

Lender-Mediated Report – October 2016

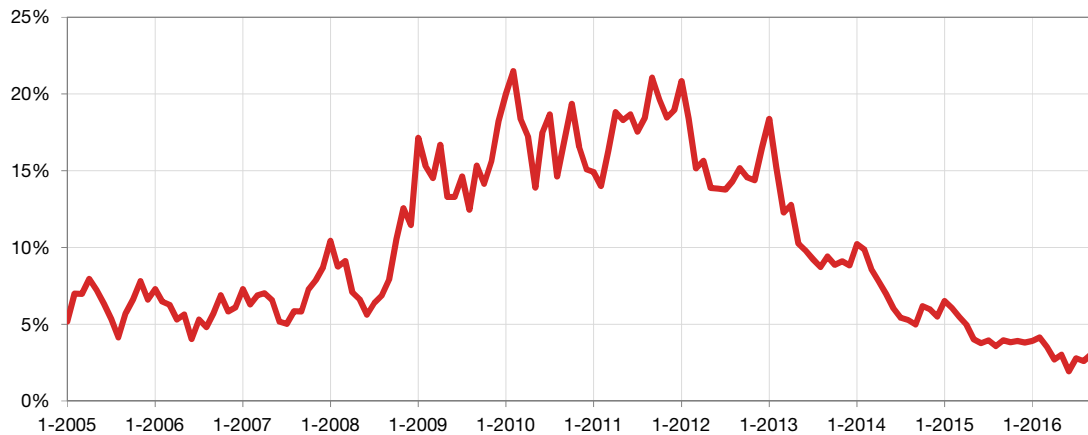
A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION
COVERING THE ENTIRE CAROLINA MLS AREA

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Charlotte Regional Realtor® Association

Share of Closed Sales That Were Lender-Mediated: 3.2%

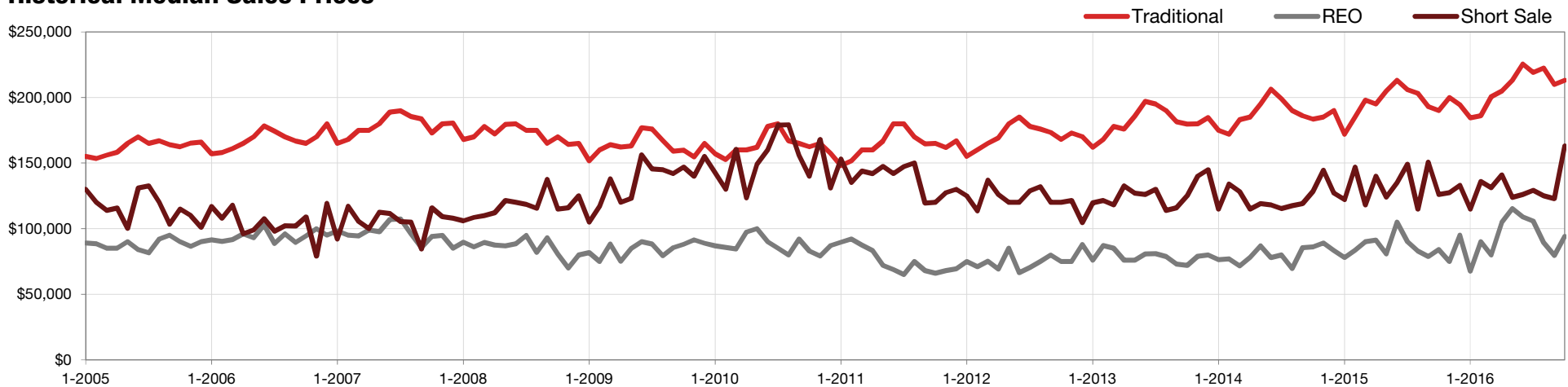


Closed Sales	10-2015	10-2016	+ / -
Traditional	3,178	3,310	+4.2%
Foreclosure	92	85	-7.6%
Short Sale	36	23	-36.1%
Total Market*	3,305	3,418	+3.4%

Median Sales Price	10-2015	10-2016	+ / -
Traditional	\$190,000	\$213,000	+12.1%
Foreclosure	\$84,150	\$94,000	+11.7%
Short Sale	\$126,000	\$163,000	+29.4%
Total Market*	\$186,000	\$209,690	+12.7%

