

MARKET ACTION



A Publication of RMLS™, The Source for Real Estate Statistics in Your Community

RESIDENTIAL REVIEW: Metro Portland, Oregon

November 2006 Reporting Period

November Residential Highlights

With only a month left in 2006, we can look back and see a pattern of increased new listings with fewer sales and accepted offers when compared with 2005.

This November, with its shorter days and blustery weather, appears to be following the same trend.

When comparing November 2006 to November 2005, the number of new listings increased 8.5%. However, the number of closed sales dropped 17.5%. Further, pending sales decreased 11.5%.

As a result, the 10,965 active residential listings in the Portland Metro area at month's end would last approximately 5.1 months at the current rate of sales. See tables to right and below.

Year-To-Date Trends

New listings increased 14.4% when comparing January-November 2006 with January-November 2005. However, pending sales decreased 14.2% and closed sales fell 13.2%. See table below.

Compared to January-November 2004, closed and pending sales fell 1% (30,102 v. 30,343) and 4% (31,155 v. 32,382), respectively. On the other hand, new listings increased 21.6% (52,907 v. 43,493).

Appreciation

Comparing the average sale price of the 12 months ending in November 2006 to the 12 previous, the average sale price appreciated 14.4% (\$320,200 v. \$279,900). Using the same date range, median sale price increased 14.9% (\$270,000 v. \$234,900).

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Inventory in Months

(Active Listings / Closed Sales)

	2004	2005	2006
January	6.1	3.4	3.2
February	4.8	3.0	2.7
March	3.4	1.8	2.0
April	3.0	1.8	2.4
May	2.8	1.6	2.3
June	2.4	1.5	2.6
July	2.5	1.7	3.5
August	2.7	1.6	3.6
September	2.8	1.9	4.5
October	2.7	2.2	4.6
November	2.9	2.2	5.1
December	2.4	2.1	

Residential Market Highlights

Metro Portland, Oregon		New Listings	Pending Sales	Closed Sales	Average Sale Price	Median Sale Price	Average Market Time*
2006	November	3,476	2,249	2,163	322,400	278,000	51
	Year-to-Date	52,907	31,155	30,102	322,500	270,000	42
2005	November	3,203	2,541	2,623	299,400	252,500	38
	Year-to-Date	46,261	36,294	34,668	282,000	235,000	43

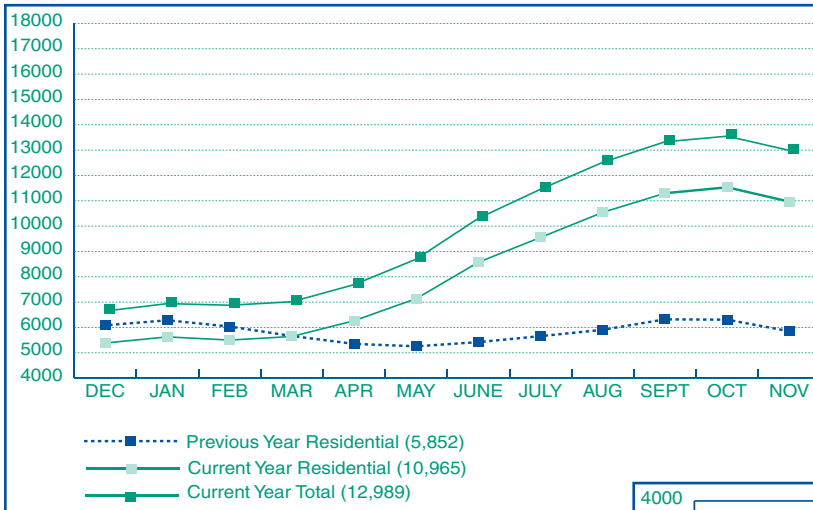
AREA REPORT • 11/2006

Metro Portland & Adjacent Regions, Oregon

		RESIDENTIAL															COMMERCIAL		LAND		MULTIFAMILY		
		Current Month									Year-To-Date						Appreciation³	Year-To-Date		Year-To-Date		Year-To-Date	
		Active Listings	New Listings	Expired/ Canceled Listings	Pending Sales	Pending Sales 2006 v. 2005²	Closed Sales	Average Sale Price	Average Market Time¹	New Listings	Pending Sales	Pending Sales 2006 v. 2005²	Closed Sales	Average Sale Price	Median Sale Price	Closed Sales		Average Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price	
141	North Portland	357	142	93	117	15.8%	114	245,000	37	2,455	1,564	5.3%	1,445	244,600	234,900	18.4%	10	361,800	43	151,200	59	362,500	
142	Northeast Portland	876	311	179	222	-17.8%	223	291,000	43	5,005	2,987	-16.6%	2,890	303,000	265,000	15.8%	29	446,000	55	248,000	132	436,800	
143	Southeast Portland	1,238	512	279	327	-7.9%	273	267,600	45	7,036	4,230	-11.8%	4,112	265,600	234,000	15.4%	54	402,700	133	189,000	272	439,400	
144	Gresham/ Troutdale	809	244	119	133	-34.5%	150	270,200	58	3,469	2,016	-28.1%	2,045	263,500	247,000	14.4%	19	780,800	87	480,500	95	335,900	
145	Milwaukie/ Clackamas	906	222	187	132	-25.4%	147	365,600	63	4,047	2,127	-15.6%	2,128	353,800	307,500	20.5%	22	558,300	185	412,300	46	330,400	
146	Oregon City/ Canby	665	242	115	109	-15.5%	98	330,500	64	2,688	1,426	-13.1%	1,401	323,100	285,000	16.1%	25	408,700	101	437,900	33	437,000	
147	Lake Oswego/West Linn	715	190	147	97	-4.0%	115	480,400	64	3,021	1,534	-15.5%	1,462	533,000	449,900	18.2%	3	841,700	38	547,600	9	401,800	
148	West Portland	1,456	396	229	245	9.9%	189	441,800	55	6,323	3,555	5.5%	2,908	450,800	376,000	10.4%	16	543,200	82	292,700	42	526,200	
149	Northwest Washington County	474	134	57	104	-1.0%	94	381,400	52	2,109	1,219	-19.8%	1,237	401,600	363,000	9.0%	3	380,000	46	414,000	15	346,500	
150	Beaverton/Aloha	917	279	170	250	-6.4%	230	276,900	40	5,098	3,230	-15.6%	3,199	278,400	251,000	14.0%	20	380,900	43	488,500	59	401,800	
151	Tigard/Wilsonville	936	296	175	168	-15.6%	192	371,600	54	4,378	2,572	-20.2%	2,605	356,000	320,300	10.4%	10	507,300	43	422,600	28	417,200	
152	Hillsboro/ Forest Grove	699	235	124	159	-18.5%	162	303,300	43	3,448	2,112	-20.6%	2,064	280,700	258,000	15.5%	29	437,900	62	278,400	69	299,500	
153	Mt. Hood: Govt. Camp/Wemme	60	26	11	25	8.7%	16	301,000	76	289	207	-18.2%	240	274,200	251,900	24.0%	4	192,000	43	125,100	0	N/A	
155	Columbia County	286	83	37	68	-15.0%	52	235,900	69	1,369	906	-19.9%	889	227,500	217,500	15.0%	17	278,200	125	129,200	25	239,300	
156	Yamhill County	571	164	57	93	-17.7%	108	269,100	61	2,172	1,470	-11.7%	1,477	263,200	229,000	19.6%	19	257,400	120	221,300	42	369,500	

