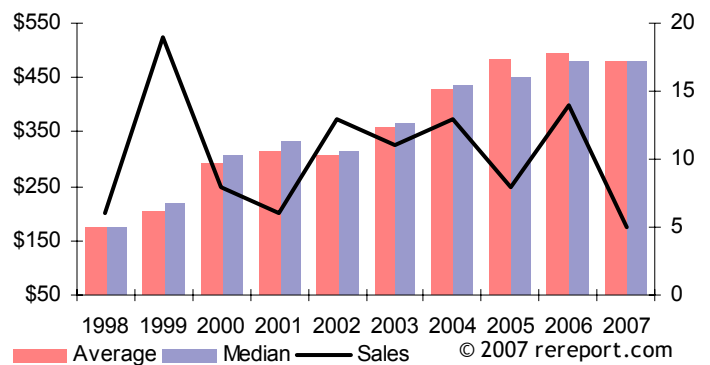
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Del Rey Oaks (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	6	1	\$133,000	\$133,000				
1996	8	2	\$145,000	\$127,000	33.3%	100.0%	9.0%	-4.5%
1997	7	5	\$139,000	\$130,580	-12.5%	150.0%	-4.1%	2.8%
1998	9	6	\$175,850	\$176,616	28.6%	20.0%	26.5%	35.3%
1999	19	19	\$217,500	\$205,894	111.1%	216.7%	23.7%	16.6%
2000	9	8	\$307,000	\$290,987	-52.6%	-57.9%	41.1%	41.3%
2001	12	6	\$332,500	\$316,000	33.3%	-25.0%	8.3%	8.6%
2002	13	13	\$314,000	\$308,500	8.3%	116.7%	-5.6%	-2.4%
2003	14	11	\$365,000	\$357,955	7.7%	-15.4%	16.2%	16.0%
2004	11	13	\$435,000	\$427,192	-21.4%	18.2%	19.2%	19.3%
2005	20	8	\$450,000	\$482,125	81.8%	-38.5%	3.4%	12.9%
2006	22	14	\$480,000	\$494,182	10.0%	75.0%	6.7%	2.5%
2007	6	5	\$480,000	\$481,250	-72.7%	-64.3%	0.0%	-2.6%

Del Rey Oaks Homes: Prices & Sales (\$000's)



Del Rey Oaks Condos: Prices & Sales (\$000's)



EAST SALINAS STATISTICS

East Salinas (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	266	97	\$129,000	\$131,947				
1996	246	105	\$129,000	\$125,621	-7.5%	8.2%	0.0%	-4.8%
1997	203	101	\$126,000	\$126,246	-17.5%	-3.8%	-2.3%	0.5%
1998	191	152	\$133,250	\$132,204	-5.9%	50.5%	5.8%	4.7%
1999	189	162	\$153,200	\$151,714	-1.0%	6.6%	15.0%	14.8%
2000	242	182	\$198,500	\$204,367	28.0%	12.3%	29.6%	34.7%
2001	305	186	\$258,500	\$260,253	26.0%	2.2%	30.2%	27.3%
2002	381	294	\$288,950	\$290,410	24.9%	58.1%	11.8%	11.6%
2003	304	283	\$330,000	\$339,293	-20.2%	-3.7%	14.2%	16.8%
2004	265	229	\$410,000	\$406,863	-12.8%	-19.1%	24.2%	19.9%
2005	301	188	\$497,000	\$494,343	13.6%	-17.9%	21.2%	21.5%
2006	350	132	\$535,000	\$522,979	16.3%	-29.8%	7.6%	5.8%
2007	366	44	\$433,950	\$441,822	4.6%	-66.7%	-18.9%	-15.5%

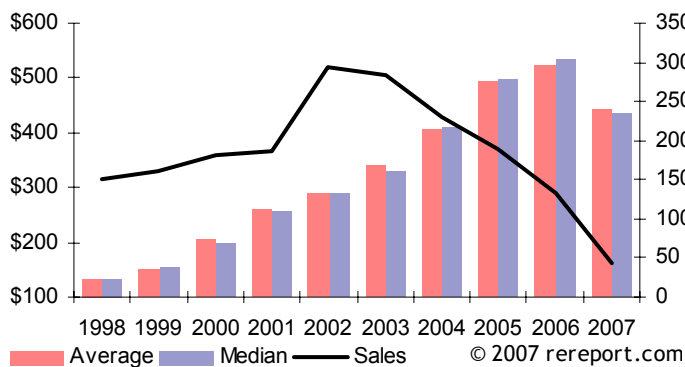
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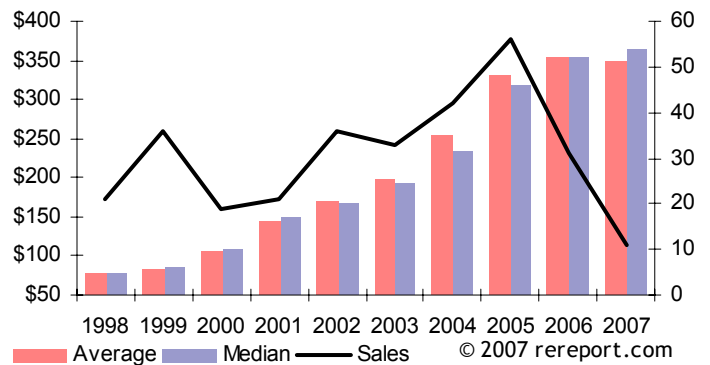
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East Salinas (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	63	19	\$69,000	\$70,797				
1996	38	12	\$74,000	\$77,400	-39.7%	-36.8%	7.2%	9.3%
1997	37	15	\$77,000	\$72,857	-2.6%	25.0%	4.1%	-5.9%
1998	45	21	\$77,000	\$77,638	21.6%	40.0%	0.0%	6.6%
1999	45	36	\$85,000	\$82,370	0.0%	71.4%	10.4%	6.1%
2000	19	19	\$110,000	\$105,539	-57.8%	-47.2%	29.4%	28.1%
2001	42	21	\$150,000	\$145,650	121.1%	10.5%	36.4%	38.0%
2002	49	36	\$168,500	\$169,628	16.7%	71.4%	12.3%	16.5%
2003	39	33	\$194,000	\$198,691	-20.4%	-8.3%	15.1%	17.1%
2004	64	42	\$233,000	\$253,690	64.1%	27.3%	20.1%	27.7%
2005	71	56	\$319,000	\$331,170	10.9%	33.3%	36.9%	30.5%
2006	88	31	\$355,000	\$352,935	23.9%	-44.6%	11.3%	6.6%
2007	65	11	\$365,000	\$348,687	-26.1%	-64.5%	2.8%	-1.2%

