

Lender-Mediated Report – January 2017

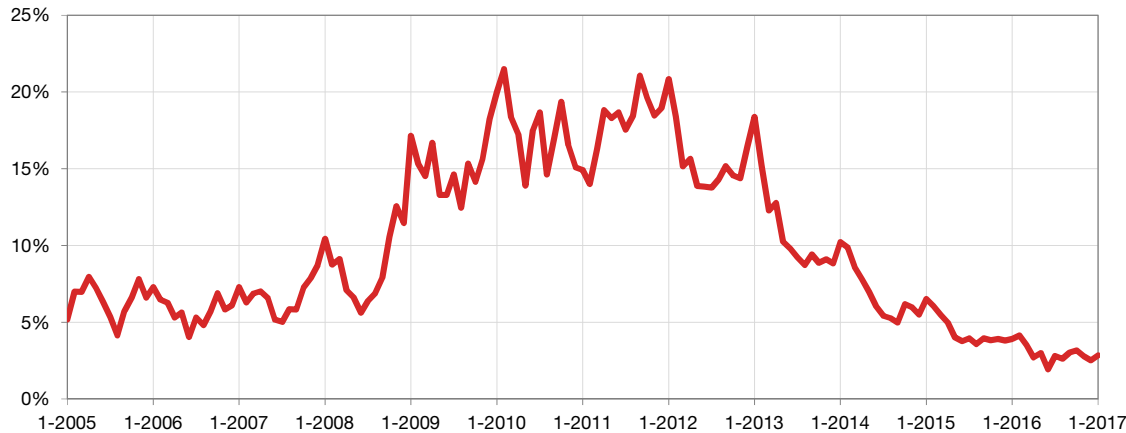
A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REATOR® ASSOCIATION
COVERING THE ENTIRE CAROLINA MLS AREA

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Charlotte Regional Realtor® Association

Share of Closed Sales That Were Lender-Mediated: 2.9%

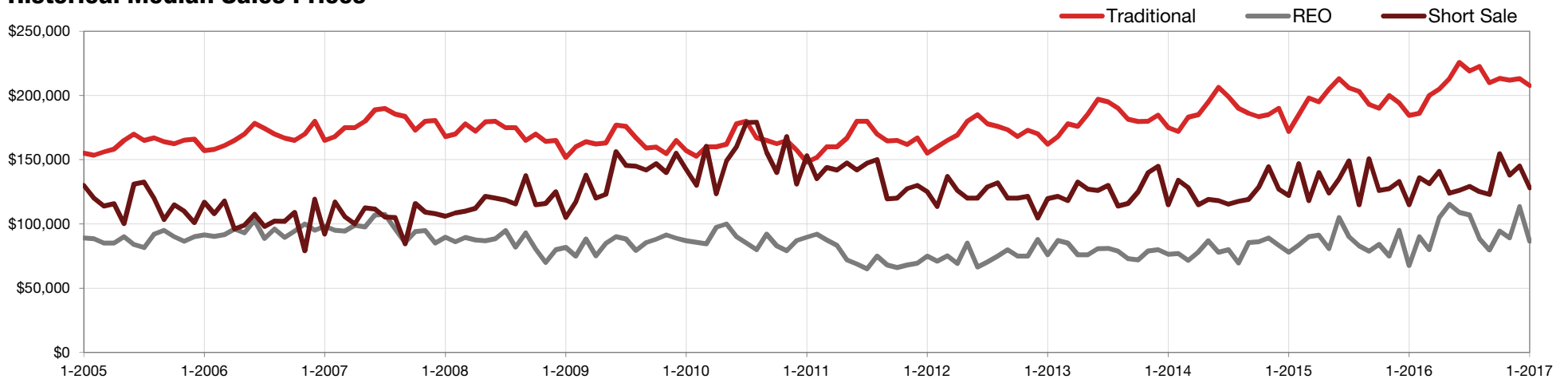


Closed Sales	1-2016	1-2017	+ / -
Traditional	2,085	2,420	+16.1%
Foreclosure	59	48	-18.6%
Short Sale	27	23	-14.8%
Total Market*	2,170	2,491	+14.8%

Median Sales Price	1-2016	1-2017	+ / -
Traditional	\$184,500	\$207,680	+12.6%
Foreclosure	\$67,550	\$86,512	+28.1%
Short Sale	\$115,000	\$128,000	+11.3%
Total Market*	\$179,000	\$205,000	+14.5%