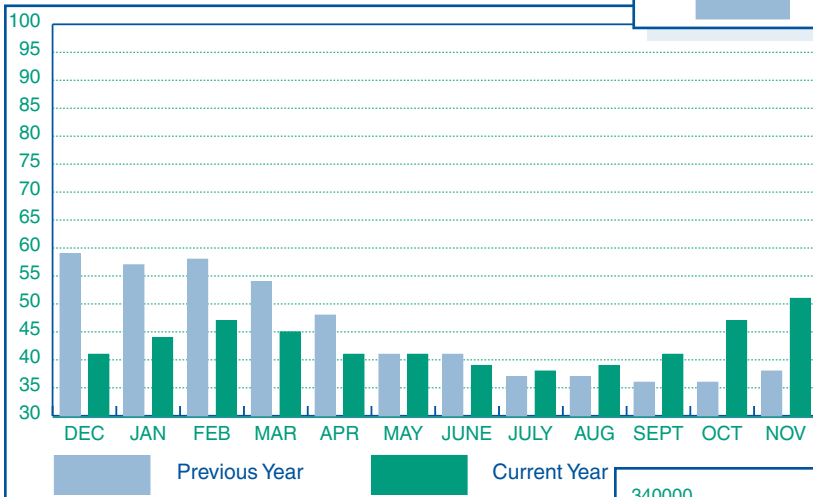
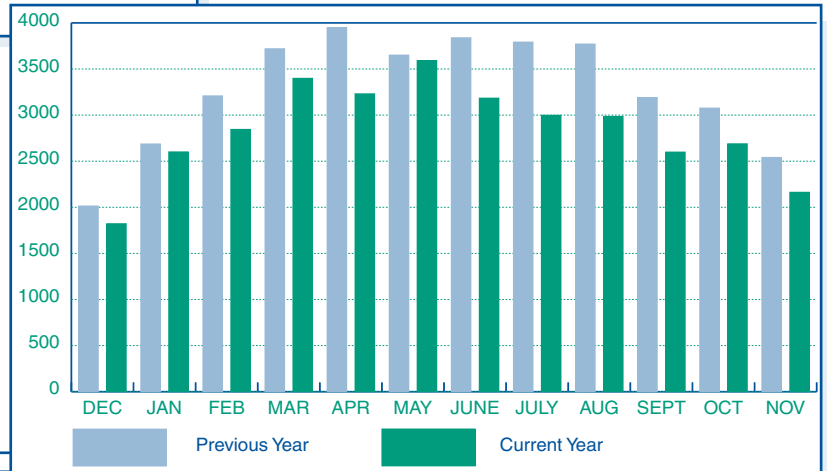
170-172, 210	Marion/ Polk Counties	783	155	98	81	-30.2%	88	250,000	88	2,303	1,269	1.5%	1,268	232,700	206,000	16.2%	17	199,100	88	122,300	28	318,500
180-200	North Coastal Counties	511	74	59	51	27.5%	61	311,300	82	1,391	728	6.0%	687	336,600	260,000	20.1%	12	409,600	208	179,200	14	417,800

Market Action



PENDING SALES Metro Portland, Oregon

This graph represents monthly accepted offers in the Portland, Oregon metropolitan area over the past two years.

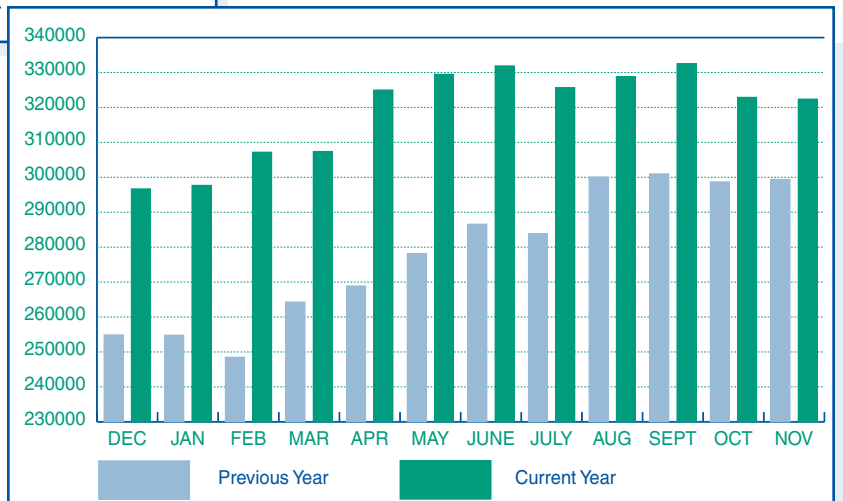


DAYS ON MARKET Metro Portland, Oregon

This graph shows average days on market for sales in the Portland, Oregon metropolitan area. (See footnote on page 1.)

AVERAGE SALE PRICE Metro Portland, Oregon

This graph represents the average sale price for all homes sold in the Portland, Oregon metropolitan area.

