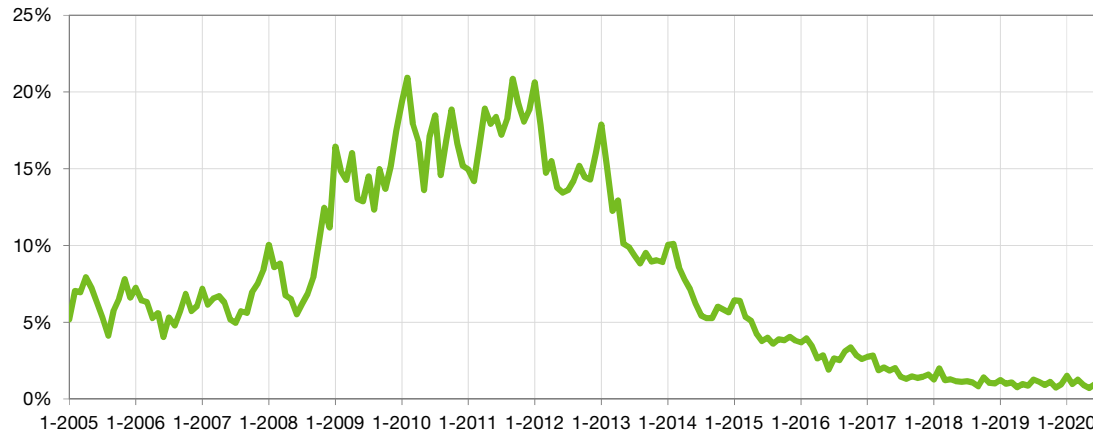


Charlotte Region Lender-Mediated Report – July 2020

A research tool provided by the Canopy Realtor® Association
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Share of Closed Sales That Were Lender-Mediated: 0.8%

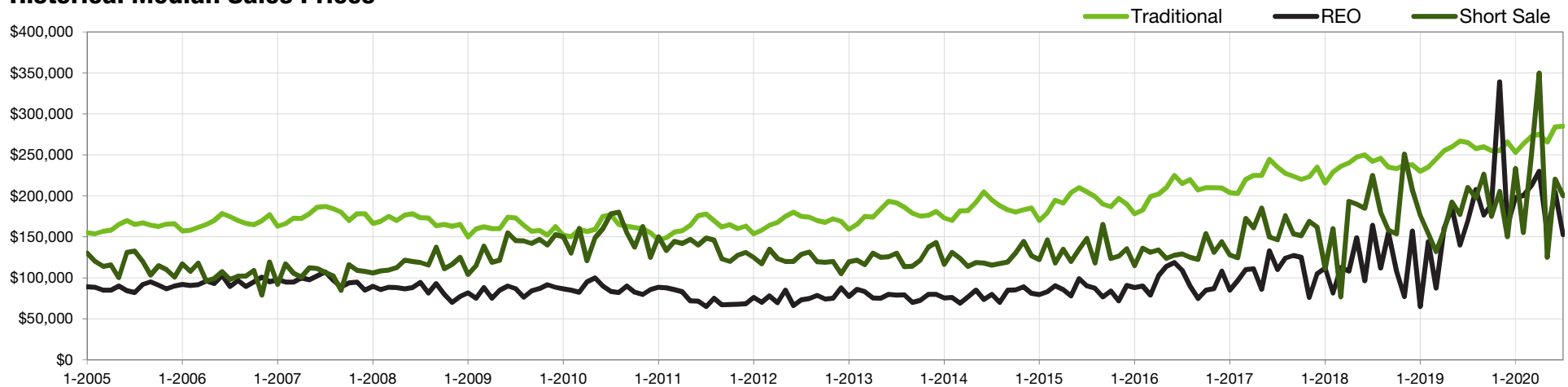


Closed Sales	7-2019	7-2020	+ / -
Traditional	4,848	5,424	+11.9%
Foreclosure	47	38	-19.1%
Short Sale	17	7	-58.8%
Total Market*	4,910	5,469	+11.4%

Median Sales Price	7-2019	7-2020	+ / -
Traditional	\$265,000	\$285,000	+7.5%
Foreclosure	\$169,900	\$152,750	-10.1%
Short Sale	\$210,230	\$200,000	-4.9%
Total Market*	\$265,000	\$285,000	+7.5%

