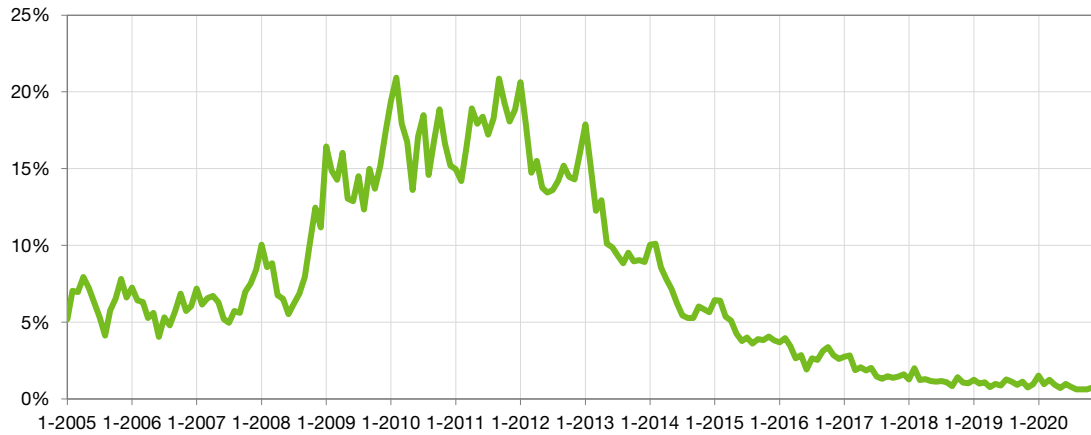


Charlotte Region Lender-Mediated Report – December 2020

A research tool provided by the Canopy Realtor® Association
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Share of Closed Sales That Were Lender-Mediated: 0.4%

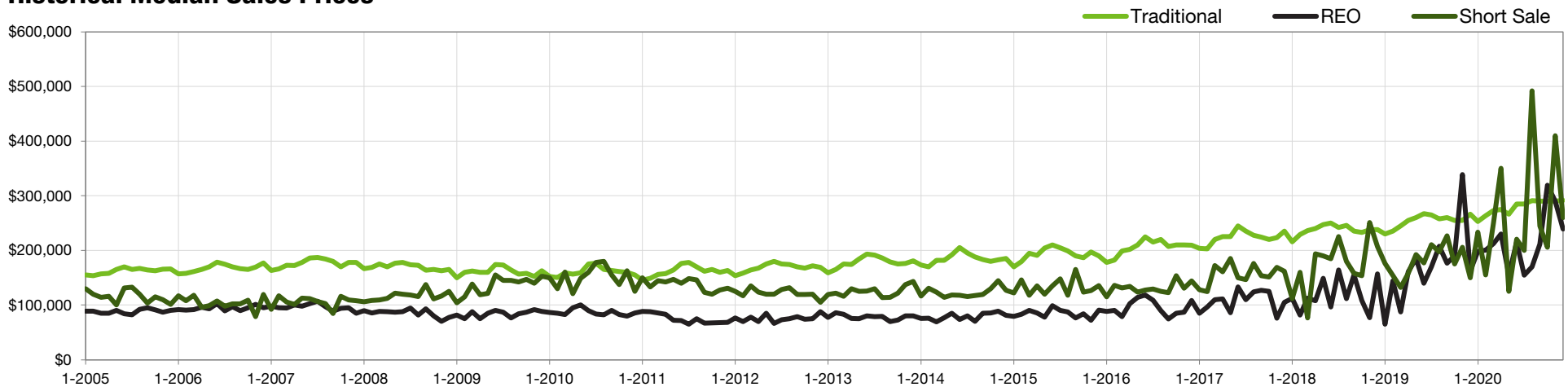


Closed Sales	12-2019	12-2020	+ / -
Traditional	4,158	4,636	+11.5%
Foreclosure	35	16	-54.3%
Short Sale	5	3	-40.0%
Total Market*	4,198	4,655	+10.9%

Median Sales Price	12-2019	12-2020	+ / -
Traditional	\$266,000	\$291,700	+9.7%
Foreclosure	\$162,777	\$239,000	+46.8%
Short Sale	\$150,000	\$260,000	+73.3%
Total Market*	\$265,000	\$291,200	+9.9%