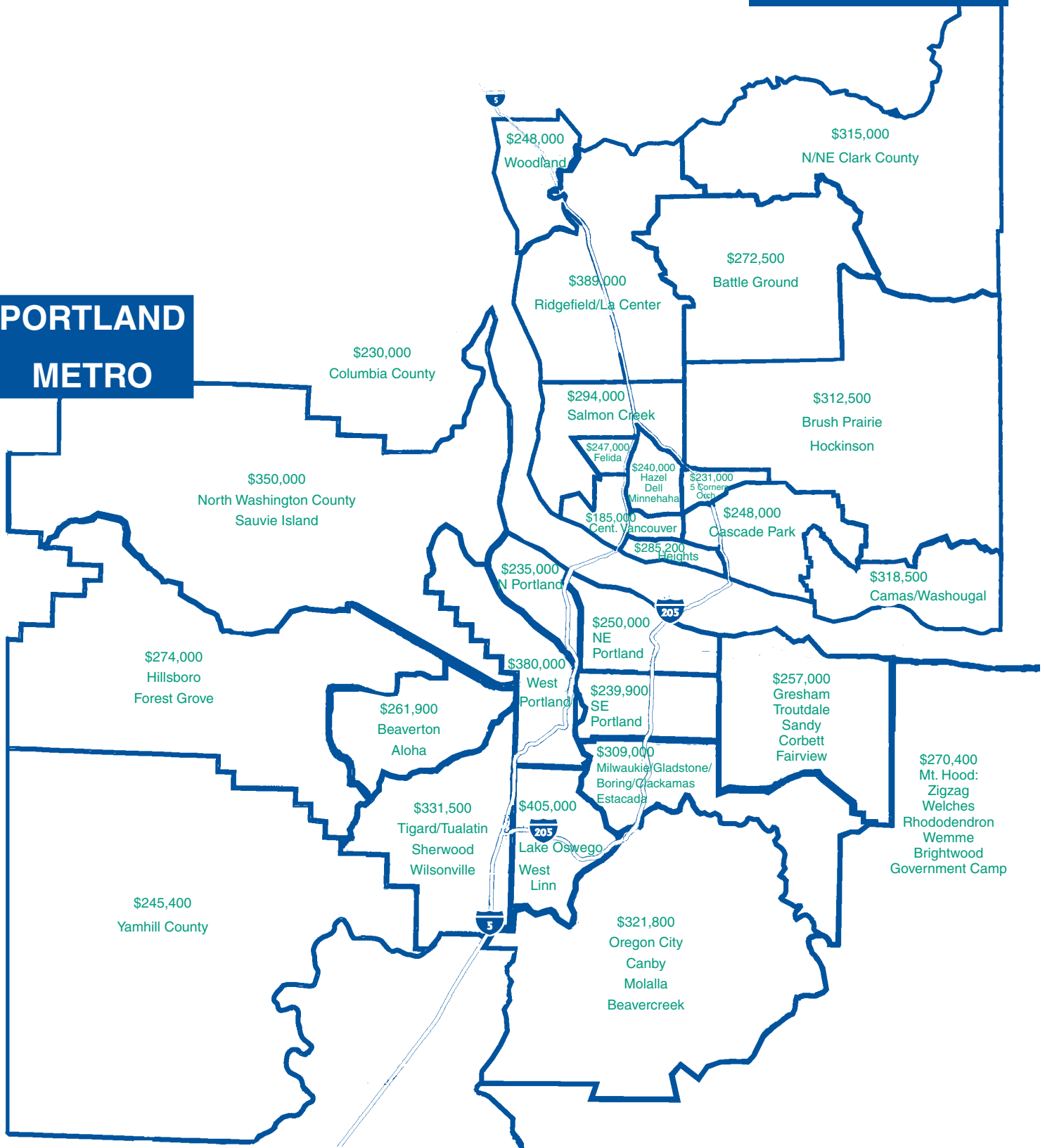


MEDIAN SALE PRICE

November 2006

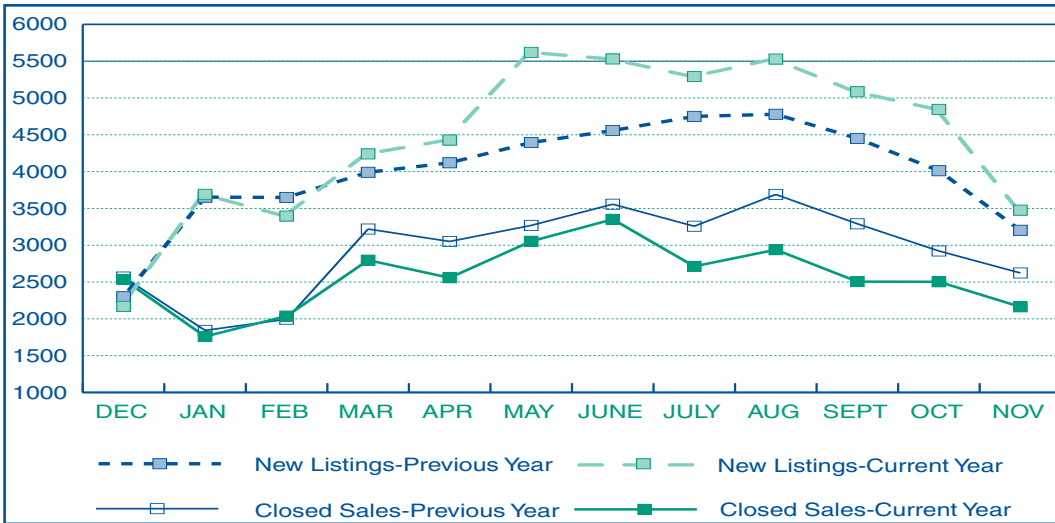
SW
WASHINGTON

PORTLAND
METRO



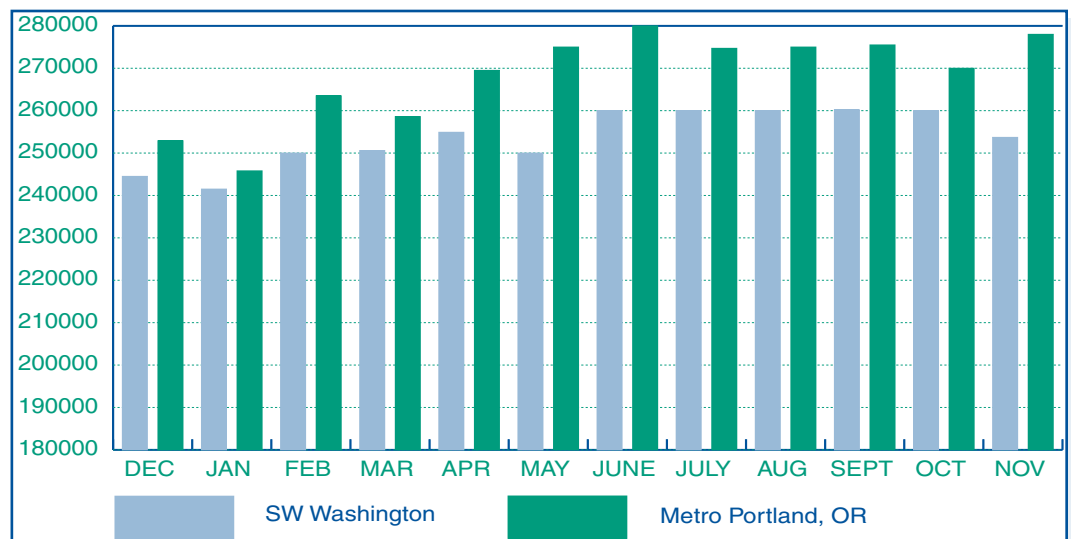
PORTLAND, OR NEW LISTINGS & CLOSED SALES

This graph shows the new residential listings and closed sales over the past 24 months in the greater Portland, Oregon metro area.



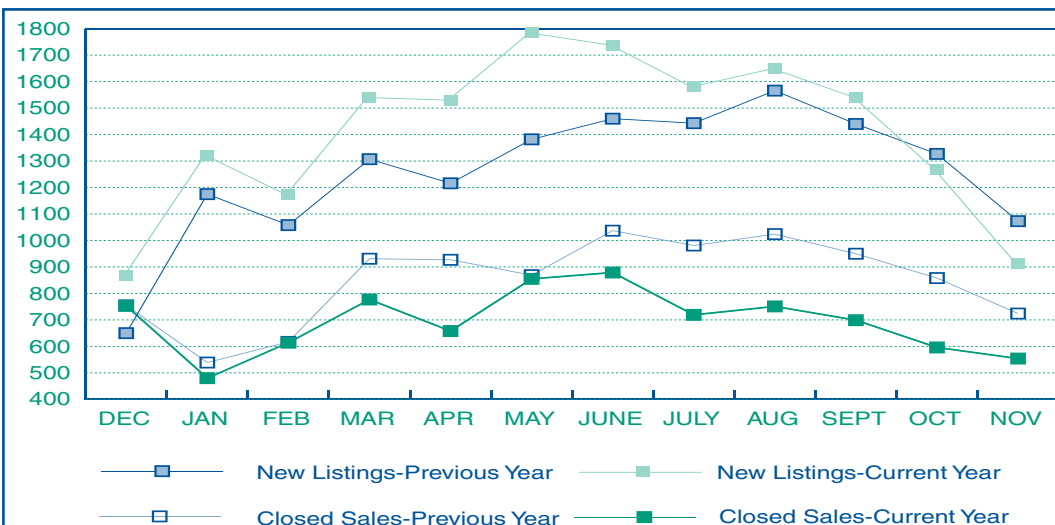
PORTLAND, OR & SOUTHWEST WA MEDIAN SALE PRICE

This graph shows the median sale price over the past 12 months in the greater Portland, Oregon metro area and Southwest Washington.



SOUTHWEST WA NEW LISTINGS & CLOSED SALES

This graph shows the new residential listings and closed sales over the past 24 months in Southwest Washington.





SW Washington



RESIDENTIAL REVIEW: Southwest Washington

November 2006 Reporting Period

Residential Market Highlights

Southwest Washington		New Listings	Pending Sales	Closed Sales	Average Sale Price	Median Sale Price	Average Market Time*
2006	November	913	549	554	299,700	253,700	73
	Year-to-Date	15,351	7,795	7,658	292,600	255,900	58
2005	November	1,073	N/A	724	282,300	241,900	47
	Year-to-Date	13,577	N/A	9,458	258,800	224,000	44

We are pleased to announce that we have added Pacific County to the Southwest Washington Area Report and Residential Market Highlights. As such we have re-run as many of the reports as possible to get comparable data. However, the pending sales reports for 2005 were unreliable so they have not been included. Individual county data is available on page 7.

November Residential Highlights

The number of new listings is down 14.9% when comparing November 2006 to November 2005 for Clark, Cowlitz and Pacific Counties combined. Further, closed sale fell 23.5%. (See table above.)

Year-To-Date Trends

Comparing market activity through November 2006 to the same time period in 2005, new listings were up 13.1%. Meanwhile, closed sales were down 19%.

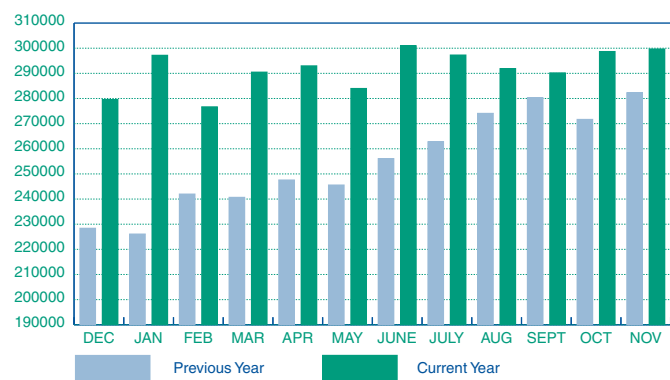
Appreciation

Comparing the 12 months ending with November 2006 to the 12 immediately prior, average sale price climbed 13.6% (\$291,400 v. \$256,600). Median sale price increased 15.6% (\$255,000 v. \$220,500).

Clark Co. Inventory in Months

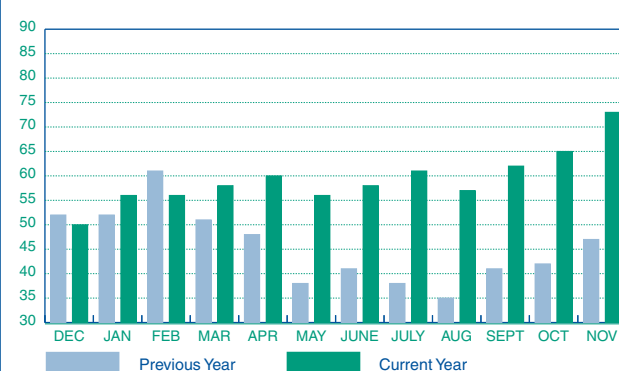
(Active Listings / Closed Sales)	2004	2005	2006
January	4.9	3.2	5.3
February	4.4	2.7	4.5
March	2.7	1.8	3.8
April	2.7	1.8	4.8
May	2.5	2.0	4.2
June	2.1	1.7	4.7
July	2.3	2.0	6.1
August	2.3	2.1	5.9
September	2.4	2.6	6.4
October	2.5	3.0	7.2
November	2.5	3.7	7.0
December	2.3	3.2	

AVERAGE SALE PRICE - Southwest WA



This graph represents the average sale price for all homes sold in Southwest Washington.

DAYS ON MARKET - Southwest WA



This graph shows average days on market for Southwest Washington properties from listing to accepted offer.

