Charlotte Region Lender-Mediated Report – September 2022

A research tool provided by the Canopy Realtor® Association FOR MORE INFORMATION, CONTACT A REALTOR®



Share of Closed Sales That Were Lender-Mediated: 0.5%

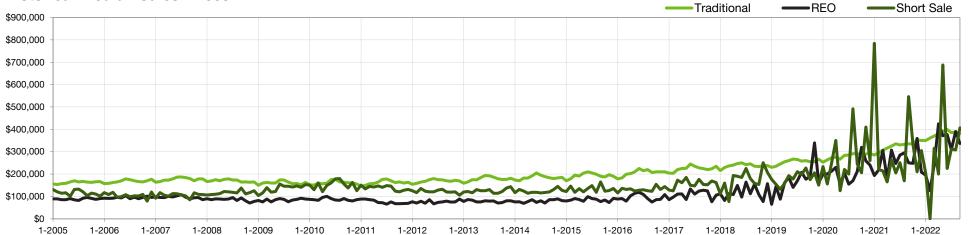


Closed Sales	9-2021	9-2022	+/-
Traditional	5,349	4,226	-21.0%
Foreclosure	12	14	+16.7%
Short Sale	2	6	+200.0%
Total Market*	5,363	4,246	-20.8%

Median Sales Price	9-2021	9-2022	+/-
Traditional	\$335,000	\$380,000	+13.4%
Foreclosure	\$249,500	\$336,046	+34.7%
Short Sale	\$545,750	\$406,500	-25.5%
Total Market*	\$335,000	\$380,000	+13.4%

^{*} 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

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		Inventor			losed Sal ast 12 Mon				ales Price	-		Average Sales Price For the 12 Months Ending						
							9-2021	9-2021 9-2022 +/-			9-2022	+/-	9-2021	9-2022	+/-	9-2021	9-2022	+/-
September 2022	Total	Lender- Mediated	Share	Total	Lender- Mediated	Share	Le	ender-Mediate	ed	Trad	itional Propei	ties	Lender-Mediated			Traditional Properties		
Charlotte Region	7,104	30	0.4%	54,961	183	0.3%	\$250,000	\$303,750	+21.5%	\$313,900	\$370,000	+17.9%	\$326,691	\$346,592	+6.1%	\$374,661	\$432,881	+15.5%
Charlotte MSA	5,623	23	0.4%	45,874	139	0.3%	\$272,000	\$327,500	+20.4%	\$320,928	\$380,000	+18.4%	\$342,407	\$374,166	+9.3%	\$382,771	\$444,997	+16.3%
Alexander County, NC	41	0	0.0%	360	6	1.7%	\$163,700	\$157,500	-3.8%	\$215,000	\$245,000	+14.0%	\$158,100	\$153,500	-2.9%	\$259,015	\$290,223	+12.0%
Anson County, NC	38	0	0.0%	178	2	1.1%	\$16,000	\$105,500	+559.4%	\$140,000	\$140,000	0.0%	\$16,000	\$105,500	+559.4%	\$172,284	\$171,569	-0.4%
Cabarrus County, NC	463	1	0.2%	3,998	11	0.3%	\$281,000	\$240,000	-14.6%	\$301,990	\$365,000	+20.9%	\$304,917	\$279,273	-8.4%	\$325,673	\$386,438	+18.7%
Chester County, SC	59	0	0.0%	304	1	0.3%	\$59,075	\$274,900	+365.3%	\$173,000	\$200,000	+15.6%	\$72,413	\$274,900	+279.6%	\$196,940	\$231,046	+17.3%