* 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



Charlotte Region Lender-Mediated Report – Activity by County

A research tool provided by the Canopy Realtor® Association

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July 2020	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	7-2019			7-2020			7-2019			7-2020		
								+	-		+	-		+	-		+	-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte Region	5,580	45	0.8%	50,905	507	1.0%	\$149,900	\$200,000	+33.4%	\$248,000	\$267,000	+7.7%	\$194,280	\$244,681	+25.9%	\$296,194	\$315,614	+6.6%
Charlotte MSA	4,525	34	0.8%	43,364	417	1.0%	\$167,740	\$215,000	+28.2%	\$253,000	\$272,447	+7.7%	\$209,640	\$262,768	+25.3%	\$302,189	\$321,598	+6.4%
Alexander County, NC	13	1	7.7%	55	2	3.6%	\$77,400	\$35,750	-53.8%	\$148,000	\$196,000	+32.4%	\$77,400	\$35,750	-53.8%	\$172,343	\$230,575	+33.8%
Anson County, NC	25	0	0.0%	131	3	2.3%	\$65,750	\$145,000	+120.5%	\$116,500	\$115,000	-1.3%	\$76,375	\$130,667	+71.1%	\$126,952	\$124,405	-2.0%
Cabarrus County, NC	298	1	0.3%	3,981	29	0.7%	\$175,000	\$198,000	+13.1%	\$235,000	\$256,000	+8.9%	\$210,049	\$189,510	-9.8%	\$256,334	\$273,214	+6.6%
Gaston County, NC	319	6	1.9%	3,714	46	1.2%	\$95,000	\$133,500	+40.5%	\$185,360	\$205,000	+10.6%	\$133,925	\$138,003	+3.0%	\$207,838	\$230,224	+10.8%
Iredell County, NC	476	4	0.8%	3,566	25	0.7%	\$110,000	\$224,000	+103.6%	\$259,700	\$285,000	+9.7%	\$166,694	\$269,892	+61.9%	\$322,459	\$347,702	+7.8%
Lincoln County, NC	249	0	0.0%	1,334	21	1.6%	\$89,250	\$122,600	+37.4%	\$274,450	\$297,900	+8.5%	\$205,193	\$161,858	-21.1%	\$308,155	\$330,025	+7.1%
Mecklenburg County, NC	2,241	10	0.4%	20,673	153	0.7%	\$185,000	\$264,500	+43.0%	\$263,000	\$282,490	+7.4%	\$249,187	\$324,225	+30.1%	\$332,382	\$352,817	+6.1%
Montgomery County, NC	112	1	0.9%	316	1	0.3%	\$82,000	\$86,000	+4.9%	\$125,000	\$167,000	+33.6%	\$82,000	\$86,000	+4.9%	\$220,436	\$254,266	+15.3%
Rowan County, NC	209	4	1.9%	1,696	37	2.2%	\$72,000	\$110,000	+52.8%	\$154,500	\$179,900	+16.4%	\$90,022	\$141,877	+57.6%	\$173,854	\$197,571	+13.6%
Stanly County, NC	93	0	0.0%	755	17	2.3%	\$105,000	\$97,090	-7.5%	\$171,495	\$185,000	+7.9%	\$220,400	\$132,788	-39.8%	\$196,880	\$208,177	+5.7%
Union County, NC	494	8	1.6%	4,404	58	1.3%	\$200,000	\$300,000	+50.0%	\$303,662	\$319,116	+5.1%	\$243,382	\$368,575	+51.4%	\$352,963	\$368,730	+4.5%
Lancaster County, SC	227	2	0.9%	2,022	12	0.6%	\$104,000	\$113,080	+8.7%	\$290,000	\$315,000	+8.6%	\$191,779	\$133,226	-30.5%	\$291,309	\$318,857	+9.5%
York County, SC	451	3	0.7%	5,333	51	1.0%	\$181,000	\$285,000	+57.5%	\$263,000	\$275,000	+4.6%	\$239,512	\$301,430	+25.9%	\$290,734	\$304,397	+4.7%

Explanation of Methodology: A listed property is considered to be "lender-mediated" when any of the following is included within the Canopy MLS, Inc. 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 Canopy MLS, Inc. market, and in comparison to traditional sales activity. The information above is based upon data reported by Canopy MLS, Inc. This representation is based in whole or in part on data supplied by the participants in Canopy MLS, Inc. Neither the participants, nor their respective boards of Realtors® or Canopy MLS, Inc. guarantees or are in any way responsible for its accuracy. Any market data maintained by Canopy MLS, Inc. does not include information on listings not published at the request of the seller, listings of brokers who are not members of Canopy MLS, Inc., unlisted properties, etc. Data must be verified by the user.