Market Action

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		RESIDENTIAL															COMMERCIAL		LAND		MULTIFAMILY	
		Current Month								Year-To-Date							Year-To-Date		Year-To-Date		Year-To-Date	
		Active Listings	New Listings	Expired/ Canceled Listings	Pending Sales	Pending Sales 2006 v. 2005²	Closed Sales	Average Sale Price	Average Market Time¹	New Listings	Pending Sales	Pending Sales 2006 v. 2005²	Closed Sales	Average Sale Price	Median Sale Price	Appreciation³	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price
11	Downtown Vancouver	87	19	13	9	-47.6%	11	231,400	47	337	188	-34.5%	190	225,500	199,800	18.8%	7	333,100	3	216,800	21	279,500
12	NW Heights	88	26	13	17	-25.0%	21	176,900	58	437	294	-16.2%	303	180,500	174,900	16.9%	3	356,200	9	120,300	42	241,600
13	SW Heights	52	15	4	9	250.0%	7	321,600	69	194	115	6.5%	113	335,600	262,200	13.7%	2	275,000	0	N/A	2	227,500
14	Lincoln/Hazel Dell	51	20	12	7	16.7%	7	205,800	54	230	125	-14.4%	124	250,200	231,200	15.1%	1	650,000	6	528,200	1	199,900
15	E Hazel Dell	173	52	34	31	30.0%	39	231,600	79	736	405	-14.9%	369	240,600	235,000	14.9%	9	209,400	12	522,700	3	313,300
20	NE Heights	84	23	8	23	-53.3%	7	222,300	43	360	224	-20.6%	206	242,700	225,000	23.0%	2	300,000	3	336,000	7	279,500
21	Orchards	219	56	29	41	-16.7%	30	245,400	55	876	445	3.0%	428	258,200	246,000	23.8%	1	220,000	12	911,700	4	335,900
22	Evergreen	248	75	45	35	-37.1%	44	269,700	82	1,114	656	-26.2%	673	234,200	225,000	12.0%	2	416,500	7	823,100	27	275,700
23	E Heights	56	14	9	9	87.5%	15	486,900	117	231	134	-31.6%	129	306,600	219,500	13.5%	1	193,000	2	655,000	2	252,300
24	Cascade Park	69	23	17	13	-29.6%	19	364,700	96	362	236	-18.6%	243	287,400	260,000	5.4%	5	319,100	3	285,000	14	304,200
25	Five Corners	103	35	23	25	-47.2%	19	233,900	70	552	353	-16.4%	353	237,000	229,000	14.9%	1	687,000	5	288,000	2	191,200
26	E Orchards	121	18	17	14	5.9%	18	278,100	56	512	270	-28.4%	269	311,800	295,000	11.9%	0	N/A	3	216,700	0	N/A
27	Fisher's Landing	116	29	28	21	-11.5%	23	306,900	45	566	313	-24.8%	298	296,700	289,900	6.6%	0	N/A	8	298,000	4	383,800
31	SE County	33	12	2	3	-40.0%	3	294,000	79	97	50	-21.9%	50	427,600	380,000	8.5%	0	N/A	13	325,200	0	N/A
32	Camas City	318	52	44	39	-7.3%	38	388,800	63	1,173	529	-12.6%	521	427,400	359,000	13.8%	3	146,700	25	274,400	13	272,300
33	Washougal	309	63	48	40	-36.8%	24	342,200	88	958	399	-12.1%	391	341,300	315,900	9.7%	4	232,900	119	167,400	10	323,400
41	N Hazel Dell	118	24	17	14	25.0%	25	270,300	64	454	249	-28.0%	245	298,900	264,400	13.1%	1	125,000	1	125,000	1	1,153,800
42	S Salmon Creek	142	46	33	21	-19.2%	21	260,200	52	535	250	-38.4%	242	275,300	269,000	11.8%	3	205,500	21	307,400	0	N/A
43	N Felida	156	41	32	25	20.0%	30	336,800	84	684	369	-7.5%	368	333,200	303,000	1.8%	1	425,000	4	185,000	1	215,200
44	N Salmon Creek	177	37	22	22	12.5%	18	342,100	67	608	239	-15.5%	222	337,400	287,800	13.9%	1	865,000	9	666,400	0	N/A
50	Ridgefield	162	21	24	14	-20.0%	4	348,400	68	460	116	-4.1%	121	351,600	324,400	17.7%	2	260,000	11	1,128,500	0	N/A
51	W of I-5 County	29	8	6	1	33.3%	4	755,000	93	89	36	-20.0%	34	546,900	460,000	14.0%	0	N/A	10	316,900	0	N/A
52	NW E of I-5 County	49	8	4	0	-20.0%	4	396,200	75	153	67	-45.1%	72	409,600	363,800	4.1%	0	N/A	20	308,400	0	N/A
61	Battleground	212	48	33	29	-13.3%	26	277,800	71	861	420	-26.8%	426	303,000	266,800	15.4%	4	395,100	17	369,100	4	325,000
62	Brush Prairie	190	36	36	17	-4.2%	23	371,500	84	616	288	-11.9%	293	411,900	351,500	17.0%	4	367,700	47	347,700	1	330,000
63	East County	5	0	0	0	N/A	0	N/A	0	13	4	-20.0%	4	421,200	417,400	31.5%	0	N/A	0	N/A	0	N/A
64	Central County	19	3	3	5	400.0%	5	734,000	62	68	31	-32.6%	28	468,900	417,500	29.7%	0	N/A	5	222,300	0	N/A
65	Mid-Central County	23	6	0	3	50.0%	6	489,100	61	70	37	-43.1%	39	403,700	367,000	12.6%	0	N/A	11	260,100	0	N/A
66	Yacolt	37	7	6	3	25.0%	5	273,300	110	130	67	-9.5%	69	310,200	300,000	19.7%	0	N/A	10	211,400	0	N/A
70	La Center	95	8	12	7	100.0%	4	384,100	56	269	103	17.0%	104	332,600	323,700	13.6%	2	187,100	5	246,600	0	N/A
71	N Central	27	3	2	7	500.0%	6	309,200	72	75	30	-14.3%	26	321,700	322,500	9.5%	0	N/A	8	227,900	0	N/A
72	NE Corner	22	2	1	2	-100.0%	0	N/A	N/A	46	17	-58.5%	17	259,800	249,900	17.8%	0	N/A	5	186,400	0	N/A
	Clark County Total	3,590	830	577	506	-12.0%	506	308,300	71	13,866	7,059	-19.5%	6,970	300,300	260,000	13.4%	59	304,400	414	324,400	159	281,800
80	Woodland City	28	12	5	7	-80.0%	1	232,000	36	108	67	-69.3%	60	284,400	227,000	30.9%	4	454,500	4	528,000	0	N/A
81	Woodland Area	40	6	5	4	-25.0%	3	402,300	125	102	48	-55.1%	49	314,900	272,500	7.4%	1	269,300	40	161,000	0	N/A
82	Cowlitz County	185	38	17	19	-64.8%	19	198,500	58	688	346	-53.8%	333	207,100	177,000	16.3%	2	142,500	108	105,300	14	165,400
	Cowlitz County Total	253	56	27	30	-52.4%	23	226,600	66	898	461	-57.1%	442	229,600	195,500	15.3%	7	338,900	152	131,100	14	165,400
87	Pacific County	234	27	24	13	N/A	25	192,500	122	587	275	N/A	246	185,600	166,500	11.0%	10	222,800	95	76,700	1	260,000



Lane County



RESIDENTIAL REVIEW: Greater Lane County, Oregon

November 2006 Reporting Period

Residential Market Highlights

Greater Lane County, Oregon		New Listings	Pending Sales	Closed Sales	Average Sale Price	Median Sale Price	Average Market Time*
2006	November	458	317	295	249,300	225,000	59
	Year-to-Date	7,215	4,517	4,402	253,800	223,600	52
2005	November	444	353	416	236,900	205,000	41
	Year-to-Date	6,539	5,099	4,914	225,600	194,900	45

Correction: Comparing the 12 months ending with October 2006 to the 12 immediately prior, the average sale price in the Greater Lane County area climbed 14.4% (\$251,200 v. \$219,600). Using the same formula we can see that the median sale price increased 15.9% (\$220,000 v. \$189,900).

November Residential Highlights

When comparing November 2006 to November 2005 in the Greater Lane County area, new listings increased 3.2%. However, closed sales were down 29.1% and pending sales decreased 10.2%. See table above.

Year-to-Date Trends

When comparing 2006 year-to-date with the same time period in 2005, new listings increased 10.3%. On the other hand, closed sales decreased 10.4% and pending sales dropped 11.4%.

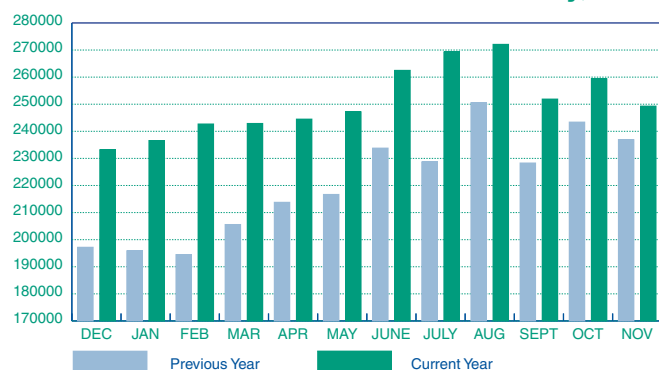
Appreciation

Comparing the 12 months ending with November 2006 to the 12 immediately prior, the average sale price in the Greater Lane County area climbed 13.4% (\$252,4200 v. \$222,500). Using the same formula we can see that the median sale price increased 15.3% (\$221,000 v. \$191,600).

