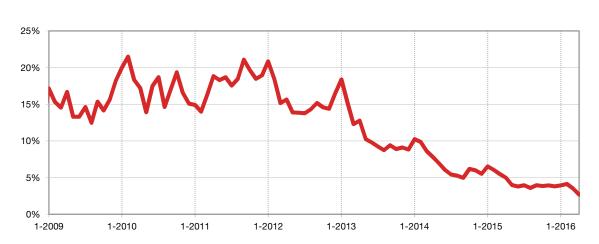
Lender-Mediated Report – April 2016

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION COVERING THE ENTIRE CAROLINA MLS AREA

FOR MORE INFORMATION CONTACT A REALTOR®



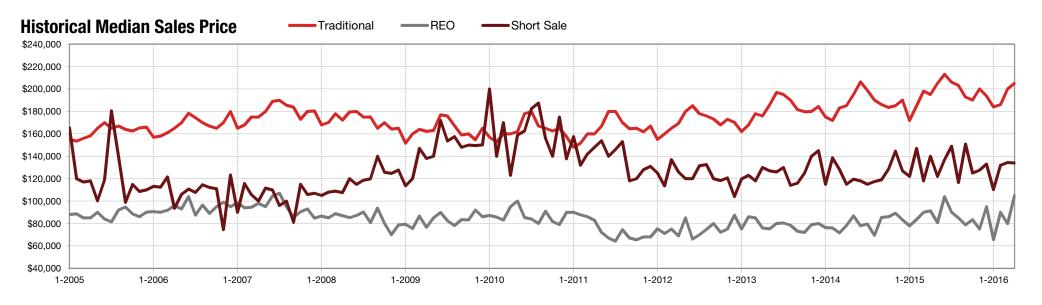
Share of Closed Sales That Were Lender-Mediated: 2.7%



Closed Sales	4-2015	4-2016	+/-
Traditional	3,328	3,516	+5.6%
Foreclosure	125	63	-49.6%
Short Sale	50	34	-32.0%
Total Market*	3,503	3,613	+3.1%

Median Sales Price	4-2015	4-2016	+/-
Traditional	\$195,000	\$205,000	+5.1%
Foreclosure	\$91,299	\$104,799	+14.8%
Short Sale	\$139,950	\$134,000	-4.3%
Total Market*	\$190,000	\$202,000	+6.3%

^{*} Total Market is not a sum of traditional, foreclosure and short sale activity, as some lender-mediated homes can be listed both a foreclosure and short sale.







