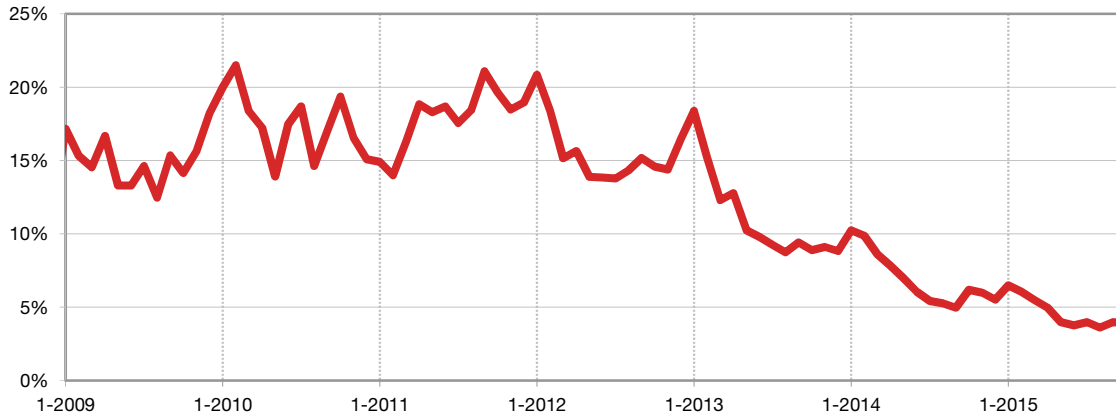


Lender-Mediated Report – October 2015

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



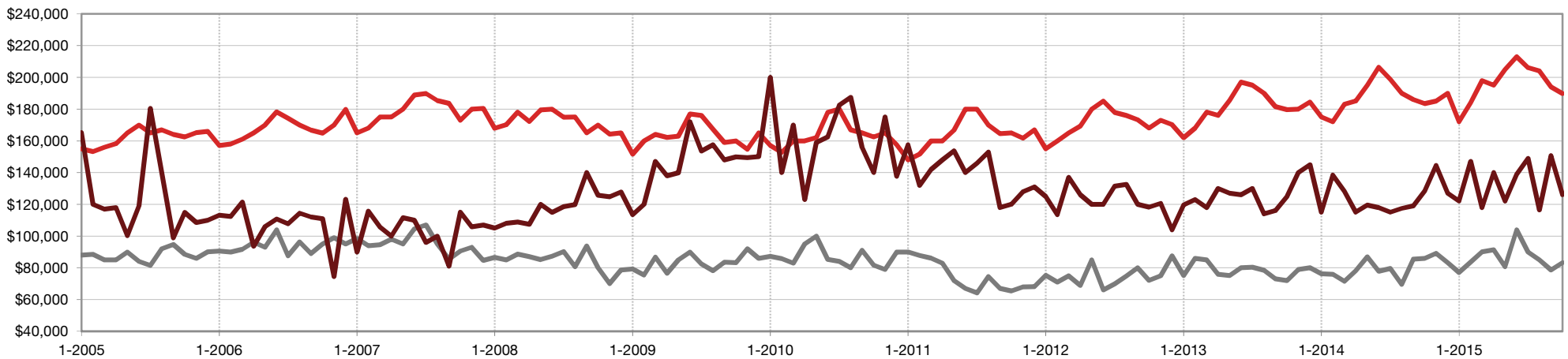
Closed Sales	10-2014	10-2015	+ / -
Traditional	3,000	2,953	-1.6%
Foreclosure	136	87	-36.0%
Short Sale	62	32	-48.4%
Total Market*	3,198	3,073	-3.9%

Median Sales Price	10-2014	10-2015	+ / -
Traditional	\$183,500	\$189,900	+3.5%
Foreclosure	\$86,000	\$83,200	-3.3%
Short Sale	\$128,500	\$126,000	-1.9%
Total Market*	\$178,100	\$185,000	+3.9%