Inventory in Months (Active Listings / Closed Sales)

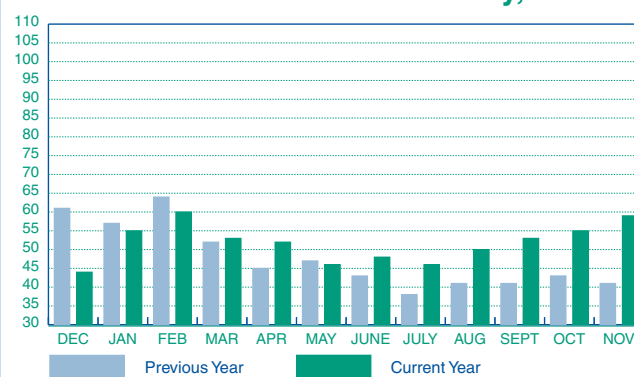
	2004	2005	2006
January	4.9	3.4	4.1
February	3.8	2.8	3.4
March	2.6	1.8	2.4
April	2.6	1.8	2.5
May	2.3	1.7	2.6
June	2.0	1.8	2.9
July	2.2	2.1	3.3
August	2.2	2.1	2.9
September	2.6	2.5	3.6
October	2.8	2.8	3.8
November	2.5	2.6	4.0
December	2.2	2.5	

AVERAGE SALE PRICE - Lane County, OR



This graph represents the average sale price for all homes sold in Greater Lane County, Oregon..

DAYS ON MARKET - Lane County, OR



This graph shows average days on market for Greater Lane County, Oregon properties from listing to accepted offer.

Market Action

AREA REPORT • 11/2006

Lane County, Oregon

	RESIDENTIAL															COMMERCIAL		LAND		MULTIFAMILY	
	Current Month									Year-To-Date						Year-To-Date		Year-To-Date		Year-To-Date	
	Active Listings	New Listings	Expired/ Canceled Listings	Pending Sales	Pending Sales 2006 v. 2005 ²	Closed Sales	Average Sale Price	Average Market Time ¹	New Listings	Pending Sales	Pending Sales 2006 v. 2005 ²	Closed Sales	Average Sale Price	Median Sale Price	Appreciation ³	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price
225 Florence Coast Village	15	1	1	0	N/A	0	N/A	0	26	5	N/A	5	116,600	130,000	N/A	0	N/A	5	60,800	0	N/A
226 Florence Green Trees	36	2	6	1	N/A	2	200,000	126	73	24	N/A	24	155,500	141,900	N/A	0	N/A	1	110,000	0	N/A
227 Florence Florentine	20	0	2	1	N/A	2	380,000	381	36	19	N/A	17	280,400	282,500	N/A	0	N/A	0	N/A	0	N/A
228 Florence Town	145	12	11	12	N/A	10	274,000	136	308	144	N/A	142	270,000	235,000	N/A	10	306,000	15	132,400	9	444,100
229 Florence Beach	50	7	6	1	N/A	3	238,000	239	111	33	N/A	35	322,600	309,000	N/A	0	N/A	16	123,900	0	N/A
230 Florence North	39	1	2	3	N/A	1	164,900	871	76	35	N/A	37	384,500	298,000	N/A	1	2,100,000	11	160,400	0	N/A
231 Florence South/ Dunes City	44	6	4	3	N/A	0	N/A	0	75	26	N/A	25	400,800	280,000	N/A	1	575,000	13	190,000	0	N/A
Florence Total	349	29	32	21	N/A	18	265,500	220	705	286	N/A	285	291,100	245,900	N/A	12	477,900	61	141,300	9	444,100

232 Hayden Bridge	50	10	9	6	-25.0%	4	183,400	39	193	114	-18.6%	118	250,700	225,400	17.7%	0	N/A	1	1,050,000	6	297,800
233 McKenzie Valley	38	6	5	7	0.0%	3	282,700	45	154	97	-17.8%	93	358,900	320,000	10.6%	4	187,500	16	191,700	0	N/A
234 Pleasant Hill/Oak	68	7	13	8	-46.7%	13	177,200	91	273	174	-19.4%	176	228,700	165,000	23.1%	8	85,400	22	118,600	5	123,400
235 Cottage Grove/ Creswell/Dorena	171	37	24	22	-12.0%	31	238,900	72	662	426	-9.4%	422	226,500	202,300	8.7%	7	235,700	58	134,600	19	248,000
236 Veneta/Elmira	95	39	9	23	187.5%	19	244,300	79	423	270	16.9%	244	242,300	214,300	15.5%	4	174,200	17	223,800	1	960,000
237 Junction City	78	17	14	11	-52.2%	11	271,200	75	290	157	-24.2%	150	235,100	192,900	13.2%	8	234,300	17	145,900	4	559,600
238 Florence	30	4	3	2	100.0%	1	200,000	190	50	14	-39.1%	13	261,500	215,000	20.4%	2	455,000	7	110,700	3	279,300
239 Thurston	108	44	16	25	-32.4%	32	219,400	57	538	350	-12.3%	340	210,800	199,800	17.9%	6	1,013,700	42	114,600	23	222,300
240 Coburg I-5	24	7	2	1	-80.0%	3	384,000	49	83	48	-17.2%	48	287,500	210,000	4.9%	1	800,400	2	138,500	3	273,300
241 N Gilham	61	17	4	16	33.3%	12	273,700	44	231	133	-21.3%	126	304,300	267,800	5.8%	0	N/A	0	N/A	6	2,413,300
242 Ferry Street Bridge	143	23	13	21	-8.7%	21	302,900	40	551	320	-10.9%	313	298,900	269,900	7.1%	1	72,500	12	172,400	4	401,000
243 E Eugene	90	30	16	27	0.0%	15	274,500	63	514	326	-7.6%	313	332,800	289,900	13.3%	2	641,300	22	161,900	15	313,500
244 SW Eugene	153	34	20	32	-15.8%	32	348,100	52	735	467	-21.5%	449	337,000	295,000	18.8%	0	N/A	38	187,400	10	309,700
245 W Eugene	63	43	9	28	100.0%	9	210,900	37	257	167	6.4%	154	245,800	210,000	28.0%	8	445,700	2	176,500	19	277,500
246 Danebo	152	35	18	29	-31.0%	30	209,200	58	778	502	-7.9%	500	193,100	196,000	13.9%	1	100,000	5	133,200	14	283,000
247 River Road	38	14	9	7	-12.5%	14	233,000	64	228	151	-21.4%	152	211,400	205,500	10.0%	2	330,000	4	94,000	6	235,100
248 Santa Clara	154	53	14	16	-20.0%	21	263,800	65	608	346	-3.4%	340	273,300	255,800	19.2%	1	1,800,000	12	125,300	9	290,200
249 Springfield	110	36	18	34	-8.1%	20	158,000	39	568	404	-10.6%	398	176,800	166,000	14.3%	15	436,100	10	140,700	45	272,600
250 Mohawk Valley	18	2	2	2	-33.3%	4	305,000	49	79	51	-10.5%	53	337,800	299,900	14.7%	0	N/A	7	208,500	0	N/A



Douglas County



RESIDENTIAL REVIEW: Douglas County, Oregon

November 2006 Reporting Period

Residential Market Highlights

Douglas County, Oregon		New Listings	Pending Sales	Closed Sales	Average Sale Price	Median Sale Price	Average Market Time*
2006	November	170	98	89	210,600	175,000	99
	Year-to-Date	2,722	1,343	1,346	209,000	180,000	84
2005	November	177	132	133	205,000	165,000	72
	Year-to-Date	2,330	1,637	1,597	194,400	160,000	71

November Residential Highlights

The number of new listings in Douglas County decreased 4% when comparing November 2006 to November 2005. Further, the number of pending sales dropped 25.8% and closed sales decreased 33.1%.

Year-to-Date Trends

New listings increased 16.8% when comparing January-November 2006 with the same time period in 2005. Conversely, the number of pending sales decreased 18% and the number of closed sales fell 15.8%.

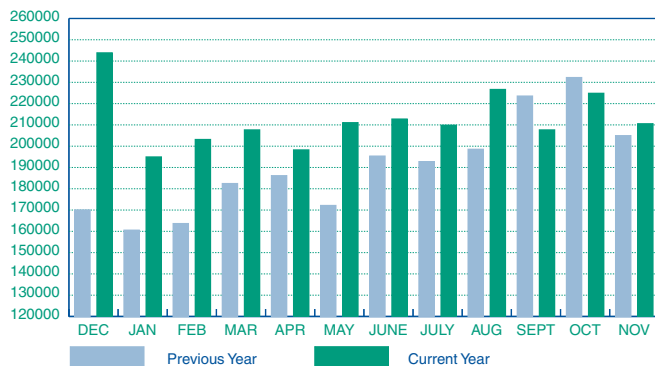
Appreciation

To calculate sale price appreciation, we compare the 12 months ending with November 2006 to the 12 months immediately prior. Using those time periods, the average sale price climbed 9.9% (\$211,400 v. \$192,300). Using the same formula we can see that the median sale price also increased 13.2% (\$180,000 v. \$159,000).