East Salinas Homes: Prices & Sales (\$000's)



East Salinas Condos: Prices & Sales (\$000's)



MARINA STATISTICS

Marina (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	149	88	\$188,000	\$190,064				
1996	167	100	\$189,000	\$188,893	12.1%	13.6%	0.5%	-0.6%
1997	116	103	\$189,500	\$200,436	-30.5%	3.0%	0.3%	6.1%
1998	120	106	\$199,250	\$208,628	3.4%	2.9%	5.1%	4.1%
1999	111	87	\$245,000	\$253,973	-7.5%	-17.9%	23.0%	21.7%
2000	123	110	\$290,000	\$300,797	10.8%	26.4%	18.4%	18.4%
2001	160	95	\$343,000	\$355,958	30.1%	-13.6%	18.3%	18.3%
2002	130	115	\$369,000	\$379,321	-18.8%	21.1%	7.6%	6.6%
2003	124	115	\$420,000	\$430,277	-4.6%	0.0%	13.8%	13.4%
2004	172	143	\$567,500	\$566,186	38.7%	24.3%	35.1%	31.6%
2005	195	132	\$675,000	\$686,933	13.4%	-7.7%	18.9%	21.3%
2006	271	83	\$669,000	\$677,383	39.0%	-37.1%	-0.9%	-1.4%
2007	238	79	\$580,000	\$593,102	-12.2%	-4.8%	-13.3%	-12.4%

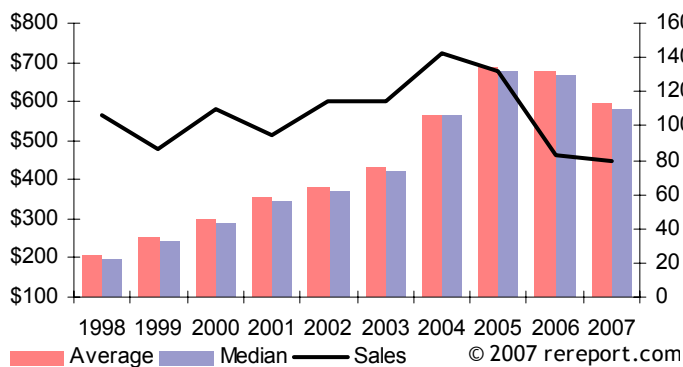
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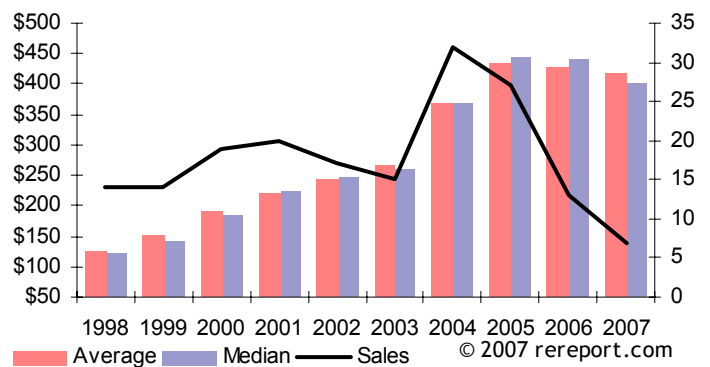
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Marina (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	21	12	\$115,250	\$121,381				
1996	25	14	\$115,000	\$107,825	19.0%	16.7%	-0.2%	-11.2%
1997	22	14	\$104,900	\$108,325	-12.0%	0.0%	-8.8%	0.5%
1998	16	14	\$122,000	\$125,635	-27.3%	0.0%	16.3%	16.0%
1999	11	14	\$141,250	\$150,841	-31.3%	0.0%	15.8%	20.1%
2000	27	19	\$184,000	\$191,609	145.5%	35.7%	30.3%	27.0%
2001	21	20	\$225,000	\$219,600	-22.2%	5.3%	22.3%	14.6%
2002	17	17	\$247,000	\$244,611	-19.0%	-15.0%	9.8%	11.4%
2003	19	15	\$259,000	\$267,333	11.8%	-11.8%	4.9%	9.3%
2004	34	32	\$370,000	\$367,741	78.9%	113.3%	42.9%	37.6%
2005	40	27	\$445,000	\$434,141	17.6%	-15.6%	20.3%	18.1%
2006	22	13	\$440,000	\$427,192	-45.0%	-51.9%	-1.1%	-1.6%
2007	29	7	\$400,000	\$418,485	31.8%	-46.2%	-9.1%	-2.0%

Marina Homes: Prices & Sales (\$000's)



Marina Condos: Prices & Sales (\$000's)



MONTEREY STATISTICS

Monterey								
(Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	221	117	\$300,000	\$343,825				
1996	242	135	\$285,500	\$305,180	9.5%	15.4%	-4.8%	-11.2%
1997	197	152	\$282,125	\$315,224	-18.6%	12.6%	-1.2%	3.3%
1998	221	167	\$300,000	\$348,102	12.2%	9.9%	6.3%	10.4%
1999	233	187	\$398,000	\$438,645	5.4%	12.0%	32.7%	26.0%
2000	229	163	\$489,000	\$566,307	-1.7%	-12.8%	22.9%	29.1%
2001	236	106	\$476,100	\$631,385	3.1%	-35.0%	-2.6%	11.5%
2002	239	174	\$535,000	\$588,927	1.3%	64.2%	12.4%	-6.7%
2003	208	163	\$625,000	\$685,194	-13.0%	-6.3%	16.8%	16.3%
2004	244	190	\$700,000	\$770,933	17.3%	16.6%	12.0%	12.5%
2005	241	160	\$875,000	\$936,813	-1.2%	-15.8%	25.0%	21.5%
2006	251	125	\$835,000	\$900,346	4.1%	-21.9%	-4.6%	-3.9%
2007	243	95	\$795,000	\$901,594	-3.2%	-24.0%	-4.8%	0.1%