* 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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December 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	12-2019			12-2020			12-2019			12-2020		
							Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-
Charlotte Region	3,860	34	0.9%	54,076	442	0.8%	\$175,000	\$211,000	+20.6%	\$255,000	\$280,540	+10.0%	\$217,731	\$268,984	+23.5%	\$304,628	\$335,530	+10.1%
Charlotte MSA	3,028	19	0.6%	45,929	361	0.8%	\$190,000	\$227,000	+19.5%	\$260,143	\$287,900	+10.7%	\$238,531	\$287,573	+20.6%	\$310,412	\$341,379	+10.0%
Alexander County, NC	37	0	0.0%	190	2	1.1%	\$50,000	\$53,250	+6.5%	\$167,500	\$205,000	+22.4%	\$50,000	\$53,250	+6.5%	\$215,589	\$264,294	+22.6%
Anson County, NC	15	0	0.0%	132	4	3.0%	\$30,000	\$109,950	+266.5%	\$112,000	\$124,950	+11.6%	\$30,000	\$116,725	+289.1%	\$125,697	\$144,023	+14.6%
Cabarrus County, NC	174	1	0.6%	4,123	26	0.6%	\$190,000	\$221,500	+16.6%	\$245,000	\$268,083	+9.4%	\$207,978	\$221,277	+6.4%	\$262,776	\$288,063	+9.6%
Gaston County, NC	267	3	1.1%	3,858	38	1.0%	\$112,500	\$122,250	+8.7%	\$191,500	\$218,000	+13.8%	\$146,089	\$164,491	+12.6%	\$215,203	\$243,589	+13.2%
Iredell County, NC	330	5	1.5%	3,767	26	0.7%	\$115,000	\$203,000	+76.5%	\$269,000	\$295,000	+9.7%	\$154,909	\$258,956	+67.2%	\$332,195	\$378,454	+13.9%
Lincoln County, NC	206	0	0.0%	1,580	13	0.8%	\$122,010	\$145,500	+19.3%	\$285,000	\$310,000	+8.8%	\$200,931	\$252,000	+25.4%	\$314,748	\$355,176	+12.8%
Mecklenburg County, NC	1,477	7	0.5%	21,718	124	0.6%	\$220,000	\$280,000	+27.3%	\$270,000	\$300,000	+11.1%	\$282,371	\$353,241	+25.1%	\$342,080	\$375,025	+9.6%
Montgomery County, NC	73	1	1.4%	333	4	1.2%	\$82,000	\$642,500	+683.5%	\$135,500	\$175,000	+29.2%	\$82,000	\$646,340	+688.2%	\$240,747	\$259,953	+8.0%
Rowan County, NC	153	3	2.0%	1,892	32	1.7%	\$72,000	\$127,750	+77.4%	\$162,000	\$190,000	+17.3%	\$113,898	\$152,843	+34.2%	\$179,887	\$211,276	+17.4%
Stanly County, NC	82	0	0.0%	797	14	1.8%	\$122,500	\$97,045	-20.8%	\$183,995	\$190,000	+3.3%	\$208,867	\$133,456	-36.1%	\$205,295	\$216,816	+5.6%
Union County, NC	259	3	1.2%	4,734	47	1.0%	\$251,000	\$340,000	+35.5%	\$305,000	\$334,900	+9.8%	\$305,672	\$406,113	+32.9%	\$358,087	\$393,751	+10.0%
Lancaster County, SC	140	1	0.7%	2,255	19	0.8%	\$108,080	\$163,000	+50.8%	\$300,000	\$325,000	+8.3%	\$186,435	\$184,376	-1.1%	\$298,054	\$328,214	+10.1%
York County, SC	317	0	0.0%	5,540	51	0.9%	\$252,750	\$279,900	+10.7%	\$269,000	\$289,900	+7.8%	\$286,619	\$317,214	+10.7%	\$296,129	\$323,156	+9.1%