Chesterfield County, SC	30	0	0.0%	159	1	0.6%	\$126,950	\$302,000	+137.9%	\$179,950	\$210,000	+16.7%	\$126,950	\$302,000	+137.9%	\$198,676	\$211,143	+6.3%
Cleveland County, NC	245	0	0.0%	1,194	3	0.3%	\$102,500	\$175,000	+70.7%	\$195,000	\$230,000	+17.9%	\$122,833	\$217,667	+77.2%	\$215,725	\$260,403	+20.7%
Gaston County, NC	548	1	0.2%	4,249	8	0.2%	\$220,000	\$150,450	-31.6%	\$247,395	\$300,000	+21.3%	\$267,311	\$207,025	-22.6%	\$272,286	\$320,812	+17.8%
Iredell County, NC	595	1	0.2%	3,655	16	0.4%	\$212,000	\$292,000	+37.7%	\$326,000	\$373,000	+14.4%	\$307,418	\$331,810	+7.9%	\$411,003	\$472,682	+15.0%
Lincoln County, NC	217	0	0.0%	1,714	6	0.4%	\$145,500	\$201,608	+38.6%	\$330,000	\$411,920	+24.8%	\$304,643	\$233,703	-23.3%	\$375,662	\$445,345	+18.5%
Mecklenburg County, NC	2,426	16	0.7%	21,135	58	0.3%	\$281,000	\$371,100	+32.1%	\$340,000	\$400,000	+17.6%	\$376,003	\$415,958	+10.6%	\$424,775	\$493,435	+16.2%
Montgomery County, NC	85	0	0.0%	357	1	0.3%	\$50,000	\$315,000	+530.0%	\$179,900	\$172,000	-4.4%	\$507,172	\$315,000	-37.9%	\$289,573	\$310,099	+7.1%
Rowan County, NC	348	0	0.0%	2,257	13	0.6%	\$179,950	\$165,000	-8.3%	\$216,000	\$250,000	+15.7%	\$213,415	\$186,123	-12.8%	\$239,162	\$281,427	+17.7%
Stanly County, NC	187	1	0.5%	1,064	2	0.2%	\$167,250	\$371,400	+122.1%	\$215,000	\$276,000	+28.4%	\$199,000	\$371,400	+86.6%	\$247,671	\$303,487	+22.5%
Union County, NC	608	4	0.7%	4,674	20	0.4%	\$381,413	\$472,500	+23.9%	\$366,000	\$430,000	+17.5%	\$413,746	\$541,157	+30.8%	\$443,188	\$521,124	+17.6%
Lancaster County, SC	300	0	0.0%	2,098	5	0.2%	\$287,500	\$245,000	-14.8%	\$350,096	\$420,571	+20.1%	\$260,988	\$334,000	+28.0%	\$361,399	\$435,076	+20.4%
York County, SC	647	1	0.2%	5,420	17	0.3%	\$272,450	\$325,000	+19.3%	\$317,950	\$373,615	+17.5%	\$365,761	\$388,665	+6.3%	\$360,425	\$415,084	+15.2%