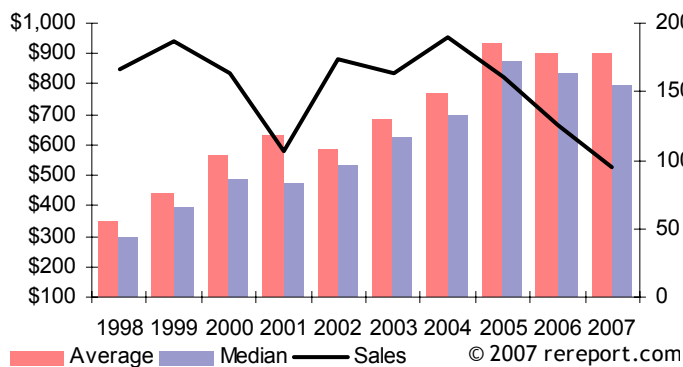
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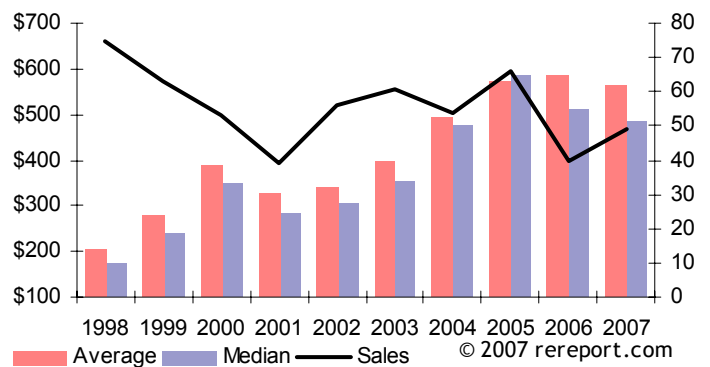
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Monterey								
(Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	101	58	\$183,000	\$180,883				
1996	91	61	\$205,000	\$211,228	-9.9%	5.2%	12.0%	16.8%
1997	80	70	\$190,500	\$218,202	-12.1%	14.8%	-7.1%	3.3%
1998	68	75	\$176,500	\$206,080	-15.0%	7.1%	-7.3%	-5.6%
1999	76	63	\$241,000	\$279,711	11.8%	-16.0%	36.5%	35.7%
2000	73	53	\$349,000	\$387,872	-3.9%	-15.9%	44.8%	38.7%
2001	61	39	\$285,000	\$327,871	-16.4%	-26.4%	-18.3%	-15.5%
2002	83	56	\$304,250	\$340,313	36.1%	43.6%	6.8%	3.8%
2003	78	61	\$356,000	\$396,408	-6.0%	8.9%	17.0%	16.5%
2004	65	54	\$475,000	\$495,110	-16.7%	-11.5%	33.4%	24.9%
2005	96	66	\$585,000	\$574,472	47.7%	22.2%	23.2%	16.0%
2006	87	40	\$510,000	\$585,877	-9.4%	-39.4%	-12.8%	2.0%
2007	143	49	\$486,000	\$563,316	64.4%	22.5%	-4.7%	-3.9%

Monterey Homes: Prices & Sales (\$000's)



Monterey Condos: Prices & Sales (\$000's)

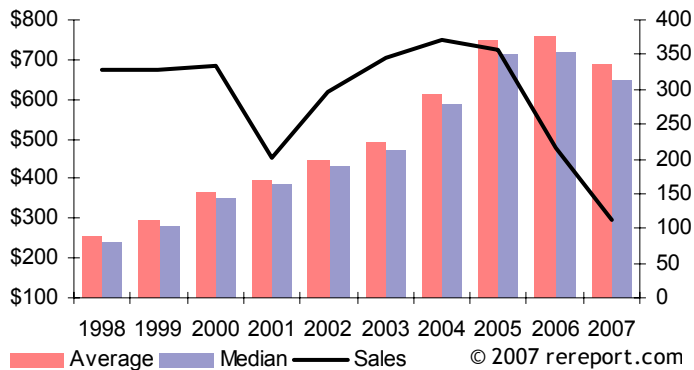


NORTH MONTEREY COUNTY STATISTICS

North Monterey County (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	615	202	\$209,500	\$218,546				
1996	558	229	\$227,000	\$228,705	-9.3%	13.4%	8.4%	4.6%
1997	497	269	\$223,000	\$227,840	-10.9%	17.5%	-1.8%	-0.4%
1998	457	328	\$242,250	\$254,920	-8.0%	21.9%	8.6%	11.9%
1999	430	327	\$279,000	\$298,355	-5.9%	-0.3%	15.2%	17.0%
2000	416	333	\$350,000	\$365,330	-3.3%	1.8%	25.4%	22.4%
2001	449	202	\$385,000	\$399,182	7.9%	-39.3%	10.0%	9.3%
2002	478	295	\$432,000	\$448,714	6.5%	46.0%	12.2%	12.4%
2003	450	345	\$475,000	\$491,072	-5.9%	16.9%	10.0%	9.4%
2004	474	372	\$590,000	\$616,071	5.3%	7.8%	24.2%	25.5%
2005	597	358	\$712,000	\$750,766	25.9%	-3.8%	20.7%	21.9%
2006	652	217	\$720,000	\$759,513	9.2%	-39.4%	1.1%	1.2%
2007	619	112	\$650,000	\$687,178	-5.1%	-48.4%	-9.7%	-9.5%

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North County Homes: Prices & Sales (\$000's)



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C.A.R.'s California Housing Market Forecast for 2008

(Continued from page 1)

if interest rates unexpectedly increase," she said

"Geographically, more affordable regions such as the Central Valley and Inland Empire will experience greater softness in the resale market because of the large number of new homes coming onto the market in recent years," said C.A.R. Vice President and Chief Economist Leslie Appleton-Young. "Higher priced regions of the state, such as the San Francisco Bay Area and parts of San Diego, Los Angeles, and Orange counties will react more to affordability constraints."

"By price-range, the highest-priced markets – those with medians over \$1 million -- will show less stress," she said. "The lower-priced markets will continue to face fallout from the subprime crisis, tighter underwriting standards, and competition from new home developments where price-cutting has been even more severe."

C.A.R. economists also projected a 23 percent decline in sales this year to 367,500 units compared with 2006, and a 3.5 percent increase in the statewide median price to \$576,000. However, the projected increase in the 2007 statewide median stands in contrast to the situation in most counties,

regions, and communities of the state, where slight to modest year-to-year percentage declines have become more prevalent and will continue next year.

Historically, the last time the sales level fell below 2007's projected 367,500 units occurred in 1995, when annual sales totaled 342,540 units. Sales last fell below 2008's 334,500-unit forecast in 1985, with 328,270 units. The last time the statewide median price fell was a 0.5 percent decline in 1996. The most recent statewide median price decline greater than 4 percent was a 4.5 percent decline in 1993.