Inventory in Months (Active Listings / Closed Sales)

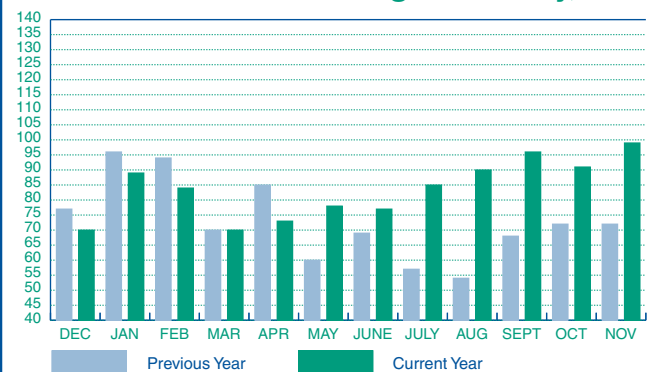
	2004	2005	2006
January	8.0	3.4	6.5
February	7.7	4.8	6.2
March	4.4	3.3	6.3
April	4.4	3.1	6.9
May	3.5	3.0	6.0
June	3.2	2.9	8.5
July	3.2	3.0	7.8
August	3.5	3.5	8.5
September	3.7	3.5	8.7
October	2.9	4.6	8.7
November	3.2	4.7	11.1
December	3.4	5.5	

AVG. SALE PRICE - Douglas County, OR



This graph represents the average sale price for all homes sold in Douglas County, Oregon.

DAYS ON MARKET - Douglas County, OR



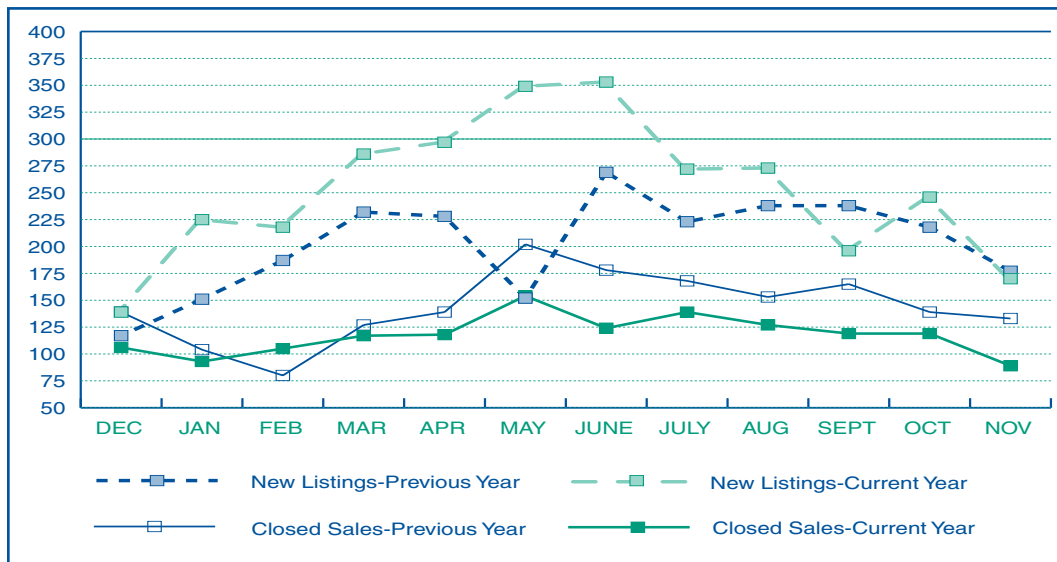
This graph shows average days on market for Douglas County, Oregon properties from listing to accepted offer.

Market Action

AREA REPORT • 11/2006

Douglas County, Oregon

		RESIDENTIAL															COMMERCIAL		LAND		MULTIFAMILY			
		Current Month								Year-To-Date							Appreciation ³		Year-To-Date		Year-To-Date		Year-To-Date	
		Active Listings	New Listings	Expired/ Canceled Listings	Pending Sales	Pending Sales 2006 v. 2005 ²	Closed Sales	Average Sale Price	Average Market Time ¹	New Listings	Pending Sales	Pending Sales 2006 v. 2005 ²	Closed Sales	Average Sale Price	Median Sale Price	Closed Sales			Average Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price	
251	NE Roseburg	118	17	14	11	-45.0%	11	179,400	87	356	169	-15.9%	172	192,300	162,800	11.0%	5	199,900	30	109,800	5	235,800		
252	NW Roseburg	88	13	7	6	-50.0%	8	420,000	151	225	118	-28.0%	121	310,200	252,500	15.5%	2	930,000	27	219,600	1	256,000		
253	SE Roseburg	62	10	8	7	-36.4%	7	135,000	116	178	99	-14.7%	106	185,400	180,000	15.2%	13	189,000	12	52,300	8	188,700		
254	SW Roseburg	64	13	10	12	300.0%	8	194,700	98	201	115	-2.5%	107	251,400	215,000	-6.8%	4	241,300	14	135,900	2	138,800		
255	Glide & E of Roseburg	46	8	4	3	-40.0%	2	299,800	72	103	48	-40.7%	49	330,700	288,500	12.2%	5	313,400	10	199,600	1	115,000		
256	Sutherlin/ Oakland Area	103	14	16	16	-15.8%	12	224,600	96	329	173	-12.2%	169	197,900	180,000	12.1%	8	493,100	25	130,500	1	375,000		
257	Winston & SW of Roseburg	125	22	15	6	-50.0%	7	208,800	96	291	142	-12.3%	142	203,000	177,500	20.1%	4	274,300	15	226,600	3	188,900		
258	Myrtle Creek & S/SE of Roseburg	164	30	19	16	-20.0%	10	303,000	134	422	193	-25.5%	198	182,900	155,000	13.8%	10	289,800	28	116,600	2	294,500		
259	Green District	73	16	7	8	-50.0%	10	116,400	72	245	134	-9.5%	134	190,600	170,000	19.7%	1	310,000	13	122,500	6	294,500		
265	North Douglas County	145	27	16	13	-7.1%	14	139,600	75	372	152	-20.4%	148	161,900	148,300	1.4%	9	345,300	31	113,700	0	N/A		



DOUGLAS COUNTY NEW LISTINGS & CLOSED SALES

This graph shows the new residential listings and closed sales in Douglas County, Oregon



Coos County



RESIDENTIAL REVIEW: Coos County, Oregon

November 2006 Reporting Period

Residential Market Highlights

Coos County, Oregon		New Listings	Pending Sales	Closed Sales	Average Sale Price	Median Sale Price	Average Market Time*
2006	November	100	41	57	234,700	190,000	102
	Year-to-Date	1,592	743	753	210,800	175,000	91
2005	November	104	51	85	232,600	200,000	74
	Year-to-Date	1,438	961	960	193,700	165,000	72

November Residential Highlights

Comparing November 2006 to November 2005, closed and pending sales fell 33% and 19.6%, respectively. Further, new listings dropped 3.9%. Inventory is at 11.4 months (652 active listings at month's end).

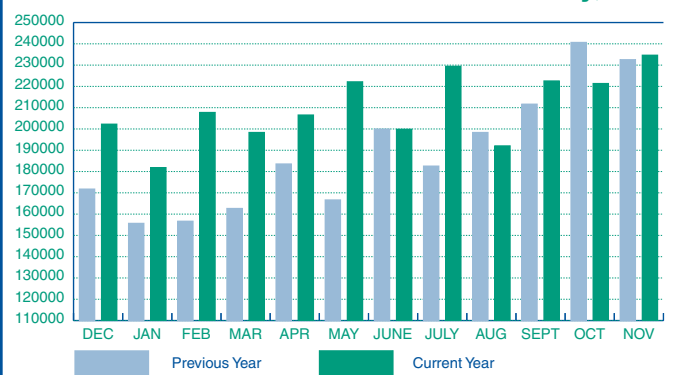
Year-to-Date Trends

Comparing January-November 2006 to that of 2005, new listings grew 10.7%. However, pending and closed sales fell, 22.7% and 21.6%, respectively.

Appreciation

The average sale price for the 12 months ending in November 2006 climbed 9.1% (\$210,000 v. \$192,400) compared to the previous 12 months. Median sale price also increased 8.1% (\$175,000 v. \$161,900).

AVERAGE SALE PRICE - Coos County, OR



This graph represents the average sale price for all homes sold in Coos County, Oregon.