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, bankowned, foreclos, forclos, reo, hud acquire, hud-acquire, 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 foreclosure, not foreclosure, not foreclosure, not foreclosure, not a short sale, not a short-sale, not a short-sale, not sho no shortsale, no short-sale, not a bank, not bank, no bank, tired of short sale, tired of short-sale, tired of foreclosure or tired of foreclosure. 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

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		Inventory Closed Sales						Median Sales Price							Average Sales Price						
	C	Current Mor	nth	La	ast 12 Mon	ths	For the 12 Months Ending						For the 12 Months Ending 9-2021 9-2022 +/- 9-2021 9-2022								
September 2022	Total	Lender-	Share	Total	Lender-	Share	9-2021	9-2022	+/-	9-2021 9-2022 + / - Traditional Properties			9-2021 9-2022 + / - Lender-Mediated			9-2021 9-2022 Traditional Propertie		+/-			
September 2022	Total	Mediated	Silare	TOTAL	Mediated	Silare	Lei	idei-Mediate	u 	IIau	itional Fropei	lies	Lei	iuei-Meulate	u	ITau	itional Froper	lies			
Charlotte, NC	1,955	10	0.5%	16,936	50	0.3%	\$263,000	\$347,081	+32.0%	\$325,000	\$385,000	+18.5%	\$352,499	\$408,397	+15.9%	\$414,720	\$478,138	+15.3%			
Concord, NC	249	1	0.4%	2,337	6	0.3%	\$422,500	\$302,500	-28.4%	\$301,990	\$362,000	+19.9%	\$406,000	\$302,833	-25.4%	\$326,236	\$388,621	+19.1%			
Cornelius, NC	93	0	0.0%	721	1	0.1%	\$1,139,500	\$430,000	-62.3%	\$392,650	\$469,950	+19.7%	\$1,139,500	\$430,000	-62.3%	\$617,147	\$728,040	+18.0%			
Davidson, NC	89	0	0.0%	507	0	0.0%	\$468,294			\$481,000	\$575,000	+19.5%	\$516,565			\$568,645	\$667,137	+17.3%			
Denver, NC	77	0	0.0%	816	1	0.1%	\$310,000	\$425,000	+37.1%	\$375,000	\$465,100	+24.0%	\$310,000	\$425,000	+37.1%	\$462,976	\$561,527	+21.3%			
Gastonia, NC	287	0	0.0%	1,937	4	0.2%	\$259,900	\$120,000	-53.8%	\$230,000	\$280,000	+21.7%	\$254,400	\$109,825	-56.8%	\$240,492	\$292,526	+21.6%			
Huntersville, NC	154	0	0.0%	1,692	3	0.2%	\$334,500	\$426,250	+27.4%	\$389,000	\$494,111	+27.0%	\$372,188	\$443,710	+19.2%	\$422,070	\$528,115	+25.1%			
Kannapolis, NC	129	0	0.0%	1,021	6	0.6%	\$157,500	\$193,500	+22.9%	\$228,000	\$275,000	+20.6%	\$178,250	\$173,000	-2.9%	\$241,966	\$285,652	+18.1%			
Lincolnton, NC	70	0	0.0%	528	3	0.6%	\$143,250	\$218,216	+52.3%	\$229,000	\$278,500	+21.6%	\$143,250	\$236,072	+64.8%	\$252,901	\$301,839	+19.4%			
Matthews, NC	114	5	4.4%	1,233	5	0.4%	\$305,000	\$460,000	+50.8%	\$370,000	\$438,000	+18.4%	\$312,706	\$430,200	+37.6%	\$428,157	\$511,961	+19.6%			
Monroe, NC	187	0	0.0%	1,565	6	0.4%	\$247,000	\$381,500	+54.5%	\$290,010	\$365,000	+25.9%	\$244,804	\$347,167	+41.8%	\$302,803	\$375,643	+24.1%			
Mooresville, NC	294	1	0.3%	1,931	9	0.5%	\$335,000	\$425,000	+26.9%	\$360,518	\$446,000	+23.7%	\$566,100	\$424,968	-24.9%	\$484,495	\$600,491	+23.9%			
Salisbury, NC	185	0	0.0%	1,236	5	0.4%	\$207,500	\$120,000	-42.2%	\$213,700	\$240,000	+12.3%	\$242,488	\$148,600	-38.7%	\$236,881	\$277,776	+17.3%			
Statesville, NC	209	0	0.0%	1,214	7	0.6%	\$150,500	\$200,000	+32.9%	\$228,300	\$275,000	+20.5%	\$187,204	\$215,000	+14.8%	\$255,587	\$295,517	+15.6%			
Waxhaw, NC	125	1	0.8%	1,120	3	0.3%	\$970,000	\$1,057,300	+9.0%	\$474,068	\$582,500	+22.9%	\$806,002	\$910,933	+13.0%	\$574,017	\$694,604	+21.0%			
Fort Mill, SC	160	0	0.0%	1,469	2	0.1%	\$320,000	\$393,000	+22.8%	\$377,500	\$449,100	+19.0%	\$558,536	\$393,000	-29.6%	\$421,846	\$503,470	+19.3%			
Rock Hill, SC	224	0	0.0%	1,921	7	0.4%	\$257,500	\$287,000	+11.5%	\$260,000	\$310,000	+19.2%	\$314,220	\$310,857	-1.1%	\$279,425	\$329,471	+17.9%			
Tega Cay, SC	27	0	0.0%	376	1	0.3%	\$431,750	\$600,000	+39.0%	\$397,555	\$445,000	+11.9%	\$432,125	\$600,000	+38.8%	\$445,889	\$496,027	+11.2%			
Lake Norman	364	2	0.5%	2,239	6	0.3%	\$660,000	\$432,380	-34.5%	\$442,500	\$550,000	+24.3%	\$794,295	\$455,627	-42.6%	\$643,223	\$772,212	+20.1%			
Lake Wylie	176	0	0.0%	1,521	3	0.2%	\$472,500	\$850,000	+79.9%	\$417,000	\$515,000	+23.5%	\$536,255	\$804,500	+50.0%	\$483,604	\$572,290	+18.3%			
Uptown Charlotte	35	1	2.9%	413	0	0.0%				\$325,000	\$361,500	+11.2%				\$373,787	\$420,794	+12.6%			