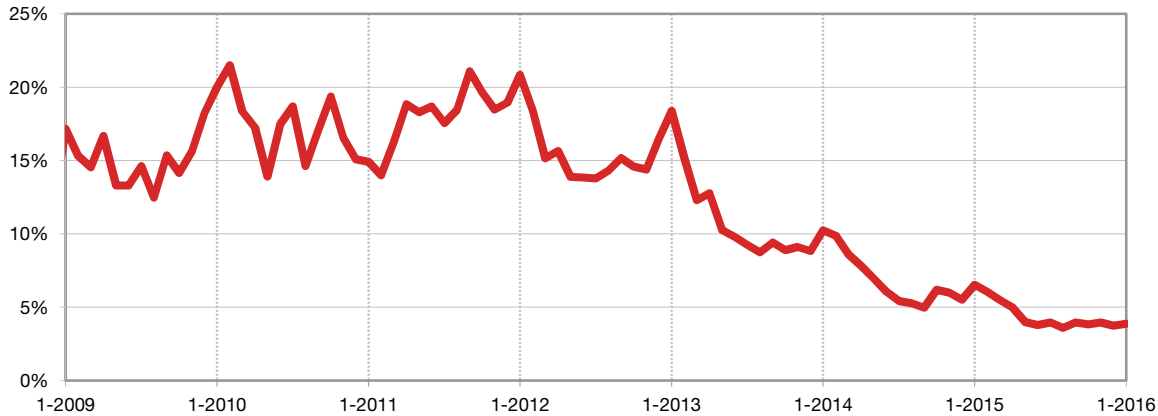


Lender-Mediated Report – January 2016

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION
COVERING THE ENTIRE CAROLINA MLS AREA
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Share of Closed Sales That Were Lender-Mediated: 3.9%

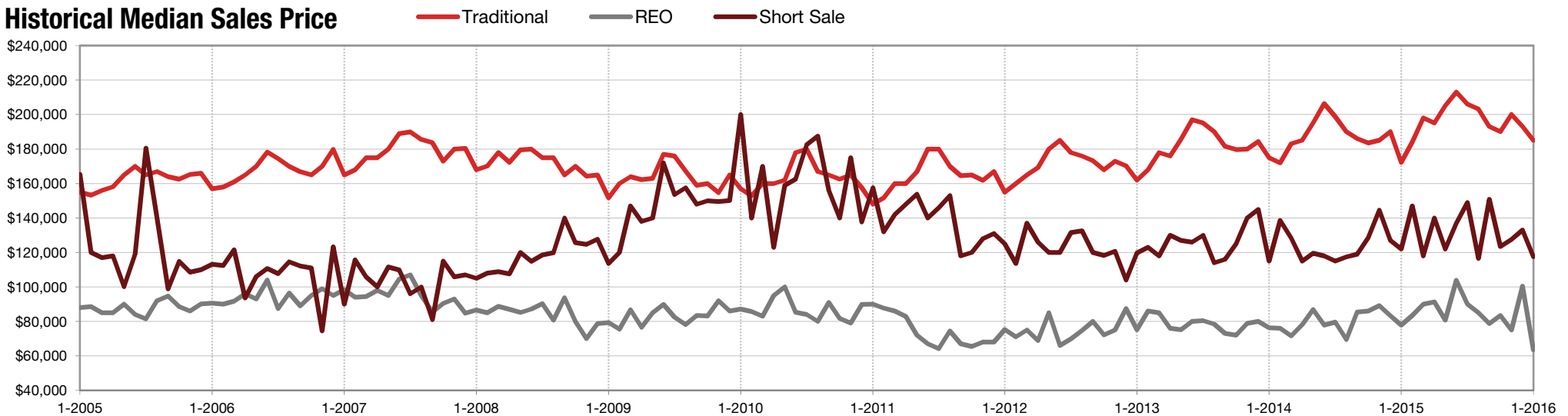


Closed Sales	1-2015	1-2016	+ / -
Traditional	2,131	1,960	-8.0%
Foreclosure	102	54	-47.1%
Short Sale	47	24	-48.9%
Total Market*	2,280	2,039	-10.6%

Median Sales Price	1-2015	1-2016	+ / -
Traditional	\$172,250	\$185,000	+7.4%
Foreclosure	\$77,925	\$63,535	-18.5%
Short Sale	\$122,000	\$117,500	-3.7%
Total Market*	\$166,500	\$179,500	+7.8%

* 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.