NORTH SALINAS STATISTICS

North Salinas (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	482	215	\$153,400	\$156,764				
1996	465	239	\$149,000	\$150,564	-3.5%	11.2%	-2.9%	-4.0%
1997	386	255	\$149,000	\$160,122	-17.0%	6.7%	0.0%	6.3%
1998	413	321	\$159,900	\$171,966	7.0%	25.9%	7.3%	7.4%
1999	380	353	\$180,000	\$190,639	-8.0%	10.0%	12.6%	10.9%
2000	474	393	\$245,000	\$249,742	24.7%	11.3%	36.1%	31.0%
2001	619	375	\$292,500	\$304,015	30.6%	-4.6%	19.4%	21.7%
2002	590	512	\$315,000	\$327,286	-4.7%	36.5%	7.7%	7.7%
2003	754	664	\$378,000	\$400,345	27.8%	29.7%	20.0%	22.3%
2004	998	861	\$495,000	\$503,730	32.4%	29.7%	31.0%	25.8%
2005	1,255	793	\$600,000	\$616,072	25.8%	-7.9%	21.2%	22.3%
2006	1,401	445	\$605,000	\$624,514	11.6%	-43.9%	0.8%	1.4%
2007	1,321	194	\$535,000	\$532,876	-5.7%	-56.4%	-11.6%	-14.7%

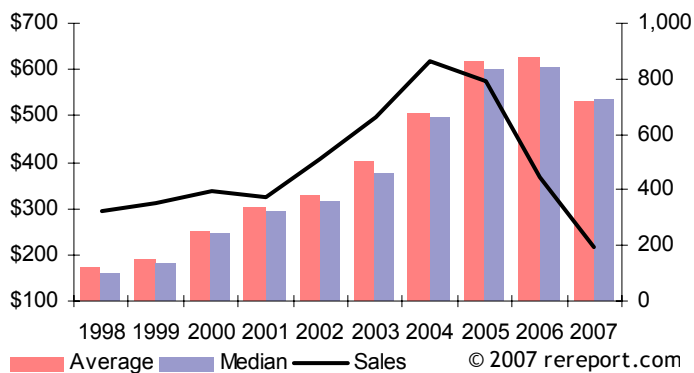
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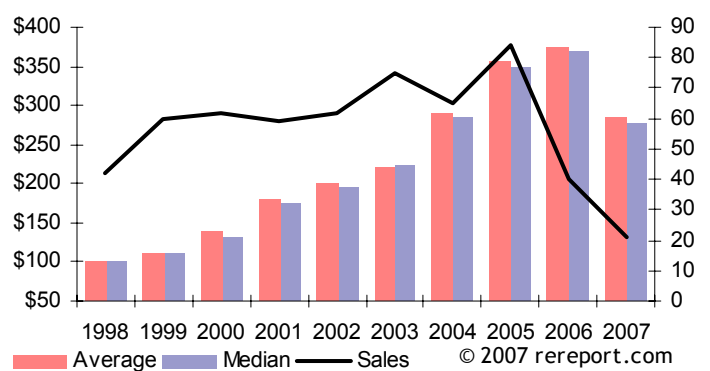
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North Salinas (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	107	28	\$106,000	\$106,764				
1996	102	27	\$105,000	\$107,140	-4.7%	-3.6%	-0.9%	0.4%
1997	63	24	\$98,750	\$101,766	-38.2%	-11.1%	-6.0%	-5.0%
1998	66	42	\$102,250	\$101,340	4.8%	75.0%	3.5%	-0.4%
1999	68	60	\$111,431	\$111,987	3.0%	42.9%	9.0%	10.5%
2000	67	62	\$132,000	\$138,926	-1.5%	3.3%	18.5%	24.1%
2001	95	59	\$175,000	\$180,453	41.8%	-4.8%	32.6%	29.9%
2002	79	62	\$196,000	\$200,257	-16.8%	5.1%	12.0%	11.0%
2003	78	75	\$223,500	\$221,053	-1.3%	21.0%	14.0%	10.4%
2004	82	65	\$285,000	\$289,514	5.1%	-13.3%	27.5%	31.0%
2005	119	84	\$350,000	\$356,397	45.1%	29.2%	22.8%	23.1%
2006	155	40	\$370,000	\$375,477	30.3%	-52.4%	5.7%	5.4%
2007	129	21	\$277,000	\$286,191	-16.8%	-47.5%	-25.1%	-23.8%

North Salinas Homes: Prices & Sales (\$000's)



North Salinas Condos: Prices & Sales (\$000's)



PEBBLE BEACH STATISTICS

Pebble Beach (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	179	74	\$506,250	\$662,472				
1996	181	101	\$535,000	\$955,887	1.1%	36.5%	5.7%	44.3%
1997	167	147	\$576,500	\$838,221	-7.7%	45.5%	7.8%	-12.3%
1998	195	135	\$750,000	\$1,183,496	16.8%	-8.2%	30.1%	41.2%
1999	169	142	\$745,000	\$1,402,178	-13.3%	5.2%	-0.7%	18.5%
2000	170	136	\$1,090,000	\$1,982,387	0.6%	-4.2%	46.3%	41.4%
2001	160	67	\$930,000	\$1,652,545	-5.9%	-50.7%	-14.7%	-16.6%
2002	168	84	\$1,006,250	\$1,749,443	5.0%	25.4%	8.2%	5.9%
2003	169	109	\$1,050,000	\$1,444,294	0.6%	29.8%	4.3%	-17.4%
2004	166	110	\$1,300,000	\$1,879,309	-1.8%	0.9%	23.8%	30.1%
2005	183	108	\$1,660,000	\$2,361,779	10.2%	-1.8%	27.7%	25.7%
2006	174	75	\$1,657,500	\$2,664,573	-4.9%	-30.6%	-0.2%	12.8%
2007	171	70	\$2,312,500	\$2,702,384	-1.7%	-6.7%	39.5%	1.4%