* 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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January 2017	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	1-2016	1-2017	+ / -	1-2016	1-2017	+ / -	1-2016	1-2017	+ / -	1-2016	1-2017	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Entire CarolinaMLS Region	8,639	161	1.9%	44,963	1,288	2.9%	\$99,900	\$106,500	+6.6%	\$198,205	\$212,000	+7.0%	\$130,275	\$139,428	+7.0%	\$247,932	\$262,646	+5.9%
Charlotte MSA	6,371	114	1.8%	39,157	1,044	2.7%	\$102,805	\$113,750	+10.6%	\$201,000	\$215,000	+7.0%	\$130,301	\$143,296	+10.0%	\$250,054	\$265,359	+6.1%
Alexander County, NC	51	1	2.0%	141	4	2.8%	\$138,500	\$40,319	-70.9%	\$125,000	\$137,500	+10.0%	\$157,695	\$89,842	-43.0%	\$152,241	\$181,756	+19.4%
Anson County, NC	98	0	0.0%	125	4	3.2%	\$46,500	\$44,510	-4.3%	\$59,500	\$87,500	+47.1%	\$85,639	\$58,740	-31.4%	\$76,438	\$107,023	+40.0%
Cabarrus County, NC	515	10	1.9%	3,437	86	2.5%	\$121,519	\$116,500	-4.1%	\$188,000	\$194,900	+3.7%	\$133,589	\$148,527	+11.2%	\$207,155	\$215,245	+3.9%
Gaston County, NC	617	14	2.3%	3,096	129	4.2%	\$57,500	\$67,179	+16.8%	\$144,148	\$152,000	+5.4%	\$86,965	\$78,707	-9.5%	\$163,437	\$171,510	+4.9%
Iredell County, NC	881	18	2.0%	3,013	82	2.7%	\$98,215	\$88,500	-9.9%	\$211,938	\$223,000	+5.2%	\$163,996	\$164,193	+0.1%	\$276,296	\$288,277	+4.3%
Lincoln County, NC	372	4	1.1%	1,287	33	2.6%	\$67,700	\$56,000	-17.3%	\$211,000	\$244,950	+16.1%	\$115,535	\$103,901	-10.1%	\$251,530	\$282,937	+12.5%
Mecklenburg County, NC	2,393	41	1.7%	19,743	502	2.5%	\$108,000	\$125,000	+15.7%	\$210,000	\$223,000	+6.2%	\$136,343	\$156,687	+14.9%	\$270,719	\$285,301	+5.4%
Montgomery County, NC	214	0	0.0%	180	1	0.6%	\$274,500	\$108,501	-60.5%	\$135,250	\$136,500	+0.9%	\$447,858	\$108,501	-75.8%	\$220,057	\$214,219	-2.7%
Stanly County, NC	221	1	0.5%	591	23	3.9%	\$99,000	\$71,000	-28.3%	\$128,400	\$139,000	+8.3%	\$109,763	\$96,220	-12.3%	\$145,429	\$158,645	+9.1%
Union County, NC	769	11	1.4%	4,183	112	2.7%	\$145,000	\$168,000	+15.9%	\$237,125	\$262,500	+10.7%	\$181,957	\$206,727	+13.6%	\$292,564	\$323,065	+10.4%
Lancaster County, SC	323	4	1.2%	1,371	23	1.7%	\$110,000	\$99,900	-9.2%	\$249,900	\$258,500	+3.4%	\$157,439	\$153,526	-2.5%	\$257,052	\$267,057	+3.9%
York County, SC	846	7	0.8%	4,569	78	1.7%	\$131,500	\$128,551	-2.2%	\$211,728	\$229,900	+8.6%	\$151,078	\$153,122	+1.4%	\$240,339	\$257,355	+7.1%

