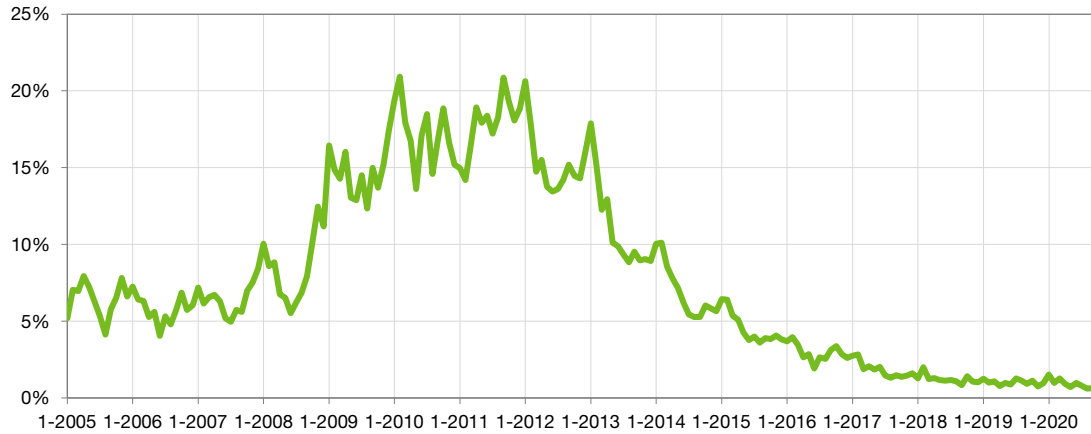


Charlotte Region Lender-Mediated Report – October 2020

A research tool provided by the Canopy Realtor® Association
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Share of Closed Sales That Were Lender-Mediated: 0.6%

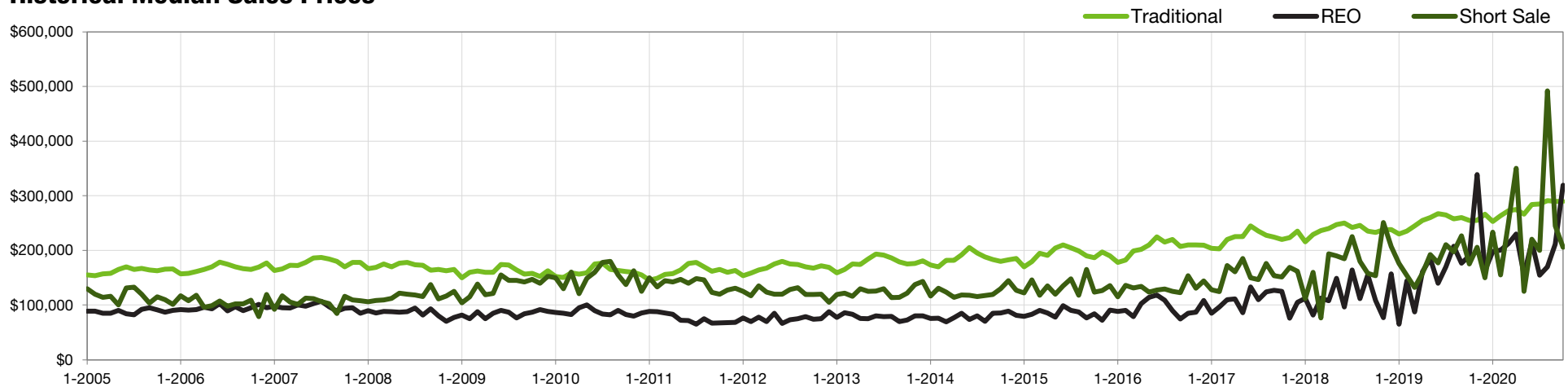


Closed Sales	10-2019	10-2020	+ / -
Traditional	4,472	4,997	+11.7%
Foreclosure	45	26	-42.2%
Short Sale	7	6	-14.3%
Total Market*	4,523	5,029	+11.2%

Median Sales Price	10-2019	10-2020	+ / -
Traditional	\$255,000	\$289,500	+13.5%
Foreclosure	\$190,000	\$319,115	+68.0%
Short Sale	\$175,000	\$205,750	+17.6%
Total Market*	\$254,000	\$289,900	+14.1%