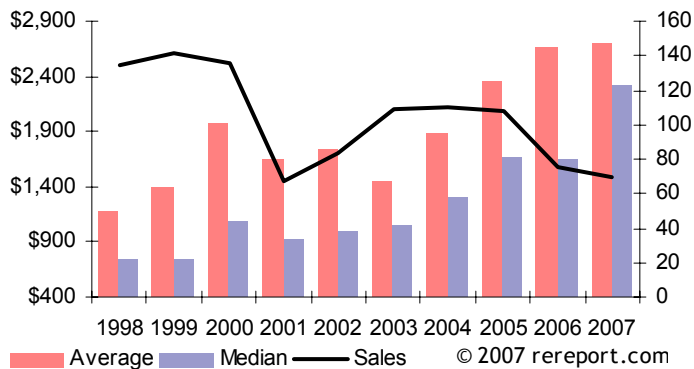
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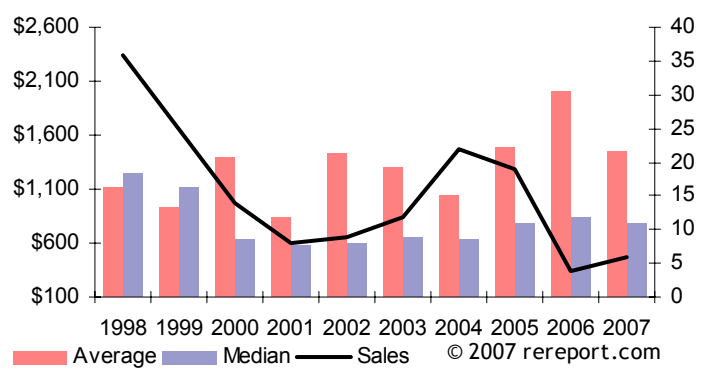
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Pebble Beach (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	16	8	\$315,000	\$642,062				
1996	17	9	\$260,000	\$530,722	6.3%	12.5%	-17.5%	-17.3%
1997	38	25	\$407,000	\$736,826	123.5%	177.8%	56.5%	38.8%
1998	38	36	\$1,242,277	\$1,111,983	0.0%	44.0%	205.2%	50.9%
1999	21	25	\$1,124,381	\$938,889	-44.7%	-30.6%	-9.5%	-15.6%
2000	19	14	\$640,000	\$1,388,478	-9.5%	-44.0%	-43.1%	47.9%
2001	16	8	\$587,500	\$842,812	-15.8%	-42.9%	-8.2%	-39.3%
2002	22	9	\$595,000	\$1,426,361	37.5%	12.5%	1.3%	69.2%
2003	26	12	\$650,000	\$1,304,083	18.2%	33.3%	9.2%	-8.6%
2004	25	22	\$640,000	\$1,043,955	-3.8%	83.3%	-1.5%	-19.9%
2005	16	19	\$780,000	\$1,482,079	-36.0%	-13.6%	21.9%	42.0%
2006	19	4	\$850,000	\$2,011,250	18.8%	-78.9%	9.0%	35.7%
2007	23	6	\$777,250	\$1,455,416	21.1%	50.0%	-8.6%	-27.6%

Pebble Beach Homes: Prices & Sales (\$000's)



Pebble Beach Condos: Prices & Sales (\$000's)



PACIFIC GROVE STATISTICS

Pacific Grove (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	243	135	\$267,000	\$294,863				
1996	239	162	\$270,000	\$301,630	-1.6%	20.0%	1.1%	2.3%
1997	197	158	\$295,000	\$321,245	-17.6%	-2.5%	9.3%	6.5%
1998	200	154	\$352,500	\$386,643	1.5%	-2.5%	19.5%	20.4%
1999	214	176	\$398,250	\$432,602	7.0%	14.3%	13.0%	11.9%
2000	227	194	\$510,000	\$575,599	6.1%	10.2%	28.1%	33.1%
2001	238	118	\$557,500	\$622,954	4.8%	-39.2%	9.3%	8.2%
2002	242	164	\$529,500	\$633,741	1.7%	39.0%	-5.0%	1.7%
2003	216	190	\$595,000	\$672,860	-10.7%	15.9%	12.4%	6.2%
2004	217	172	\$762,500	\$855,360	0.5%	-9.5%	28.2%	27.1%
2005	226	145	\$882,500	\$1,044,438	4.1%	-15.7%	15.7%	22.1%
2006	228	111	\$865,000	\$980,700	0.9%	-23.4%	-2.0%	-6.1%
2007	232	98	\$805,000	\$925,836	1.8%	-11.7%	-6.9%	-5.6%

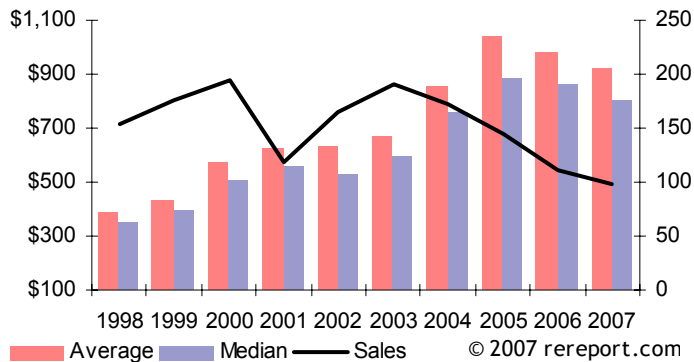
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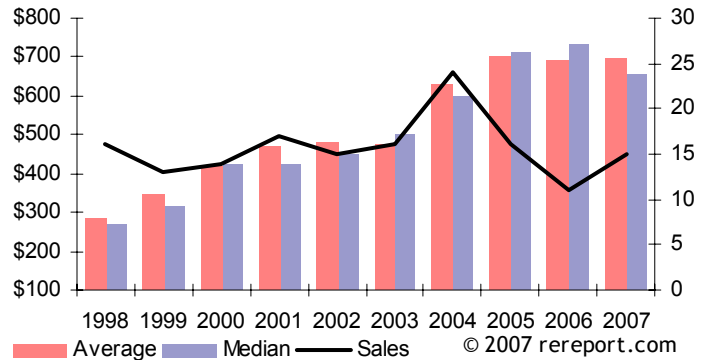
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Pacific Grove (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	23	11	\$247,500	\$257,700				
1996	30	15	\$264,000	\$252,493	30.4%	36.4%	6.7%	-2.0%
1997	22	30	\$265,250	\$266,238	-26.7%	100.0%	0.5%	5.4%
1998	12	16	\$269,750	\$283,718	-45.5%	-46.7%	1.7%	6.6%
1999	14	13	\$315,000	\$347,673	16.7%	-18.8%	16.8%	22.5%
2000	14	14	\$422,500	\$420,821	0.0%	7.7%	34.1%	21.0%
2001	25	17	\$425,000	\$472,411	78.6%	21.4%	0.6%	12.3%
2002	22	15	\$450,000	\$480,633	-12.0%	-11.8%	5.9%	1.7%
2003	19	16	\$499,500	\$476,781	-13.6%	6.7%	11.0%	-0.8%
2004	26	24	\$597,000	\$627,583	36.8%	50.0%	19.5%	31.6%
2005	20	16	\$715,000	\$702,875	-23.1%	-33.3%	19.8%	12.0%
2006	19	11	\$735,000	\$694,382	-5.0%	-31.3%	2.8%	-1.2%
2007	31	15	\$655,000	\$695,676	63.2%	36.4%	-10.9%	0.2%

Pacific Grove Homes: Prices & Sales (\$000's)



Pacific Grove Condos: Prices & Sales (\$000's)