Charlotte Region Lender-Mediated Report – Activity by Area

A research tool provided by the Canopy Realtor® Association

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July 2020	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	7-2019	7-2020	+/-	7-2019	7-2020	+/-	7-2019	7-2020	+/-	7-2019	7-2020	+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	1,751	9	0.5%	16,355	127	0.8%	\$180,000	\$235,000	+30.6%	\$248,000	\$269,800	+8.8%	\$239,156	\$313,652	+31.1%	\$321,911	\$343,881	+6.8%
Concord, NC	171	0	0.0%	2,381	15	0.6%	\$156,000	\$110,000	-29.5%	\$232,000	\$257,500	+11.0%	\$180,913	\$159,420	-11.9%	\$254,622	\$274,992	+8.0%
Cornelius, NC	100	1	1.0%	832	7	0.8%	\$183,000	\$376,500	+105.7%	\$305,000	\$323,900	+6.2%	\$193,650	\$555,450	+186.8%	\$463,379	\$483,610	+4.4%
Davidson, NC	90	0	0.0%	592	3	0.5%	\$356,584	\$327,000	-8.3%	\$378,500	\$371,499	-1.8%	\$356,584	\$337,447	-5.4%	\$459,292	\$444,860	-3.1%
Denver, NC	144	0	0.0%	714	5	0.7%	\$383,000	\$386,000	+0.8%	\$336,000	\$355,000	+5.7%	\$396,583	\$387,200	-2.4%	\$391,668	\$405,769	+3.6%
Gastonia, NC	128	3	2.3%	1,497	23	1.5%	\$112,500	\$95,001	-15.6%	\$174,900	\$188,750	+7.9%	\$129,113	\$122,378	-5.2%	\$184,261	\$196,799	+6.8%
Huntersville, NC	176	0	0.0%	1,737	6	0.3%	\$330,000	\$329,000	-0.3%	\$318,000	\$333,000	+4.7%	\$394,143	\$327,000	-17.0%	\$338,873	\$360,961	+6.5%
Kannapolis, NC	66	1	1.5%	875	9	1.0%	\$122,000	\$181,000	+48.4%	\$156,000	\$175,000	+12.2%	\$122,945	\$153,547	+24.9%	\$168,403	\$194,175	+15.3%
Lincolnton, NC	73	1	1.4%	373	9	2.4%	\$86,450	\$122,010	+41.1%	\$175,000	\$199,250	+13.9%	\$97,145	\$103,601	+6.6%	\$188,748	\$218,346	+15.7%
Matthews, NC	95	0	0.0%	1,215	9	0.7%	\$252,100	\$299,000	+18.6%	\$309,900	\$312,500	+0.8%	\$317,635	\$266,211	-16.2%	\$348,826	\$350,598	+0.5%
Monroe, NC	108	1	0.9%	1,159	16	1.4%	\$178,370	\$212,500	+19.1%	\$212,500	\$240,000	+12.9%	\$187,439	\$231,269	+23.4%	\$228,632	\$256,550	+12.2%
Mooresville, NC	312	1	0.3%	2,269	12	0.5%	\$192,000	\$333,500	+73.7%	\$295,900	\$322,040	+8.8%	\$268,011	\$418,317	+56.1%	\$387,268	\$408,624	+5.5%
Salisbury, NC	107	3	2.8%	917	18	2.0%	\$75,000	\$130,000	+73.3%	\$151,870	\$182,900	+20.4%	\$100,754	\$150,983	+49.9%	\$171,651	\$199,632	+16.3%
Statesville, NC	124	3	2.4%	966	10	1.0%	\$98,000	\$114,500	+16.8%	\$175,000	\$197,000	+12.6%	\$97,877	\$132,800	+35.7%	\$189,351	\$211,798	+11.9%
Waxhaw, NC	179	3	1.7%	1,262	25	2.0%	\$328,375	\$410,000	+24.9%	\$382,000	\$394,990	+3.4%	\$361,100	\$512,272	+41.9%	\$448,790	\$461,714	+2.9%
Fort Mill, SC	143	2	1.4%	1,602	9	0.6%	\$279,000	\$295,000	+5.7%	\$320,000	\$328,000	+2.5%	\$261,940	\$399,989	+52.7%	\$350,913	\$365,958	+4.3%
Rock Hill, SC	119	0	0.0%	1,856	12	0.6%	\$125,000	\$181,601	+45.3%	\$209,000	\$222,200	+6.3%	\$135,087	\$183,815	+36.1%	\$217,930	\$237,786	+9.1%
Tega Cay, SC	43	0	0.0%	361	13	3.6%	\$422,000	\$410,000	-2.8%	\$350,000	\$368,750	+5.4%	\$421,833	\$411,838	-2.4%	\$376,815	\$381,404	+1.2%
Lake Norman	451	2	0.4%	2,549	16	0.6%	\$347,938	\$412,400	+18.5%	\$385,000	\$387,000	+0.5%	\$401,527	\$519,747	+29.4%	\$503,928	\$518,758	+2.9%
Lake Wylie	194	1	0.5%	1,520	22	1.4%	\$430,000	\$410,000	-4.7%	\$348,723	\$360,000	+3.2%	\$503,471	\$476,615	-5.3%	\$393,693	\$407,804	+3.6%
Uptown Charlotte	86	1	1.2%	327	2	0.6%	\$452,000	\$388,000	-14.2%	\$312,500	\$281,000	-10.1%	\$452,000	\$388,000	-14.2%	\$360,213	\$329,521	-8.5%