* 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

— Traditional — REO — Short Sale



Lender-Mediated Report – Activity by County

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION



October 2015

	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	10-2014	10-2015	+/-	10-2014	10-2015	+/-	10-2014	10-2015	+/-	10-2014	10-2015	+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Entire CarolinaMLS Region	12,375	434	3.5%	40,206	1,863	4.6%	\$92,935	\$99,950	+7.5%	\$188,000	\$196,000	+4.3%	\$125,274	\$130,189	+3.9%	\$238,920	\$246,285	+3.1%
Charlotte MSA	849	41	4.8%	3,107	111	3.6%	\$115,550	\$115,000	-0.5%	\$172,599	\$185,000	+7.2%	\$134,016	\$128,483	-4.1%	\$192,895	\$205,427	+6.5%
Alexander County, NC	70	0	0.0%	131	7	5.3%	\$49,950	\$54,000	+8.1%	\$124,000	\$123,678	-0.3%	\$54,690	\$109,683	+100.6%	\$160,967	\$153,248	-4.8%
Anson County, NC	135	4	3.0%	98	6	6.1%	\$25,950	\$57,450	+121.4%	\$69,375	\$65,000	-6.3%	\$48,213	\$93,692	+94.3%	\$79,579	\$81,345	+2.2%
Cabarrus County, NC	3,673	42	1.1%	7,063	152	2.2%	\$131,250	\$124,922	-4.8%	\$198,000	\$211,000	+6.6%	\$177,066	\$179,637	+1.5%	\$243,626	\$252,748	+3.7%
Gaston County, NC	998	43	4.3%	2,751	219	8.0%	\$60,000	\$53,755	-10.4%	\$131,000	\$142,000	+8.4%	\$84,581	\$84,552	-0.0%	\$150,661	\$161,135	+7.0%
Iredell County, NC	1,207	25	2.1%	2,689	118	4.4%	\$95,000	\$116,625	+22.8%	\$195,000	\$210,000	+7.7%	\$140,550	\$172,037	+22.4%	\$275,730	\$271,651	-1.5%
Lincoln County, NC	440	6	1.4%	1,017	51	5.0%	\$69,549	\$79,925	+14.9%	\$193,500	\$210,000	+8.5%	\$120,928	\$129,799	+7.3%	\$246,150	\$255,481	+3.8%
Mecklenburg County, NC	3,861	136	3.5%	18,009	807	4.5%	\$96,900	\$107,000	+10.4%	\$200,000	\$209,102	+4.6%	\$130,077	\$133,825	+2.9%	\$262,665	\$269,657	+2.7%
Montgomery County, NC	264	0	0.0%	182	3	1.6%	\$316,000	\$250,000	-21%	\$117,000	\$135,000	+15.4%	\$324,360	\$208,810	-35.6%	\$177,222	\$224,020	+26.4%
Stanly County, NC	331	5	1.5%	504	24	4.8%	\$52,692	\$64,500	+22.4%	\$118,000	\$126,000	+6.8%	\$81,167	\$89,794	+10.6%	\$136,312	\$145,046	+6.4%
Union County, NC	1,077	45	4.2%	3,749	167	4.5%	\$135,000	\$137,900	+2.1%	\$229,000	\$234,900	+2.6%	\$164,364	\$178,453	+8.6%	\$279,002	\$290,611	+4.2%
Lancaster County, SC	377	8	2.1%	1,190	31	2.6%	\$92,000	\$112,500	+22.3%	\$233,825	\$247,900	+6.0%	\$117,709	\$146,362	+24.3%	\$244,699	\$256,143	+4.7%
York County, SC	1,070	34	3.2%	4,034	110	2.7%	\$121,000	\$128,750	+6.4%	\$198,900	\$205,000	+3.1%	\$144,608	\$152,254	+5.3%	\$227,994	\$235,197	+3.2%

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.