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, 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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December 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	12-2019	12-2020	+/-	12-2019	12-2020	+/-	12-2019	12-2020	+/-	12-2019	12-2020	+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	1,240	7	0.6%	17,091	103	0.6%	\$199,000	\$245,000	+23.1%	\$257,870	\$285,000	+10.5%	\$276,328	\$316,906	+14.7%	\$333,504	\$364,887	+9.4%
Concord, NC	101	1	1.0%	2,458	11	0.4%	\$157,000	\$220,000	+40.1%	\$244,900	\$270,000	+10.2%	\$181,569	\$211,482	+16.5%	\$262,188	\$291,742	+11.3%
Cornelius, NC	56	0	0.0%	893	5	0.6%	\$295,000	\$1,200,000	+306.8%	\$306,500	\$330,250	+7.7%	\$315,157	\$1,058,600	+235.9%	\$468,114	\$535,163	+14.3%
Davidson, NC	42	0	0.0%	663	3	0.5%	\$326,171	\$492,000	+50.8%	\$368,203	\$415,000	+12.7%	\$341,377	\$559,000	+63.7%	\$459,165	\$479,481	+4.4%
Denver, NC	88	0	0.0%	868	4	0.5%	\$361,000	\$415,500	+15.1%	\$346,000	\$359,375	+3.9%	\$386,500	\$423,750	+9.6%	\$393,667	\$434,181	+10.3%
Gastonia, NC	111	2	1.8%	1,622	16	1.0%	\$102,501	\$114,000	+11.2%	\$176,000	\$200,000	+13.6%	\$127,773	\$128,550	+0.6%	\$186,080	\$214,680	+15.4%
Huntersville, NC	90	0	0.0%	1,826	7	0.4%	\$315,000	\$344,000	+9.2%	\$320,000	\$347,500	+8.6%	\$301,300	\$376,590	+25.0%	\$341,529	\$376,630	+10.3%
Kannapolis, NC	44	0	0.0%	914	10	1.1%	\$121,500	\$185,500	+52.7%	\$164,900	\$185,000	+12.2%	\$133,325	\$177,193	+32.9%	\$179,132	\$209,025	+16.7%
Lincolnton, NC	63	0	0.0%	417	6	1.4%	\$113,600	\$95,500	-15.9%	\$186,000	\$202,000	+8.6%	\$113,160	\$93,167	-17.7%	\$204,344	\$226,917	+11.0%
Matthews, NC	42	0	0.0%	1,303	8	0.6%	\$252,100	\$313,750	+24.5%	\$310,000	\$330,000	+6.5%	\$304,933	\$325,688	+6.8%	\$353,120	\$371,158	+5.1%
Monroe, NC	82	2	2.4%	1,223	8	0.7%	\$207,750	\$151,000	-27.3%	\$229,000	\$250,000	+9.2%	\$222,645	\$174,944	-21.4%	\$242,948	\$262,648	+8.1%
Mooresville, NC	184	0	0.0%	2,405	10	0.4%	\$234,250	\$332,500	+41.9%	\$305,000	\$335,000	+9.8%	\$239,518	\$403,490	+68.5%	\$392,083	\$449,675	+14.7%
Salisbury, NC	95	3	3.2%	1,028	18	1.8%	\$110,000	\$123,300	+12.1%	\$164,000	\$191,950	+17.0%	\$125,733	\$151,197	+20.3%	\$180,262	\$209,435	+16.2%
Statesville, NC	109	5	4.6%	1,025	11	1.1%	\$112,000	\$151,000	+34.8%	\$187,000	\$204,000	+9.1%	\$113,695	\$185,859	+63.5%	\$200,171	\$221,900	+10.9%
Waxhaw, NC	75	0	0.0%	1,458	17	1.2%	\$390,000	\$415,000	+6.4%	\$383,500	\$419,900	+9.5%	\$435,717	\$576,578	+32.3%	\$453,444	\$497,166	+9.6%
Fort Mill, SC	87	0	0.0%	1,725	14	0.8%	\$293,500	\$305,500	+4.1%	\$315,000	\$342,000	+8.6%	\$430,783	\$422,700	-1.9%	\$354,845	\$382,041	+7.7%
Rock Hill, SC	87	0	0.0%	1,881	14	0.7%	\$185,100	\$195,500	+5.6%	\$214,313	\$235,000	+9.7%	\$176,956	\$197,857	+11.8%	\$224,432	\$251,648	+12.1%
Tega Cay, SC	20	0	0.0%	361	10	2.8%	\$410,000	\$410,000	0.0%	\$356,132	\$378,000	+6.1%	\$406,222	\$400,140	-1.5%	\$373,417	\$401,152	+7.4%
Lake Norman	249	0	0.0%	2,714	14	0.5%	\$255,000	\$614,000	+140.8%	\$381,000	\$420,000	+10.2%	\$319,176	\$770,036	+141.3%	\$503,320	\$584,655	+16.2%
Lake Wylie	154	0	0.0%	1,581	20	1.3%	\$437,000	\$397,000	-9.2%	\$348,980	\$375,000	+7.5%	\$572,237	\$414,652	-27.5%	\$397,452	\$429,243	+8.0%
Uptown Charlotte	100	1	1.0%	330	1	0.3%	\$499,000	\$230,000	-53.9%	\$295,000	\$281,000	-4.7%	\$499,000	\$230,000	-53.9%	\$365,671	\$322,618	-11.8%