AREA REPORT • 11/2006 • Coos County, Oregon

		RESIDENTIAL														COMMERCIAL		LAND		MULTIFAMILY		
		Current Month							Year-To-Date						Appreciation³	Year-To-Date		Year-To-Date		Year-To-Date		
		Active Listings	New Listings	Expired/ Canceled Listings	Pending Sales	Pending Sales 2006 v.2005²	Closed Sales	Average Sale Price	Average Market Time¹	New Listings	Pending Sales	Pending Sales 2006 v.2005²	Closed Sales	Average Sale Price		Median Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price
97407	Allegany	0	0	0	0	N/A	0	N/A	N/A	0	0	N/A	0	N/A	N/A	N/A	0	N/A	0	N/A	0	N/A
97411	Bandon	128	9	18	4	N/A	11	328,800	143	229	80	N/A	76	333,200	238,000	3.7%	11	626,700	66	218,000	0	N/A
97414	Broadbent	1	1	0	0	N/A	0	N/A	N/A	8	1	N/A	1	98,500	98,500	-64.8%	0	N/A	1	134,000	0	N/A
97420	Coos Bay	248	36	31	20	N/A	20	224,800	80	636	314	N/A	319	192,100	167,500	8.9%	12	381,600	35	109,000	16	219,800
97423	Coquille	63	13	12	1	N/A	9	190,000	100	165	71	N/A	81	180,100	155,000	8.7%	5	184,600	9	127,300	3	356,700
97449	Lakeside	45	13	2	0	N/A	2	153,500	111	84	35	N/A	40	201,200	166,300	25.7%	0	N/A	9	159,000	1	118,000
97458	Myrtle Point	36	6	9	6	N/A	1	147,900	28	93	52	N/A	49	180,600	148,500	9.0%	2	122,500	4	54,000	2	168,500
97459	North Bend	125	22	20	9	N/A	13	231,300	87	350	174	N/A	170	228,900	200,000	14.9%	7	287,100	29	114,700	10	223,200
97466	Powers	6	0	0	1	N/A	1	90,000	362	27	16	N/A	17	94,400	90,000	28.1%	0	N/A	0	N/A	0	N/A



Curry County



RESIDENTIAL REVIEW: Curry County, Oregon

November 2006 Reporting Period

Residential Market Highlights

Curry County, Oregon		New Listings	Pending Sales	Closed Sales	Average Sale Price	Median Sale Price	Average Market Time*
2006	November	36	18	34	307,800	268,800	150
	Year-to-Date	857	301	306	311,000	275,000	118
2005	November	51	29	27	295,000	275,000	95
	Year-to-Date	612	327	318	328,200	299,000	91

November Residential Highlights

Closed sales increased 25.9% when comparing November 2006 to November 2005. However, the number of pending sales fell 37.9% and new listings decreased 29.4%.

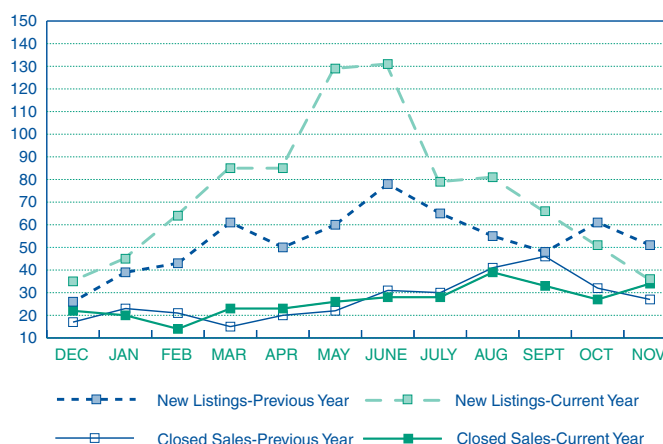
Year-to-Date Trends

Comparing January-November 2006 to January-November 2005, new listings were up 40%. On the other hand, pending sales decreased 8% and the number of closed sales dropped 3.8%. See table above.

Appreciation

Comparing the 12 months ending with November 2006 to the 12 immediately prior, average sale price fell 2.6% (\$317,900 v. \$326,500). Using the same formula we can see that the median sale price also decreased 7.4% (\$276,000 v. \$298,000).

NEW LISTINGS/CLOSED SALES - Curry Co., OR



This graph shows the new residential listings and closed sales in Curry County, Oregon

AREA REPORT • 11/2006 • Curry County, Oregon

		RESIDENTIAL															COMMERCIAL		LAND		MULTIFAMILY	
		Current Month								Year-To-Date							Year-To-Date		Year-To-Date		Year-To-Date	
		Active Listings	New Listings	Expired/ Canceled Listings	Pending Sales	Pending Sales 2006 v. 2005²	Closed Sales	Average Sale Price	Average Market Time¹	New Listings	Pending Sales	Pending Sales 2006 v. 2005²	Closed Sales	Average Sale Price	Median Sale Price	Appreciation³	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price
270	City, Airport, Marina Hts., NB Chetco	146	16	22	13	0.0%	18	330,300	136	324	132	-29.8%	135	333,700	295,000	1.0%	4	240,000	25	208,800	7	321,000
271	Harbor, Winchuck, SB Chetco	79	5	10	5	-28.6%	9	184,900	155	177	70	-7.9%	72	221,700	162,500	-26.4%	2	307,500	11	208,600	1	349,900
272	Carpenterville, Cape Ferrello, Whaleshead	20	5	4	0	-100.0%	0	N/A	N/A	60	27	-37.2%	30	369,400	325,000	3.8%	0	N/A	1	450,000	0	N/A
273	Gold Beach	116	7	10	0	-100.0%	6	432,400	184	218	56	366.7%	54	317,900	285,000	-3.7%	7	667,600	16	216,500	0	N/A
274	Port Orford, Langlois	50	3	4	0	N/A	1	263,000	138	78	16	100.0%	15	393,500	327,500	57.3%	0	N/A	8	418,300	1	249,000



Mid-Columbia



RESIDENTIAL REVIEW: Mid-Columbia

November 2006 Reporting Period

Residential Market Highlights

Mid-Columbia		New Listings	Pending Sales	Closed Sales	Average Sale Price	Median Sale Price	Average Market Time*
2006	November	116	53	71	300,100	262,500	102
	Year-to-Date	1,646	954	936	249,800	200,000	82
2005	October	123	83	88	230,800	192,000	81
	Year-to-Date	1,530	900	862	245,500	197,000	80

Traditionally the above chart compares the current month with the same month of the previous year. However, due to the recent conversion in the Mid-Columbia areas, comparable data for these areas is not available. We will include comparable data beginning with the January 2007 issue of Market Action. Until then we will include information for the current and previous month.

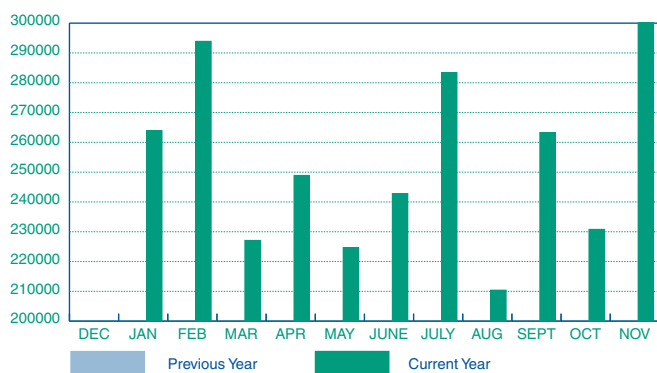
November Residential Highlights

We are happy to announce that Mid-Columbia statistics are now a regular feature in the Market Action Newsletter. However, because our historical data is severely limited due to their recent conversion we are unable to provide comparable statistics. We will include appreciation and percentage changes for all categories in January 2007 once we have compiled a reliable listings archive.

As you can see in the table above, the number of new listings in November 2006 was 5.7% lower than the previous month in Mid-Columbia and pending sales decreased 36.1%. Further, closed sales decreased 19.3%. The average sale price increased 30% and the median sale price depreciated 36.7%. Also, the average listing was on the market for 102 days—up 25.9%. (Due to possible reporting inconsistencies, average market time should be used to analyze trends only.)

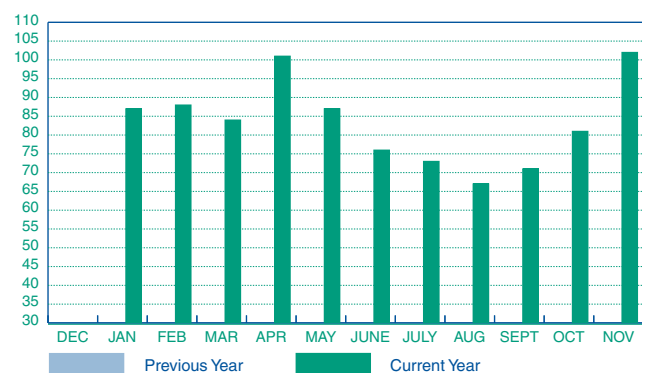
At November's rate of sales, the 545 active residential listings at month's end could last 7.7 months.

AVG. SALE PRICE - Mid-Columbia



This graph represents the average sale price for all homes sold in Mid-Columbia..

DOM - Mid-Columbia



This graph shows average days on market for Mid-Columbia properties from listing to accepted offer.