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

Historical Median Sales Prices



Lender-Mediated Report – Activity by County

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October 2016	Inventory Current Month			Closed Sales Last 12 Months			Median Sales Price For the 12 Months Ending...						Average Sales Price For the 12 Months Ending...					
	Total	Lender-Mediated	Share	Total	Lender-Mediated	Share	10-2015	10-2016	+ / -	10-2015	10-2016	+ / -	10-2015	10-2016	+ / -	10-2015	10-2016	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Entire CarolinaMLS Region	10,570	216	2.0%	43,363	1,338	3.1%	\$99,900	\$102,900	+3.0%	\$196,000	\$209,000	+6.6%	\$130,170	\$132,751	+2.0%	\$246,294	\$258,856	+5.1%
Charlotte MSA	7,895	160	2.0%	37,799	1,101	2.9%	\$101,650	\$110,000	+8.2%	\$200,000	\$212,000	+6.0%	\$128,961	\$137,220	+6.4%	\$248,583	\$261,193	+5.1%
Alexander County, NC	65	1	1.5%	126	3	2.4%	\$54,000	\$36,000	-33.3%	\$122,339	\$139,900	+14.4%	\$109,683	\$38,822	-64.6%	\$152,919	\$180,503	+18.0%
Anson County, NC	102	3	2.9%	124	6	4.8%	\$57,450	\$38,750	-32.6%	\$65,000	\$79,250	+21.9%	\$93,692	\$58,917	-37.1%	\$81,345	\$100,245	+23.2%
Cabarrus County, NC	662	17	2.6%	3,361	83	2.5%	\$115,000	\$115,000	0.0%	\$185,900	\$192,500	+3.6%	\$128,483	\$148,467	+15.6%	\$205,832	\$211,252	+2.6%
Gaston County, NC	680	24	3.5%	2,977	135	4.5%	\$54,500	\$66,500	+22.0%	\$141,875	\$150,000	+5.7%	\$84,824	\$79,297	-6.5%	\$160,755	\$168,728	+5.0%
Iredell County, NC	1,070	24	2.2%	2,877	76	2.6%	\$116,625	\$79,719	-31.6%	\$210,000	\$222,715	+6.1%	\$172,037	\$121,616	-29.3%	\$271,765	\$288,381	+6.1%
Lincoln County, NC	387	6	1.6%	1,149	34	3.0%	\$79,925	\$70,575	-11.7%	\$210,000	\$235,000	+11.9%	\$129,799	\$101,681	-21.7%	\$254,661	\$270,826	+6.3%
Mecklenburg County, NC	3,315	66	2.0%	19,067	548	2.9%	\$107,000	\$117,000	+9.3%	\$209,000	\$219,900	+5.2%	\$134,206	\$146,575	+9.2%	\$269,627	\$281,373	+4.4%
Montgomery County, NC	260	0	0.0%	173	2	1.2%	\$250,000	\$636,751	+154.7%	\$135,000	\$145,000	+7.4%	\$208,810	\$636,751	+204.9%	\$224,020	\$226,873	+1.3%
Stanly County, NC	255	4	1.6%	586	21	3.6%	\$64,500	\$80,000	+24.0%	\$126,000	\$139,000	+10.3%	\$89,794	\$113,616	+26.5%	\$145,119	\$155,167	+6.9%
Union County, NC	942	11	1.2%	4,034	120	3.0%	\$136,450	\$165,000	+20.9%	\$234,900	\$255,000	+8.6%	\$177,564	\$196,084	+10.4%	\$290,649	\$314,931	+8.4%
Lancaster County, SC	319	5	1.6%	1,352	18	1.3%	\$112,500	\$140,451	+24.8%	\$247,950	\$260,000	+4.9%	\$146,362	\$159,947	+9.3%	\$256,619	\$267,967	+4.4%
York County, SC	1,008	10	1.0%	4,444	81	1.8%	\$128,750	\$127,500	-1.0%	\$205,000	\$225,010	+9.8%	\$152,254	\$150,719	-1.0%	\$235,424	\$253,966	+7.9%

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, hud-acquire, corporate owned, corporate-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 any time.

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 foreclosure, not a forclosure, no foreclosure, no forclosure, not foreclosure, not forclosure, not a short sale, not a shortsale, not a short-sale, not short sale, not shortsale, not short-sale, no short sale, no shortsale, no short-sale, not a bank, not bank, no bank, tired of short sale, tired of shortsale, tired of short-sale, tired of foreclosure or tired of forclosure. This list may be adjusted at any time.