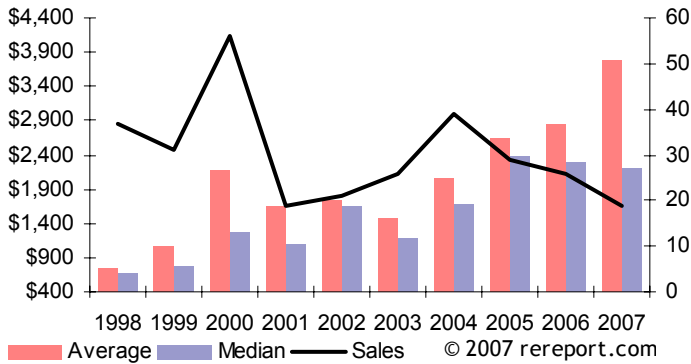
SOUTH COAST STATISTICS

South Coast (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	71	18	\$785,000	\$812,176				
1996	60	29	\$790,000	\$1,000,599	-15.5%	61.1%	0.6%	23.2%
1997	55	30	\$742,500	\$1,012,916	-8.3%	3.4%	-6.0%	1.2%
1998	73	37	\$665,000	\$748,245	32.7%	23.3%	-10.4%	-26.1%
1999	50	31	\$770,000	\$1,064,967	-31.5%	-16.2%	15.8%	42.3%
2000	73	56	\$1,290,000	\$2,186,331	46.0%	80.6%	67.5%	105.3%
2001	56	19	\$1,100,000	\$1,664,315	-23.3%	-66.1%	-14.7%	-23.9%
2002	56	21	\$1,660,000	\$1,757,309	0.0%	10.5%	50.9%	5.6%
2003	65	26	\$1,175,000	\$1,473,654	16.1%	23.8%	-29.2%	-16.1%
2004	75	39	\$1,675,000	\$2,052,559	15.4%	50.0%	42.6%	39.3%
2005	75	29	\$2,400,000	\$2,639,483	0.0%	-25.6%	43.3%	28.6%
2006	70	26	\$2,300,000	\$2,843,397	-6.7%	-10.3%	-4.2%	7.7%
2007	57	19	\$2,215,000	\$3,789,276	-18.6%	-26.9%	-3.7%	33.3%

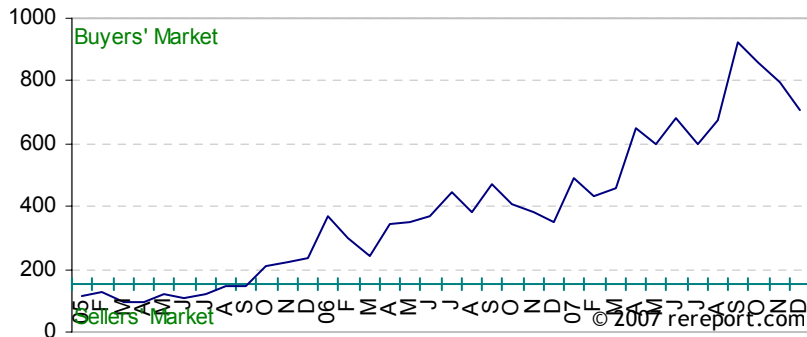
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South Coast Homes: Prices & Sales (\$000's)



Days of Inventory: Single-Family Homes



SEASIDE STATISTICS

Seaside (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	239	140	\$146,000	\$144,570				
1996	207	123	\$143,800	\$143,991	-13.4%	-12.1%	-1.5%	-0.4%
1997	232	131	\$145,000	\$151,068	12.1%	6.5%	0.8%	4.9%
1998	212	179	\$160,000	\$164,014	-8.6%	36.6%	10.3%	8.6%
1999	198	163	\$185,000	\$195,465	-6.6%	-8.9%	15.6%	19.2%
2000	227	151	\$255,779	\$267,099	14.6%	-7.4%	38.3%	36.6%
2001	240	153	\$317,000	\$331,396	5.7%	1.3%	23.9%	24.1%
2002	241	196	\$339,000	\$348,812	0.4%	28.1%	6.9%	5.3%
2003	228	206	\$388,750	\$397,857	-5.4%	5.1%	14.7%	14.1%
2004	264	212	\$549,000	\$563,487	15.8%	2.9%	41.2%	41.6%
2005	374	224	\$660,000	\$695,362	41.7%	5.7%	20.2%	23.4%
2006	363	139	\$670,000	\$693,709	-2.9%	-37.9%	1.5%	-0.2%
2007	430	88	\$619,000	\$636,277	18.5%	-36.7%	-7.6%	-8.3%

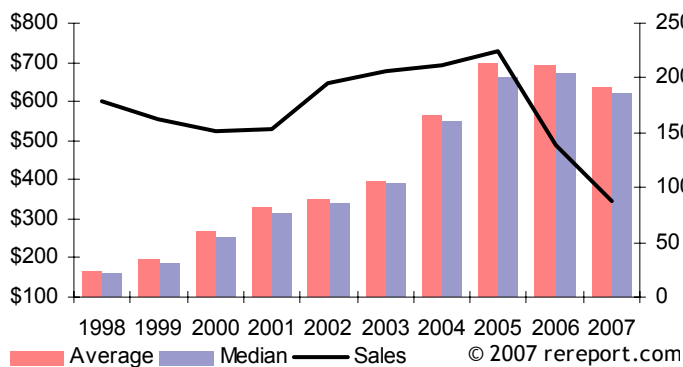
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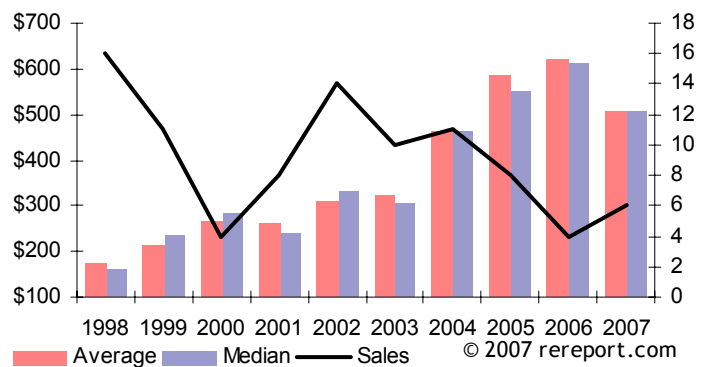
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Seaside (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	21	11	\$176,000	\$164,577				
1996	16	8	\$175,000	\$160,437	-23.8%	-27.3%	-0.6%	-2.5%
1997	11	9	\$192,500	\$174,322	-31.3%	12.5%	10.0%	8.7%
1998	13	16	\$160,450	\$176,043	18.2%	77.8%	-16.6%	1.0%
1999	12	11	\$237,500	\$211,727	-7.7%	-31.3%	48.0%	20.3%
2000	7	4	\$282,500	\$267,625	-41.7%	-63.6%	18.9%	26.4%
2001	15	8	\$238,500	\$261,312	114.3%	100.0%	-15.6%	-2.4%
2002	12	14	\$332,000	\$310,428	-20.0%	75.0%	39.2%	18.8%
2003	9	10	\$306,000	\$322,200	-25.0%	-28.6%	-7.8%	3.8%
2004	13	11	\$465,000	\$462,719	44.4%	10.0%	52.0%	43.6%
2005	20	8	\$550,000	\$587,250	53.8%	-27.3%	18.3%	26.9%
2006	13	4	\$614,500	\$621,625	-35.0%	-50.0%	11.7%	5.9%
2007	16	6	\$506,500	\$509,333	23.1%	50.0%	-17.6%	-18.1%