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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



October 2015

	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	10-2014	10-2015	+ / -	10-2014	10-2015	+ / -	10-2014	10-2015	+ / -	10-2014	10-2015	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	9,409	357	3.8%	35,150	1,601	4.6%	\$95,100	\$101,657	+6.9%	\$190,495	\$200,000	+5.0%	\$127,214	\$128,918	+1.3%	\$240,519	\$248,524	+3.3%
Concord, NC	472	24	5.1%	1,820	60	3.3%	\$109,000	\$118,125	+8.4%	\$168,000	\$178,213	+6.1%	\$116,814	\$131,617	+12.7%	\$191,441	\$199,153	+4.0%
Davidson, NC	154	1	0.6%	469	4	0.9%	\$236,500	\$408,150	+72.6%	\$288,500	\$309,920	+7.4%	\$441,914	\$423,700	-4.1%	\$353,096	\$368,666	+4.4%
Denver, NC	199	1	0.5%	489	12	2.5%	\$270,000	\$190,000	-29.6%	\$285,935	\$298,000	+4.2%	\$365,781	\$205,071	-43.9%	\$332,815	\$355,668	+6.9%
Gastonia, NC	485	22	4.5%	1,245	101	8.1%	\$56,100	\$45,529	-18.8%	\$122,680	\$135,900	+10.8%	\$74,693	\$67,193	-10.0%	\$131,945	\$144,441	+9.5%
Huntersville, NC	294	5	1.7%	1,431	27	1.9%	\$200,700	\$204,000	+1.6%	\$243,000	\$260,000	+7.0%	\$209,899	\$220,450	+5.0%	\$269,657	\$279,093	+3.5%
Kannapolis, NC	217	14	6.5%	560	36	6.4%	\$72,000	\$71,500	-0.7%	\$94,250	\$112,000	+18.8%	\$105,197	\$73,326	-30.3%	\$113,701	\$125,409	+10.3%
Lincolnton, NC	164	3	1.8%	331	14	4.2%	\$69,097	\$53,513	-22.6%	\$132,000	\$131,000	-0.8%	\$80,932	\$98,617	+21.9%	\$143,716	\$138,444	-3.7%
Mooresville, NC	676	12	1.8%	1,656	52	3.1%	\$181,500	\$160,014	-11.8%	\$242,000	\$255,158	+5.4%	\$226,963	\$263,425	+16.1%	\$345,103	\$335,476	-2.8%
Monroe, NC	302	21	7.0%	995	67	6.7%	\$108,000	\$102,709	-4.9%	\$150,575	\$159,950	+6.2%	\$121,197	\$116,654	-3.7%	\$162,947	\$173,339	+6.4%
Salisbury, NC	429	27	6.3%	694	56	8.1%	\$64,989	\$53,928	-17.0%	\$120,000	\$123,000	+2.5%	\$99,525	\$64,791	-34.9%	\$132,642	\$132,887	+0.2%
Statesville, NC	400	10	2.5%	795	48	6.0%	\$70,000	\$73,180	+4.5%	\$117,500	\$131,000	+11.5%	\$81,799	\$95,970	+17.3%	\$130,080	\$149,462	+14.9%
Waxhaw, NC	330	5	1.5%	994	29	2.9%	\$225,000	\$199,900	-11.2%	\$328,397	\$348,000	+6.0%	\$239,487	\$267,331	+11.6%	\$370,980	\$394,486	+6.3%
Fort Mill, SC	299	11	3.7%	1,282	22	1.7%	\$190,000	\$182,000	-4.2%	\$255,000	\$260,000	+2.0%	\$215,414	\$197,832	-8.2%	\$279,012	\$294,710	+5.6%
Rock Hill, SC	348	9	2.6%	1,544	59	3.8%	\$101,000	\$105,000	+4.0%	\$155,000	\$158,000	+1.9%	\$101,875	\$118,431	+16.3%	\$171,167	\$178,266	+4.1%
Lake Norman	959	9	0.9%	1,878	49	2.6%	\$296,500	\$238,000	-19.7%	\$350,000	\$346,000	-1.1%	\$356,837	\$347,808	-2.5%	\$459,029	\$441,429	-3.8%
Lake Wylie	403	7	1.7%	916	27	2.9%	\$282,944	\$210,000	-25.8%	\$289,602	\$291,900	+0.8%	\$295,578	\$284,673	-3.7%	\$331,136	\$330,044	-0.3%
Uptown Charlotte	119	2	1.7%	335	4	1.2%	\$175,000	\$304,975	+74.3%	\$270,000	\$246,000	-8.9%	\$194,579	\$270,232	+38.9%	\$306,297	\$311,090	+1.6%

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