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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January 2017	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	1-2016	1-2017	+ / -	1-2016	1-2017	+ / -	1-2016	1-2017	+ / -	1-2016	1-2017	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	1,707	30	1.8%	15,754	449	2.9%	\$102,900	\$116,700	+13.4%	\$195,000	\$207,900	+6.6%	\$127,418	\$148,564	+16.6%	\$261,959	\$275,249	+5.1%
Concord, NC	273	8	2.9%	2,007	37	1.8%	\$121,720	\$133,500	+9.7%	\$181,500	\$189,950	+4.7%	\$136,338	\$149,514	+9.7%	\$201,699	\$212,154	+5.2%
Davidson, NC	139	1	0.7%	458	2	0.4%	\$404,000	\$337,950	-16.3%	\$305,000	\$331,750	+8.8%	\$357,200	\$337,950	-5.4%	\$366,499	\$415,892	+13.5%
Denver, NC	219	0	0.0%	642	8	1.2%	\$88,000	\$198,110	+125.1%	\$299,000	\$355,000	+18.7%	\$130,895	\$228,401	+74.5%	\$345,124	\$382,338	+10.8%
Gastonia, NC	289	10	3.5%	1,445	62	4.3%	\$52,549	\$74,375	+41.5%	\$135,950	\$145,000	+6.7%	\$75,277	\$90,140	+19.7%	\$145,387	\$158,577	+9.1%
Huntersville, NC	224	1	0.4%	1,560	16	1.0%	\$208,850	\$183,001	-12.4%	\$258,685	\$272,000	+5.1%	\$233,681	\$197,358	-15.5%	\$277,994	\$292,702	+5.3%
Kannapolis, NC	139	6	4.3%	698	41	5.9%	\$76,500	\$71,000	-7.2%	\$117,000	\$129,000	+10.3%	\$80,265	\$81,700	+1.8%	\$130,872	\$145,370	+11.1%
Lincolnton, NC	93	4	4.3%	402	12	3.0%	\$52,025	\$49,500	-4.9%	\$132,000	\$145,000	+9.8%	\$100,917	\$65,394	-35.2%	\$138,840	\$160,370	+15.5%
Matthews, NC	158	6	3.8%	1,182	23	1.9%	\$178,000	\$218,000	+22.5%	\$238,900	\$260,000	+8.8%	\$203,025	\$283,171	+39.5%	\$276,889	\$295,947	+6.9%
Monroe, NC	166	4	2.4%	1,128	48	4.3%	\$101,355	\$147,000	+45.0%	\$159,900	\$174,900	+9.4%	\$111,928	\$151,430	+35.3%	\$174,448	\$189,541	+8.7%
Mooresville, NC	522	8	1.5%	1,844	24	1.3%	\$160,014	\$180,500	+12.8%	\$256,000	\$265,000	+3.5%	\$271,702	\$303,016	+11.5%	\$338,489	\$349,148	+3.1%
Salisbury, NC	278	13	4.7%	789	39	4.9%	\$48,000	\$60,000	+25.0%	\$125,300	\$140,000	+11.7%	\$60,273	\$79,176	+31.4%	\$141,165	\$152,444	+8.0%
Statesville, NC	244	8	3.3%	881	35	4.0%	\$56,685	\$62,999	+11.1%	\$133,000	\$149,450	+12.4%	\$83,772	\$111,382	+33.0%	\$152,637	\$169,000	+10.7%
Waxhaw, NC	273	0	0.0%	1,162	25	2.2%	\$201,750	\$207,500	+2.9%	\$348,000	\$392,000	+12.6%	\$291,643	\$268,583	-7.9%	\$396,459	\$439,598	+10.9%
Fort Mill, SC	231	2	0.9%	1,547	28	1.8%	\$192,000	\$209,750	+9.2%	\$267,500	\$285,500	+6.7%	\$212,747	\$220,723	+3.7%	\$297,973	\$311,188	+4.4%
Rock Hill, SC	269	4	1.5%	1,619	29	1.8%	\$105,000	\$110,000	+4.8%	\$159,950	\$172,000	+7.5%	\$121,013	\$111,086	-8.2%	\$180,806	\$193,361	+6.9%
Lake Norman	798	9	1.1%	2,039	27	1.3%	\$231,250	\$365,000	+57.8%	\$343,278	\$369,450	+7.6%	\$363,079	\$366,132	+0.8%	\$441,742	\$476,226	+7.8%
Lake Wylie	296	3	1.0%	1,081	8	0.7%	\$210,000	\$207,000	-1.4%	\$300,000	\$330,000	+10.0%	\$260,379	\$248,313	-4.6%	\$337,014	\$368,016	+9.2%
Uptown Charlotte	71	0	0.0%	350	3	0.9%	\$351,500	\$375,000	+6.7%	\$251,000	\$262,000	+4.4%	\$274,160	\$325,333	+18.7%	\$315,767	\$312,111	-1.2%