Historical Median Sales Price



Lender-Mediated Report – Activity by County

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION



January 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	1-2015			1-2016			1-2015			1-2016		
							Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-
Entire CarolinaMLS Region	10,350	380	3.7%	40,550	1,708	4.2%	\$93,500	\$99,950	+6.9%	\$188,000	\$198,000	+5.3%	\$124,448	\$130,670	+5.0%	\$239,097	\$247,870	+3.7%
Charlotte MSA	7,752	295	3.8%	35,471	1,459	4.1%	\$96,000	\$102,709	+7.0%	\$191,500	\$201,000	+5.0%	\$125,744	\$130,588	+3.9%	\$241,241	\$249,971	+3.6%
Alexander County, NC	60	1	1.7%	123	4	3.3%	\$50,000	\$138,500	+177.0%	\$124,450	\$125,000	+0.4%	\$43,000	\$157,695	+266.7%	\$162,447	\$152,241	-6.3%
Anson County, NC	123	1	0.8%	105	9	8.6%	\$32,200	\$46,500	+44.4%	\$70,750	\$59,500	-15.9%	\$56,845	\$85,639	+50.7%	\$84,213	\$76,438	-9.2%
Cabarrus County, NC	706	28	4.0%	3,134	102	3.3%	\$107,000	\$121,010	+13.1%	\$175,000	\$188,000	+7.4%	\$128,166	\$133,625	+4.3%	\$194,172	\$207,354	+6.8%
Gaston County, NC	894	39	4.4%	2,789	184	6.6%	\$60,000	\$57,000	-5.0%	\$130,000	\$144,900	+11.5%	\$84,383	\$86,722	+2.8%	\$148,996	\$163,672	+9.9%
Iredell County, NC	1,012	29	2.9%	2,705	114	4.2%	\$95,000	\$98,215	+3.4%	\$195,000	\$211,875	+8.7%	\$130,374	\$163,996	+25.8%	\$271,372	\$276,639	+1.9%
Lincoln County, NC	400	8	2.0%	1,032	53	5.1%	\$79,925	\$67,350	-15.7%	\$196,000	\$210,000	+7.1%	\$139,718	\$114,054	-18.4%	\$253,519	\$251,564	-0.8%
Mecklenburg County, NC	2,964	124	4.2%	18,183	738	4.1%	\$99,950	\$108,740	+8.8%	\$201,000	\$210,000	+4.5%	\$128,026	\$136,950	+7.0%	\$263,963	\$270,603	+2.5%
Montgomery County, NC	229	0	0.0%	188	4	2.1%	\$400,500	\$274,500	-31%	\$125,950	\$135,250	+7.4%	\$389,200	\$447,858	+15.1%	\$193,354	\$220,057	+13.8%
Stanly County, NC	291	10	3.4%	506	21	4.2%	\$55,684	\$99,000	+77.8%	\$119,950	\$127,950	+6.7%	\$85,209	\$109,763	+28.8%	\$136,781	\$145,072	+6.1%
Union County, NC	892	35	3.9%	3,739	149	4.0%	\$135,500	\$145,000	+7.0%	\$228,180	\$237,250	+4.0%	\$164,741	\$181,957	+10.5%	\$277,229	\$292,712	+5.6%
Lancaster County, SC	346	6	1.7%	1,213	26	2.1%	\$110,000	\$110,000	0.0%	\$236,000	\$249,340	+5.7%	\$119,929	\$157,439	+31.3%	\$249,788	\$256,921	+2.9%
York County, SC	936	29	3.1%	4,079	103	2.5%	\$120,750	\$131,500	+8.9%	\$195,000	\$210,220	+7.8%	\$149,523	\$151,078	+1.0%	\$227,003	\$239,779	+5.6%

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 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 foreclosure, not a foreclosure, no foreclosure, no foreclosure, not foreclosure, not foreclosure, not a short sale, 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 foreclosure. This list may be adjusted at anytime.