* 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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October 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	10-2019			10-2020			10-2019			10-2020		
							Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-
Charlotte Region	5,405	43	0.8%	52,709	459	0.9%	\$168,000	\$205,000	+22.0%	\$252,505	\$275,500	+9.1%	\$209,328	\$256,079	+22.3%	\$301,303	\$328,683	+9.1%
Charlotte MSA	4,382	30	0.7%	44,731	373	0.8%	\$181,000	\$224,500	+24.0%	\$258,332	\$282,312	+9.3%	\$229,967	\$276,206	+20.1%	\$307,056	\$334,742	+9.0%
Alexander County, NC	42	0	0.0%	127	2	1.6%	\$77,400	\$35,750	-53.8%	\$150,000	\$189,500	+26.3%	\$77,400	\$35,750	-53.8%	\$194,832	\$246,537	+26.5%
Anson County, NC	26	0	0.0%	138	4	2.9%	\$36,500	\$109,950	+201.2%	\$115,000	\$115,000	0.0%	\$53,833	\$116,725	+116.8%	\$126,514	\$123,974	-2.0%
Cabarrus County, NC	298	1	0.3%	4,035	25	0.6%	\$189,900	\$194,000	+2.2%	\$244,990	\$262,000	+6.9%	\$221,646	\$205,381	-7.3%	\$261,723	\$281,016	+7.4%
Gaston County, NC	343	5	1.5%	3,790	36	0.9%	\$95,001	\$122,250	+28.7%	\$189,000	\$212,000	+12.2%	\$140,287	\$149,976	+6.9%	\$210,777	\$240,091	+13.9%
Iredell County, NC	450	4	0.9%	3,734	25	0.7%	\$115,000	\$212,000	+84.3%	\$265,000	\$290,000	+9.4%	\$140,199	\$273,176	+94.8%	\$328,577	\$368,438	+12.1%
Lincoln County, NC	267	0	0.0%	1,467	12	0.8%	\$117,805	\$118,000	+0.2%	\$280,000	\$303,734	+8.5%	\$187,500	\$181,375	-3.3%	\$309,668	\$347,245	+12.1%
Mecklenburg County, NC	2,199	13	0.6%	21,199	132	0.6%	\$210,115	\$275,000	+30.9%	\$267,480	\$294,000	+9.9%	\$279,927	\$341,384	+22.0%	\$337,679	\$367,610	+8.9%
Montgomery County, NC	99	0	0.0%	318	2	0.6%	\$82,000	\$82,750	+0.9%	\$134,000	\$170,500	+27.2%	\$82,000	\$82,750	+0.9%	\$241,150	\$254,417	+5.5%
Rowan County, NC	218	1	0.5%	1,790	35	2.0%	\$72,000	\$121,600	+68.9%	\$159,900	\$185,000	+15.7%	\$103,249	\$142,306	+37.8%	\$178,489	\$204,205	+14.4%
Stanly County, NC	91	1	1.1%	800	15	1.9%	\$105,000	\$97,090	-7.5%	\$182,740	\$186,000	+1.8%	\$213,945	\$134,759	-37.0%	\$207,816	\$210,233	+1.2%
Union County, NC	364	4	1.1%	4,618	53	1.1%	\$241,450	\$324,500	+34.4%	\$305,000	\$329,900	+8.2%	\$270,049	\$417,218	+54.5%	\$355,931	\$384,266	+8.0%
Lancaster County, SC	227	3	1.3%	2,195	20	0.9%	\$104,000	\$160,500	+54.3%	\$296,256	\$319,999	+8.0%	\$184,245	\$175,790	-4.6%	\$295,361	\$324,534	+9.9%
York County, SC	426	3	0.7%	5,414	48	0.9%	\$240,000	\$273,950	+14.1%	\$265,000	\$285,000	+7.5%	\$272,654	\$277,504	+1.8%	\$294,653	\$318,726	+8.2%