Market Action

AREA REPORT • 11/2006

Mid-Columbia

		RESIDENTIAL																COMMERCIAL		LAND		MULTIFAMILY	
		Current Month								Year-To-Date								Year-To-Date		Year-To-Date		Year-To-Date	
		Active Listings	New Listings	Expired/ Canceled Listings	Pending Sales	Pending Sales 2006 v. 2006²	Closed Sales	Average Sale Price	Average Market Time¹	New Listings	Pending Sales	Pending Sales 2006 v. 2006²	Closed Sales	Average Sale Price	Median Sale Price	Appreciation³		Closed Sales	Average Sale Price	Closed Sales	Average Sale Price	Closed Sales	Average Sale Price
100	White Salmon/Bingen	37	1	5	1	N/A	3	280,000	99	90	55	N/A	61	307,100	267,500	N/A	4	292,000	15	194,900	2	296,000	
101	Snowden	7	2	0	1	N/A	0	N/A	N/A	22	11	N/A	10	406,000	384,500	N/A	0	N/A	5	210,400	0	N/A	
102	Trout Lake/Glenwood	11	1	2	0	N/A	0	N/A	N/A	19	7	N/A	9	535,100	380,000	N/A	0	N/A	10	178,100	0	N/A	
103	Husum/BZ Corner	9	1	0	1	N/A	3	489,700	98	18	10	N/A	10	381,500	422,000	N/A	0	N/A	14	159,300	0	N/A	
104	Lyle	10	2	1	1	N/A	5	271,300	144	34	20	N/A	18	267,800	210,000	N/A	1	475,000	31	124,100	1	307,500	
105	Dallesport/Murdock	19	2	1	0	N/A	0	N/A	N/A	30	14	N/A	15	172,100	180,300	N/A	0	N/A	9	123,100	0	N/A	
106	Appleton/Timber Valley	0	0	0	3	N/A	1	145,000	197	6	10	N/A	8	132,300	135,000	N/A	0	N/A	5	98,400	0	N/A	
107	Centerville/High Prairie	6	1	0	0	N/A	0	N/A	N/A	11	5	N/A	4	165,800	175,000	N/A	0	N/A	14	100,100	0	N/A	
108	Goldendale	52	5	1	3	N/A	9	130,700	134	161	106	N/A	109	121,600	109,000	N/A	6	152,900	112	71,900	2	106,600	
109	Bickleton/East County	4	0	0	0	N/A	0	N/A	N/A	10	6	N/A	4	84,300	78,300	N/A	0	N/A	3	51,000	0	N/A	
110	Klickitat	1	1	1	0	N/A	0	N/A	N/A	8	4	N/A	4	136,500	101,800	N/A	0	N/A	5	52,000	0	N/A	
111	Skamania	5	1	0	0	N/A	0	N/A	N/A	11	4	N/A	5	240,200	229,900	N/A	1	149,000	5	125,000	0	N/A	
112	North Bonneville	19	7	0	1	N/A	1	242,500	21	30	11	N/A	9	251,500	234,000	N/A	1	26,500	3	160,000	0	N/A	
113	Stevenson	18	4	3	4	N/A	3	460,000	165	50	29	N/A	30	384,800	356,500	N/A	2	307,500	13	105,100	0	N/A	
114	Carson	12	3	1	1	N/A	0	N/A	N/A	33	17	N/A	17	222,400	193,800	N/A	0	N/A	7	71,000	0	N/A	
115	Home Valley	4	2	0	0	N/A	1	375,000	40	5	2	N/A	2	297,500	297,500	N/A	0	N/A	0	N/A	0	N/A	
116	Cook, Underwood, Mill A, Willard	9	1	1	0	N/A	2	244,800	115	23	10	N/A	12	293,700	273,500	N/A	0	N/A	5	131,600	0	N/A	
117	Unincorporated North	13	3	1	0	N/A	1	281,000	59	26	10	N/A	11	149,600	129,900	N/A	0	N/A	18	115,000	0	N/A	

351	The Dalles	120	43	29	15	N/A	17	200,900	100	440	274	N/A	272	183,000	170,000	N/A	3	264,700	18	73,700	10	211,300
352	Dufur	3	1	1	2	N/A	0	N/A	0	10	6	N/A	4	249,700	189,400	N/A	0	N/A	7	41,900	0	N/A
353	Tygh Valley	5	0	0	0	N/A	1	69,800	90	6	3	N/A	4	94,400	97,500	N/A	0	N/A	1	40,000	0	N/A
354	Wamie/Pine Hollow	10	0	1	1	N/A	2	265,400	92	37	25	N/A	24	191,400	141,300	N/A	0	N/A	5	260,900	0	N/A
355	Maupin/Pine Grove	5	0	2	1	N/A	0	N/A	0	16	10	N/A	8	168,500	159,000	N/A	1	250,000	11	116,300	0	N/A
356	Rowena	1	0	0	0	N/A	0	N/A	0	0	0	N/A	0	N/A	N/A	N/A	0	N/A	0	N/A	0	N/A
357	Mosier	12	6	0	2	N/A	0	N/A	0	21	10	N/A	9	513,900	320,000	N/A	1	540,000	7	190,300	0	N/A
361	Cascade Locks	30	7	1	1	N/A	1	270,000	79	58	22	N/A	18	201,300	184,000	N/A	0	N/A	7	99,300	0	N/A
362	Hood River City	67	14	15	9	N/A	12	340,800	72	270	150	N/A	138	325,200	300,000	N/A	4	506,300	35	157,300	6	722,500
363	Hood River-Westside	32	3	8	3	N/A	2	659,500	194	81	41	N/A	44	482,900	435,000	N/A	1	2,000,000	7	264,400	0	N/A
364	Hood River-Eastside	6	3	2	1	N/A	3	720,000	56	16	10	N/A	9	599,200	444,800	N/A	1	525,000	0	N/A	0	N/A
366	Odell	6	1	2	2	N/A	1	1,275,000	89	32	22	N/A	20	301,800	259,300	N/A	0	N/A	1	395,800	0	N/A
367	Parkdale/Mt. Hood	7	0	0	0	N/A	1	280,000	96	50	32	N/A	32	320,300	296,000	N/A	0	N/A	2	159,000	0	N/A
370	Sherman County	5	1	1	0	N/A	2	71,500	8	22	18	N/A	16	90,900	75,300	N/A	1	41,000	2	22,000	0	N/A

¹ Due to possible reporting inconsistencies, Average Market Time should be used to analyze trends only.

² Percent change in number of pending sales this year compared to last year. The Current Month section compares November 2006 with November 2005. The Year-To-Date section compares year-to-date statistics from November 2006 with year-to-date statistics from November 2005.

³ Appreciation percents based on a comparison of average price for the last 12 months (12/1/05-11/30/06) with 12 months before (12/1/04-11/30/05).

⁴ Due to a recent increase in membership, and subsequently listings, in the Mid-Columbia areas, comparable data for these areas is not available. We will include comparable data beginning with the January 2007 issue of Market Action.



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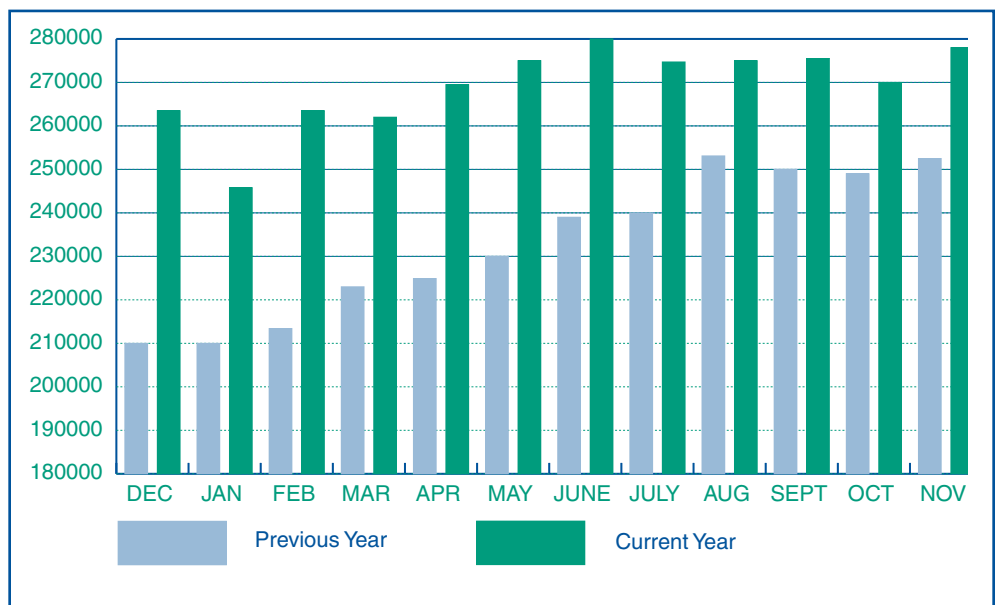
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