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



January 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	1-2015	1-2016	+/-	1-2015	1-2016	+/-	1-2015	1-2016	+/-	1-2015	1-2016	+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	2,261	106	4.7%	14,442	661	4.6%	\$95,000	\$103,000	+8.4%	\$187,000	\$195,000	+4.3%	\$119,357	\$128,042	+7.3%	\$253,094	\$262,055	+3.5%
Concord, NC	389	9	2.3%	1,822	55	3.0%	\$113,000	\$121,519	+7.5%	\$169,480	\$181,600	+7.2%	\$124,601	\$136,455	+9.5%	\$193,360	\$201,841	+4.4%
Davidson, NC	116	3	2.6%	464	5	1.1%	\$380,600	\$404,000	+6.1%	\$287,432	\$305,000	+6.1%	\$535,627	\$357,200	-33.3%	\$352,300	\$364,401	+3.4%
Denver, NC	186	2	1.1%	501	11	2.2%	\$318,500	\$88,000	-72.4%	\$287,468	\$301,063	+4.7%	\$387,821	\$130,895	-66.2%	\$342,502	\$345,865	+1.0%
Gastonia, NC	417	18	4.3%	1,269	80	6.3%	\$52,950	\$52,424	-1.0%	\$124,900	\$137,000	+9.7%	\$72,279	\$74,468	+3.0%	\$131,818	\$145,864	+10.7%
Huntersville, NC	243	5	2.1%	1,405	22	1.6%	\$187,500	\$208,850	+11.4%	\$247,500	\$258,470	+4.4%	\$201,152	\$233,681	+16.2%	\$275,336	\$277,821	+0.9%
Kannapolis, NC	165	12	7.3%	570	32	5.6%	\$66,567	\$76,500	+14.9%	\$96,900	\$117,000	+20.7%	\$83,515	\$80,265	-3.9%	\$113,052	\$131,170	+16.0%
Lincolnton, NC	134	4	3.0%	340	17	5.0%	\$74,150	\$52,025	-29.8%	\$132,000	\$132,000	0.0%	\$81,806	\$100,917	+23.4%	\$139,809	\$138,527	-0.9%
Mooresville, NC	570	12	2.1%	1,673	48	2.9%	\$153,389	\$160,014	+4.3%	\$245,000	\$256,444	+4.7%	\$187,177	\$271,702	+45.2%	\$339,553	\$338,972	-0.2%
Monroe, NC	251	17	6.8%	999	58	5.8%	\$105,099	\$101,355	-3.6%	\$152,828	\$159,950	+4.7%	\$122,363	\$111,928	-8.5%	\$164,577	\$174,438	+6.0%
Salisbury, NC	358	15	4.2%	686	57	8.3%	\$60,000	\$48,000	-20.0%	\$118,900	\$126,250	+6.2%	\$96,219	\$60,273	-37.4%	\$131,724	\$141,340	+7.3%
Statesville, NC	333	12	3.6%	792	49	6.2%	\$73,000	\$56,685	-22.3%	\$120,000	\$134,000	+11.7%	\$89,751	\$83,772	-6.7%	\$131,628	\$152,834	+16.1%
Waxhaw, NC	282	7	2.5%	1,006	24	2.4%	\$190,500	\$201,750	+5.9%	\$330,500	\$347,938	+5.3%	\$238,988	\$291,643	+22.0%	\$366,207	\$396,854	+8.4%
Fort Mill, SC	269	6	2.2%	1,305	19	1.5%	\$188,000	\$192,000	+2.1%	\$257,000	\$264,500	+2.9%	\$213,674	\$212,747	-0.4%	\$283,505	\$297,615	+5.0%
Rock Hill, SC	296	8	2.7%	1,519	56	3.7%	\$104,950	\$105,000	+0.0%	\$153,950	\$159,900	+3.9%	\$106,093	\$121,013	+14.1%	\$170,289	\$180,538	+6.0%
Lake Norman	823	12	1.5%	1,890	40	2.1%	\$264,500	\$231,250	-12.6%	\$348,000	\$344,000	-1.1%	\$307,856	\$363,079	+17.9%	\$456,268	\$441,983	-3.1%
Lake Wylie	351	4	1.1%	947	25	2.6%	\$294,950	\$210,000	-28.8%	\$292,450	\$298,750	+2.2%	\$331,761	\$260,379	-21.5%	\$326,082	\$336,619	+3.2%
Uptown Charlotte	104	1	1.0%	331	3	0.9%	\$185,000	\$351,500	+90.0%	\$267,500	\$251,500	-6.0%	\$212,380	\$274,160	+29.1%	\$308,801	\$316,044	+2.3%