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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October 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	10-2019	10-2020	+/-	10-2019	10-2020	+/-	10-2019	10-2020	+/-	10-2019	10-2020	+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	1,791	11	0.6%	16,725	111	0.7%	\$199,000	\$242,000	+21.6%	\$254,140	\$279,950	+10.2%	\$276,902	\$313,533	+13.2%	\$328,880	\$357,287	+8.6%
Concord, NC	170	1	0.6%	2,388	12	0.5%	\$154,000	\$190,250	+23.5%	\$243,750	\$262,950	+7.9%	\$183,103	\$178,025	-2.8%	\$261,624	\$283,235	+8.3%
Cornelius, NC	86	1	1.2%	862	4	0.5%	\$267,500	\$1,277,000	+377.4%	\$305,500	\$329,950	+8.0%	\$298,638	\$1,158,500	+287.9%	\$456,083	\$526,958	+15.5%
Davidson, NC	74	0	0.0%	626	3	0.5%	\$327,000	\$360,000	+10.1%	\$367,500	\$400,000	+8.8%	\$346,722	\$392,447	+13.2%	\$459,714	\$469,531	+2.1%
Denver, NC	127	0	0.0%	809	4	0.5%	\$361,000	\$415,500	+15.1%	\$340,400	\$356,500	+4.7%	\$386,500	\$423,750	+9.6%	\$392,238	\$427,867	+9.1%
Gastonia, NC	162	4	2.5%	1,546	16	1.0%	\$95,001	\$114,000	+20.0%	\$175,000	\$195,000	+11.4%	\$119,258	\$127,831	+7.2%	\$182,911	\$207,979	+13.7%
Huntersville, NC	131	1	0.8%	1,776	7	0.4%	\$300,000	\$353,000	+17.7%	\$317,000	\$344,740	+8.8%	\$283,625	\$373,733	+31.8%	\$338,478	\$372,844	+10.2%
Kannapolis, NC	75	0	0.0%	908	9	1.0%	\$120,000	\$190,000	+58.3%	\$160,000	\$180,530	+12.8%	\$127,900	\$169,992	+32.9%	\$173,440	\$202,270	+16.6%
Lincolnton, NC	82	0	0.0%	385	6	1.6%	\$87,900	\$95,500	+8.6%	\$182,800	\$195,000	+6.7%	\$105,828	\$93,167	-12.0%	\$200,325	\$218,568	+9.1%
Matthews, NC	105	1	1.0%	1,262	8	0.6%	\$250,000	\$313,750	+25.5%	\$312,250	\$327,450	+4.9%	\$296,056	\$307,550	+3.9%	\$354,657	\$363,120	+2.4%
Monroe, NC	74	2	2.7%	1,200	12	1.0%	\$200,250	\$201,000	+0.4%	\$222,415	\$246,900	+11.0%	\$217,633	\$203,671	-6.4%	\$237,710	\$259,901	+9.3%
Mooresville, NC	262	1	0.4%	2,384	11	0.5%	\$197,000	\$330,000	+67.5%	\$301,000	\$333,603	+10.8%	\$204,218	\$404,264	+98.0%	\$390,658	\$436,332	+11.7%
Salisbury, NC	118	1	0.8%	973	18	1.8%	\$110,000	\$118,250	+7.5%	\$160,000	\$189,500	+18.4%	\$122,474	\$129,614	+5.8%	\$178,550	\$203,912	+14.2%
Statesville, NC	151	3	2.0%	1,008	10	1.0%	\$106,750	\$167,750	+57.1%	\$180,750	\$200,000	+10.7%	\$107,973	\$178,900	+65.7%	\$196,956	\$214,841	+9.1%
Waxhaw, NC	130	1	0.8%	1,402	22	1.6%	\$383,000	\$478,450	+24.9%	\$385,000	\$406,848	+5.7%	\$401,935	\$580,105	+44.3%	\$451,143	\$484,444	+7.4%
Fort Mill, SC	123	1	0.8%	1,644	10	0.6%	\$293,500	\$299,000	+1.9%	\$318,000	\$341,000	+7.2%	\$430,783	\$296,490	-31.2%	\$352,702	\$380,344	+7.8%
Rock Hill, SC	130	1	0.8%	1,855	12	0.6%	\$150,000	\$181,601	+21.1%	\$209,900	\$230,000	+9.6%	\$152,913	\$189,148	+23.7%	\$221,063	\$247,508	+12.0%
Tega Cay, SC	30	0	0.0%	354	10	2.8%	\$420,000	\$405,000	-3.6%	\$356,900	\$372,750	+4.4%	\$406,563	\$401,390	-1.3%	\$376,176	\$390,915	+3.9%
Lake Norman	348	3	0.9%	2,677	14	0.5%	\$255,000	\$511,000	+100.4%	\$382,450	\$411,591	+7.6%	\$320,573	\$681,250	+112.5%	\$503,283	\$565,972	+12.5%
Lake Wylie	171	2	1.2%	1,566	20	1.3%	\$445,000	\$389,816	-12.4%	\$351,250	\$367,000	+4.5%	\$593,588	\$397,927	-33.0%	\$401,270	\$420,061	+4.7%
Uptown Charlotte	102	1	1.0%	333	1	0.3%	\$499,000	\$230,000	-53.9%	\$295,000	\$288,500	-2.2%	\$499,000	\$230,000	-53.9%	\$362,348	\$330,185	-8.9%