Lender-Mediated Report – Activity by County

Inventory

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION

Closed Sales



Average Sales Price

		Inventor urrent Mor	•	_	losed Sa ast 12 Mon				ales Price nths Ending		For the 12 Months Ending							
April 2016							4-2015 4-2016 +/-			4-2015	4-2016	+/-	4-2015	4-2016	+/-	4-2015	4-2016	+/-
	Total	Lender- Mediated	Share	Total	Lender- Mediated	Share	Le	Lender-Mediated			tional Propert	ies	Lender-Mediated			Traditional Properties		
Entire CarolinaMLS Region	10,513	286	2.7%	41,305	1,549	3.8%	\$95,175	\$100,900	+6.0%	\$190,000	\$199,900	+5.2%	\$126,317	\$128,958	+2.1%	\$241,907	\$249,327	+3.1%
Charlotte MSA	7,788	216	2.8%	36,091	1,312	3.6%	\$99,574	\$105,000	+5.4%	\$195,000	\$203,000	+4.1%	\$127,107	\$129,954	+2.2%	\$244,274	\$251,674	+3.0%
Alexander County, NC	73	2	2.7%	117	2	1.7%	\$50,000	\$132,415	+164.8%	\$118,200	\$128,000	+8.3%	\$84,111	\$132,415	+57.4%	\$156,045	\$158,919	+1.8%
Anson County, NC	115	3	2.6%	118	9	7.6%	\$42,250	\$42,500	+0.6%	\$69,000	\$66,750	-3.3%	\$44,681	\$80,972	+81.2%	\$87,681	\$84,773	-3.3%
Cabarrus County, NC	711	20	2.8%	3,202	97	3.0%	\$113,500	\$116,250	+2.4%	\$177,500	\$189,000	+6.5%	\$130,831	\$136,409	+4.3%	\$197,363	\$207,395	+5.1%
Gaston County, NC	749	29	3.9%	2,847	185	6.5%	\$59,900	\$60,000	+0.2%	\$134,500	\$145,000	+7.8%	\$89,396	\$85,116	-4.8%	\$152,063	\$164,450	+8.1%
Iredell County, NC	1,085	18	1.7%	2,737	104	3.8%	\$95,000	\$96,851	+1.9%	\$200,000	\$210,145	+5.1%	\$154,444	\$138,337	-10.4%	\$271,544	\$274,963	+1.3%
Lincoln County, NC	406	8	2.0%	1,056	38	3.6%	\$85,000	\$67,000	-21.2%	\$205,000	\$217,750	+6.2%	\$144,972	\$118,900	-18.0%	\$253,148	\$255,836	+1.1%
Mecklenburg County, NC	3,134	91	2.9%	18,462	655	3.5%	\$100,450	\$110,024	+9.5%	\$205,000	\$210,000	+2.4%	\$127,438	\$138,069	+8.3%	\$267,318	\$271,652	+1.6%
Montgomery County, NC	263	0	0.0%	189	2	1.1%	\$283,000	\$732,000	+159%	\$135,000	\$137,000	+1.5%	\$282,108	\$732,000	+159.5%	\$203,186	\$228,417	+12.4%
Stanly County, NC	278	10	3.6%	536	20	3.7%	\$56,000	\$80,000	+42.9%	\$122,250	\$129,000	+5.5%	\$77,141	\$105,583	+36.9%	\$136,917	\$150,055	+9.6%
Union County, NC	944	23	2.4%	3,778	139	3.7%	\$137,450	\$145,554	+5.9%	\$230,000	\$241,000	+4.8%	\$173,772	\$172,169	-0.9%	\$280,531	\$298,543	+6.4%
Lancaster County, SC	346	5	1.4%	1,265	19	1.5%	\$111,000	\$102,450	-7.7%	\$239,000	\$250,845	+5.0%	\$130,068	\$132,143	+1.6%	\$251,573	\$259,442	+3.1%
York County, SC	919	16	1.7%	4,154	94	2.3%	\$122,100	\$132,500	+8.5%	\$200,000	\$215,000	+7.5%	\$152,821	\$147,725	-3.3%	\$229,796	\$242,500	+5.5%

Median Sales Price

Explanation of Methodology – A listed property is considered to be "lender-mediated" when any of the following is included within the CarolinaMLS listing: The "Special Conditions" field notes "In Foreclosure Process,", "REO/Lender Owned," "Short Sale/Subject to Lender Approval," "HUD" or "VA;" or, when any of the following or substantially similar terms are included in any of the remarks fields: bank owned, bank-owned, foreclos, forclos, reo, hud acquire, corporate owned, corp owned, corp. owned, corp. owned, corp. owned, corp. owned, corp. owned, corp. owned, or, corp owner. In addition, a listed property is considered to be a "foreclosure" specifically when the "Special Conditions" field contains "REO" OR "Lender Owned" OR "HUD" OR "VA;" and, a listed property is considered to be a "short sale" specifically when the "Special Conditions" field contains "Short Sale" OR "Subject to Lender Approval." This list may be adjusted at anytime.

A listed property is considered to be "traditional" when the "Special Conditions" field is not marked or indicates "None;" or, if any of the following or substantially similar terms are included in any of the remarks fields: not a forclosure, not a forclosure, not a forclosure, not a forclosure, not forclosure, not forclosure, not forclosure, not a short-sale, not a short-sale, not short-sale, n

This report provides a representative look at lender-mediated sales activity in the CarolinaMLS market, and in comparison to traditional sales activity. The information above is based upon data reported by CarolinaMLS. This representation is based in whole or in part on data supplied by the participants in CarolinaMLS. Neither the participants, nor their respective boards of Realtors® or CarolinaMLS guarantees or are in any way responsible for its accuracy. Any market data maintained by CarolinaMLS does not include information on listings not published at the request of the seller, listings of brokers who are not members of CarolinaMLS, unlisted properties, etc. Data must be verified by the user.