Seaside Homes: Prices & Sales (\$000's)



Seaside Condos: Prices & Sales (\$000's)



SALINAS/MONTEREY HIGHWAY STATISTICS

Salinas/Monterey Highway								
(Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	266	92	\$320,000	\$372,506				
1996	234	108	\$317,000	\$366,113	-12.0%	17.4%	-0.9%	-1.7%
1997	259	149	\$369,000	\$426,239	10.7%	38.0%	16.4%	16.4%
1998	247	183	\$371,500	\$413,416	-4.6%	22.8%	0.7%	-3.0%
1999	208	190	\$426,500	\$493,024	-15.8%	3.8%	14.8%	19.3%
2000	212	167	\$510,000	\$596,750	1.9%	-12.1%	19.6%	21.0%
2001	291	153	\$540,000	\$793,398	37.3%	-8.4%	5.9%	33.0%
2002	313	212	\$650,000	\$849,199	7.6%	38.6%	20.4%	7.0%
2003	334	218	\$732,500	\$857,643	6.7%	2.8%	12.7%	1.0%
2004	287	229	\$825,000	\$925,293	-14.1%	5.0%	12.6%	7.9%
2005	344	223	\$1,002,000	\$1,250,879	19.9%	-2.6%	21.5%	35.2%
2006	348	137	\$925,000	\$1,169,105	1.2%	-38.6%	-7.7%	-6.5%
2007	333	118	\$932,500	\$1,171,163	-4.3%	-13.9%	0.8%	0.2%

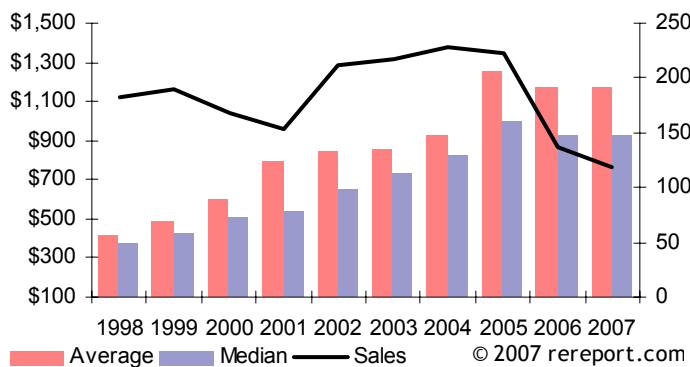
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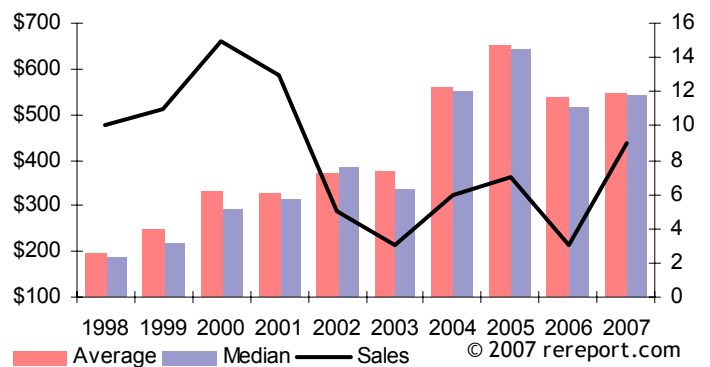
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Salinas/Monterey Highway								
(Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	24	12	\$260,000	\$264,037				
1996	22	11	\$171,500	\$237,177	-8.3%	-8.3%	-34.0%	-10.2%
1997	14	15	\$180,000	\$206,324	-36.4%	36.4%	5.0%	-13.0%
1998	9	10	\$185,450	\$197,935	-35.7%	-33.3%	3.0%	-4.1%
1999	13	11	\$219,600	\$246,772	44.4%	10.0%	18.4%	24.7%
2000	19	15	\$291,000	\$332,066	46.2%	36.4%	32.5%	34.6%
2001	15	13	\$315,000	\$329,096	-21.1%	-13.3%	8.2%	-0.9%
2002	7	5	\$384,000	\$373,680	-53.3%	-61.5%	21.9%	13.5%
2003	2	3	\$335,000	\$374,833	-71.4%	-40.0%	-12.8%	0.3%
2004	7	6	\$550,000	\$557,833	250.0%	100.0%	64.2%	48.8%
2005	7	7	\$645,000	\$650,486	0.0%	16.7%	17.3%	16.6%
2006	20	3	\$515,000	\$538,333	185.7%	-57.1%	-20.2%	-17.2%
2007	21	9	\$541,000	\$545,833	5.0%	200.0%	5.0%	1.4%

Salinas/Monterey Hwy Homes: Prices & Sales



Salinas/Monterey Hwy Condos: Prices & Sales



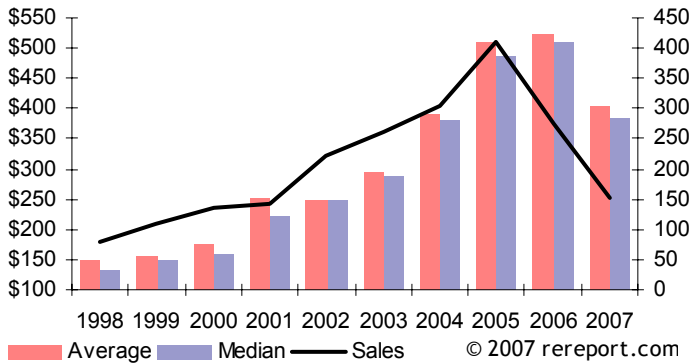
SOUTH MONTEREY COUNTY STATISTICS

South Monterey County (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	147	36	\$129,900	\$129,416				
1996	186	56	\$137,000	\$138,762	26.5%	55.6%	5.5%	7.2%
1997	179	69	\$134,900	\$140,984	-3.8%	23.2%	-1.5%	1.6%
1998	153	81	\$134,500	\$150,197	-14.5%	17.4%	-0.3%	6.5%
1999	174	109	\$149,000	\$156,865	13.7%	34.6%	10.8%	4.4%
2000	155	136	\$160,950	\$177,056	-10.9%	24.8%	8.0%	12.9%
2001	272	142	\$221,500	\$253,159	75.5%	4.4%	37.6%	43.0%
2002	288	222	\$250,000	\$249,031	5.9%	56.3%	12.9%	-1.6%
2003	316	261	\$290,000	\$293,600	9.7%	17.6%	16.0%	17.9%
2004	387	306	\$380,000	\$389,607	22.5%	17.2%	31.0%	32.7%
2005	749	411	\$487,800	\$509,692	93.5%	34.3%	28.4%	30.8%
2006	1,025	275	\$509,000	\$524,261	36.8%	-33.1%	4.3%	2.9%
2007	1,066	152	\$385,000	\$402,840	4.0%	-44.7%	-24.4%	-23.2%