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

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October 2016	Inventory Current Month			Closed Sales Last 12 Months			Median Sales Price For the 12 Months Ending...						Average Sales Price For the 12 Months Ending...					
	Total	Lender-Mediated	Share	Total	Lender-Mediated	Share	10-2015	10-2016	+ / -	10-2015	10-2016	+ / -	10-2015	10-2016	+ / -	10-2015	10-2016	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	2,369	56	2.4%	15,215	491	3.2%	\$101,000	\$110,012	+8.9%	\$193,250	\$205,000	+6.1%	\$127,528	\$136,994	+7.4%	\$261,078	\$271,611	+4.0%
Concord, NC	344	11	3.2%	1,940	39	2.0%	\$118,125	\$129,901	+10.0%	\$179,500	\$186,650	+4.0%	\$131,617	\$170,895	+29.8%	\$199,752	\$207,841	+4.0%
Davidson, NC	154	1	0.6%	477	5	1.0%	\$408,150	\$325,000	-20.4%	\$309,420	\$319,000	+3.1%	\$423,700	\$302,580	-28.6%	\$369,155	\$397,190	+7.6%
Denver, NC	220	0	0.0%	552	9	1.6%	\$190,000	\$95,000	-50.0%	\$297,000	\$335,000	+12.8%	\$205,071	\$152,088	-25.8%	\$354,528	\$370,788	+4.6%
Gastonia, NC	314	14	4.5%	1,362	59	4.3%	\$46,362	\$71,250	+53.7%	\$135,000	\$142,000	+5.2%	\$68,274	\$90,181	+32.1%	\$144,000	\$153,348	+6.5%
Huntersville, NC	345	3	0.9%	1,465	16	1.1%	\$204,000	\$167,160	-18.1%	\$260,000	\$267,000	+2.7%	\$220,450	\$178,058	-19.2%	\$279,266	\$286,780	+2.7%
Kannapolis, NC	168	6	3.6%	676	39	5.8%	\$71,500	\$64,000	-10.5%	\$112,000	\$128,000	+14.3%	\$73,326	\$76,908	+4.9%	\$125,563	\$145,845	+16.2%
Lincolnton, NC	111	6	5.4%	375	12	3.2%	\$53,513	\$65,225	+21.9%	\$131,000	\$140,000	+6.9%	\$98,617	\$88,455	-10.3%	\$138,258	\$153,676	+11.2%
Monroe, NC	228	2	0.9%	1,107	50	4.5%	\$101,355	\$144,250	+42.3%	\$160,000	\$170,000	+6.3%	\$115,365	\$141,314	+22.5%	\$173,186	\$187,177	+8.1%
Mooresville, NC	636	12	1.9%	1,753	22	1.3%	\$160,014	\$145,500	-9.1%	\$255,345	\$261,859	+2.6%	\$263,425	\$230,815	-12.4%	\$335,092	\$350,579	+4.6%
Salisbury, NC	296	11	3.7%	769	42	5.5%	\$52,000	\$55,000	+5.8%	\$123,000	\$137,950	+12.2%	\$64,391	\$75,010	+16.5%	\$132,979	\$155,363	+16.8%
Statesville, NC	303	9	3.0%	838	31	3.7%	\$73,180	\$56,500	-22.8%	\$131,000	\$145,500	+11.1%	\$95,970	\$69,352	-27.7%	\$149,436	\$165,440	+10.7%
Waxhaw, NC	321	2	0.6%	1,104	23	2.1%	\$199,900	\$185,264	-7.3%	\$348,650	\$385,000	+10.4%	\$267,331	\$237,188	-11.3%	\$394,749	\$429,970	+8.9%
Fort Mill, SC	289	3	1.0%	1,513	26	1.7%	\$182,000	\$199,750	+9.8%	\$260,000	\$284,900	+9.6%	\$197,832	\$207,125	+4.7%	\$294,673	\$309,359	+5.0%
Rock Hill, SC	333	4	1.2%	1,564	31	2.0%	\$105,000	\$110,000	+4.8%	\$159,015	\$169,950	+6.9%	\$118,431	\$119,926	+1.3%	\$178,503	\$192,118	+7.6%
Lake Norman	923	10	1.1%	1,950	24	1.2%	\$238,000	\$355,000	+49.2%	\$345,500	\$363,250	+5.1%	\$347,808	\$343,681	-1.2%	\$441,593	\$470,224	+6.5%
Lake Wylie	361	5	1.4%	1,051	8	0.8%	\$210,000	\$207,000	-1.4%	\$294,000	\$327,500	+11.4%	\$284,673	\$255,188	-10.4%	\$330,705	\$362,952	+9.8%
Uptown Charlotte	103	0	0.0%	349	2	0.6%	\$304,975	\$300,500	-1.5%	\$245,500	\$260,000	+5.9%	\$270,232	\$300,500	+11.2%	\$310,619	\$304,991	-1.8%