Lender-Mediated Report – Activity by Area

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION



		Inventory Surrent Mon	2		losed Sal st 12 Mon				ales Price		Average Sales Price For the 12 Months Ending								
April 2016					4-2015	4-2016	+/-	4-2015	4-2016	+/-	4-2015	4-2016	+/-	4-2015	4-2016	+/-			
	Total	Lender- Mediated	Share	Total	Lender- Mediated	Share	Lei	nder-Mediated	ı	Traditional Properties			Lender-Mediated			Traditional Properties			
Charlotte, NC	2,336	81	3.5%	14,695	588	4.0%	\$97,000	\$106,500	+9.8%	\$190,000	\$195,000	+2.6%	\$121,656	\$130,308	+7.1%	\$257,395	\$262,195	+1.9%	
Concord, NC	372	11	3.0%	1,870	46	2.5%	\$110,000	\$124,917	+13.6%	\$170,000	\$184,000	+8.2%	\$126,450	\$149,980	+18.6%	\$193,890	\$203,321	+4.9%	
Davidson, NC	142	0	0.0%	465	6	1.3%	\$273,750	\$364,500	+33.2%	\$309,920	\$305,000	-1.6%	\$264,617	\$309,317	+16.9%	\$365,010	\$369,809	+1.3%	
Denver, NC	228	0	0.0%	507	10	2.0%	\$270,000	\$76,545	-71.7%	\$295,000	\$315,000	+6.8%	\$339,031	\$126,886	-62.6%	\$341,140	\$353,646	+3.7%	
Gastonia, NC	341	12	3.5%	1,278	79	6.2%	\$48,473	\$70,000	+44.4%	\$127,000	\$136,000	+7.1%	\$74,298	\$83,226	+12.0%	\$134,436	\$147,254	+9.5%	
Huntersville, NC	274	4	1.5%	1,395	18	1.3%	\$178,994	\$206,200	+15.2%	\$246,500	\$260,000	+5.5%	\$203,101	\$212,907	+4.8%	\$274,354	\$278,143	+1.4%	
Kannapolis, NC	179	12	6.7%	616	37	6.0%	\$72,000	\$78,000	+8.3%	\$101,500	\$120,900	+19.1%	\$85,379	\$81,165	-4.9%	\$117,520	\$136,073	+15.8%	
Lincolnton, NC	106	4	3.8%	349	12	3.4%	\$69,549	\$53,513	-23.1%	\$136,000	\$131,000	-3.7%	\$86,718	\$92,818	+7.0%	\$143,184	\$139,806	-2.4%	
Mooresville, NC	641	6	0.9%	1,669	42	2.5%	\$153,389	\$150,000	-2.2%	\$250,000	\$256,662	+2.7%	\$230,294	\$224,055	-2.7%	\$337,938	\$338,213	+0.1%	
Monroe, NC	224	10	4.5%	1,008	52	5.2%	\$100,000	\$116,000	+16.0%	\$155,500	\$163,000	+4.8%	\$121,712	\$126,999	+4.3%	\$167,829	\$178,083	+6.1%	
Salisbury, NC	332	14	4.2%	711	47	6.6%	\$58,225	\$55,000	-5.5%	\$120,000	\$129,900	+8.3%	\$79,673	\$71,610	-10.1%	\$133,167	\$142,556	+7.1%	
Statesville, NC	322	6	1.9%	814	44	5.4%	\$77,629	\$56,593	-27.1%	\$123,000	\$135,000	+9.8%	\$103,232	\$79,360	-23.1%	\$136,877	\$152,232	+11.2%	
Waxhaw, NC	316	5	1.6%	1,039	28	2.7%	\$210,700	\$183,632	-12.8%	\$339,000	\$356,200	+5.1%	\$260,140	\$234,660	-9.8%	\$372,412	\$406,645	+9.2%	
Fort Mill, SC	282	6	2.1%	1,330	18	1.4%	\$189,000	\$194,500	+2.9%	\$259,263	\$269,000	+3.8%	\$224,481	\$208,826	-7.0%	\$289,359	\$297,185	+2.7%	
Rock Hill, SC	267	5	1.9%	1,520	44	2.9%	\$104,500	\$109,000	+4.3%	\$155,000	\$164,000	+5.8%	\$107,273	\$117,273	+9.3%	\$172,288	\$184,721	+7.2%	
Lake Norman	992	6	0.6%	1,888	32	1.7%	\$268,250	\$217,500	-18.9%	\$346,000	\$344,000	-0.6%	\$348,816	\$314,977	-9.7%	\$448,188	\$449,058	+0.2%	
Lake Wylie	367	4	1.1%	975	19	1.9%	\$290,000	\$240,000	-17.2%	\$290,000	\$301,562	+4.0%	\$313,957	\$269,148	-14.3%	\$326,824	\$341,709	+4.6%	
Uptown Charlotte	66	0	0.0%	345	4	1.2%	\$180,000	\$278,750	+54.9%	\$261,513	\$250,000	-4.4%	\$190,838	\$257,120	+34.7%	\$320,221	\$299,132	-6.6%	