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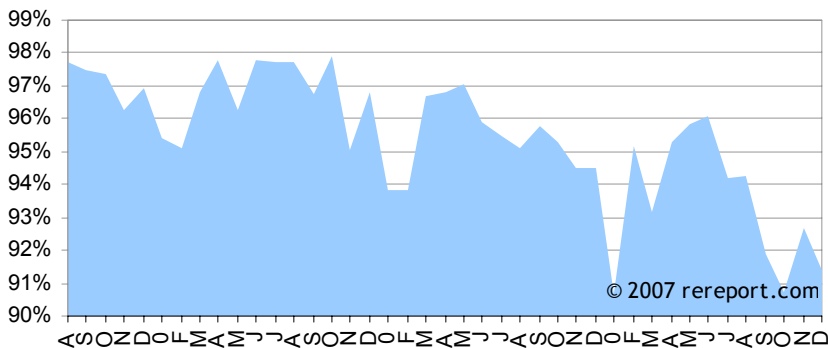
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South County Homes: Prices & Sales (\$000's)



Monterey County: Single-Family Homes

Sales Price/Listing Price Ratio



SOUTH SALINAS STATISTICS

South Salinas (Single Family Homes)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	351	175	\$175,000	\$177,954				
1996	329	168	\$175,000	\$179,786	-6.3%	-4.0%	0.0%	1.0%
1997	293	212	\$174,950	\$182,578	-10.9%	26.2%	0.0%	1.6%
1998	288	238	\$182,250	\$193,536	-1.7%	12.3%	4.2%	6.0%
1999	268	231	\$225,000	\$224,451	-6.9%	-2.9%	23.5%	16.0%
2000	279	246	\$259,950	\$268,745	4.1%	6.5%	15.5%	19.7%
2001	340	227	\$308,000	\$318,449	21.9%	-7.7%	18.5%	18.5%
2002	306	279	\$328,000	\$336,188	-10.0%	22.9%	6.5%	5.6%
2003	327	260	\$389,500	\$404,226	6.9%	-6.8%	18.8%	20.2%
2004	373	304	\$485,000	\$495,035	14.1%	16.9%	24.5%	22.5%
2005	554	343	\$590,000	\$606,358	48.5%	12.8%	21.6%	22.5%
2006	529	192	\$597,000	\$595,739	-4.5%	-44.0%	1.2%	-1.8%
2007	460	131	\$540,000	\$555,837	-13.0%	-31.8%	-9.5%	-6.7%

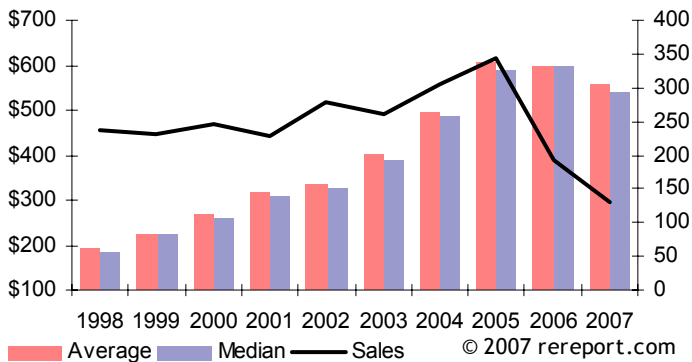
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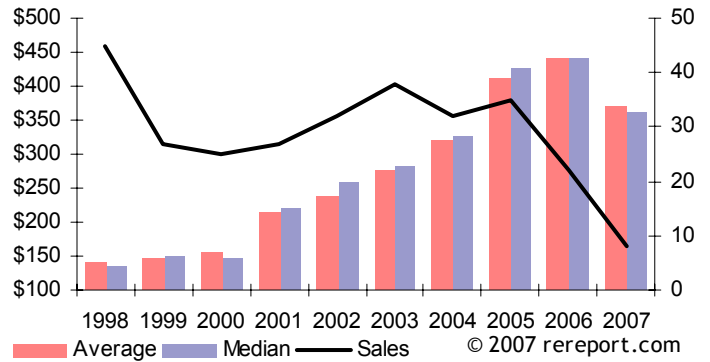
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South Salinas (Townhomes/Condominiums)								
Year	Units		Prices		% Change from year before			
	Listed	Sold	Median	Average	Listed	Sold	Med	Ave
1995	51	13	\$144,000	\$136,169				
1996	37	22	\$131,000	\$133,438	-27.5%	69.2%	-9.0%	-2.0%
1997	44	22	\$140,000	\$133,850	18.9%	0.0%	6.9%	0.3%
1998	48	45	\$135,000	\$140,576	9.1%	104.5%	-3.6%	5.0%
1999	23	27	\$149,900	\$146,500	-52.1%	-40.0%	11.0%	4.2%
2000	25	25	\$147,000	\$154,664	8.7%	-7.4%	-1.9%	5.6%
2001	44	27	\$220,000	\$213,885	76.0%	8.0%	49.7%	38.3%
2002	39	32	\$258,750	\$239,375	-11.4%	18.5%	17.6%	11.9%
2003	39	38	\$281,450	\$275,861	0.0%	18.8%	8.8%	15.2%
2004	33	32	\$327,000	\$321,063	-15.4%	-15.8%	16.2%	16.4%
2005	50	35	\$425,000	\$411,666	51.5%	9.4%	30.0%	28.2%
2006	72	22	\$440,000	\$440,591	44.0%	-37.1%	3.5%	7.0%
2007	43	8	\$362,500	\$369,250	-40.3%	-63.6%	-17.6%	-16.2%

South Salinas Homes: Prices & Sales (\$000's)



South Salinas Condos: Prices & Sales (\$000's)



THE REAL ESTATE REPORT

MONTEREY COUNTY



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Days of Inventory: Single-Family Homes

