## **Charlotte Region Lender-Mediated Report – October 2023**

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



#### Share of Closed Sales That Were Lender-Mediated: 0.6%

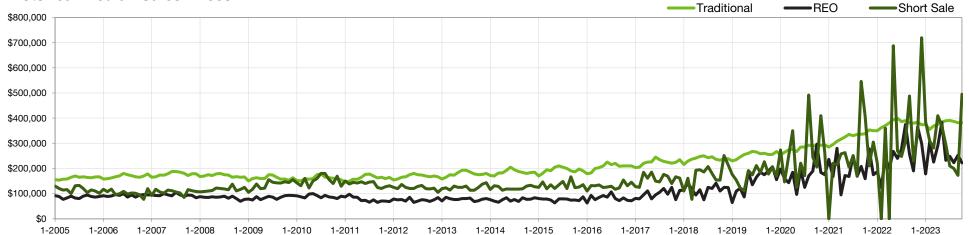


Closed Sales	10-2022	10-2023	+/-
Traditional	3,640	3,138	-13.8%
Foreclosure	9	17	+88.9%
Short Sale	2	1	-50.0%
Total Market*	3,649	3,156	-13.5%

Median Sales Price	10-2022	10-2023	+/-
Traditional	\$380,000	\$381,500	+0.4%
Foreclosure	\$190,000	\$222,000	+16.8%
Short Sale	\$228,750	\$494,900	+116.3%
Total Market*	\$380,000	\$380,000	0.0%

<sup>\*</sup> 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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	Inventory Closed Sales Current Month Last 12 Months									ales Price	-		Average Sales Price For the 12 Months Ending						
							10-2022 10-2023 +/-			10-2022	10-2023	+/-	10-2022	10-2023	+/-	10-2022	10-2023	+/-	
October 2023	Total	Lender- Mediated	Share	Total	Lender- Mediated	Share	Le	nder-Mediate	d	Trad	itional Proper	ties	Lender-Mediated			Traditional Properties			
Charlotte Region	6,322	21	0.3%	42,144	200	0.5%	\$243,500	\$255,000	+4.7%	\$375,000	\$379,900	+1.3%	\$293,193	\$272,543	-7.0%	\$439,601	\$459,642	+4.6%	
Charlotte MSA	4,794	15	0.3%	34,428	157	0.5%	\$296,000	\$273,500	-7.6%	\$385,000	\$395,000	+2.6%	\$337,325	\$287,870	-14.7%	\$451,552	\$476,036	+5.4%	
Alexander County, NC	41	0	0.0%	255	3	1.2%	\$140,000	\$142,000	+1.4%	\$249,450	\$276,000	+10.6%	\$150,000	\$117,333	-21.8%	\$294,473	\$319,971	+8.7%	
Anson County, NC	40	0	0.0%	158	1	0.6%	\$105,000	\$230,101	+119.1%	\$140,000	\$164,000	+17.1%	\$105,333	\$230,101	+118.5%	\$178,085	\$185,520	+4.2%	
Cabarrus County, NC	393	1	0.3%	2,872	9	0.3%	\$270,000	\$250,000	-7.4%	\$370,000	\$368,715	-0.3%	\$263,250	\$302,222	+14.8%	\$391,377	\$394,845	+0.9%	
Chester County, SC	85	0	0.0%	355	1	0.3%	\$97,000	\$75,000	-22.7%	\$202,000	\$245,145	+21.4%	\$97,000	\$75,000	-22.7%	\$227,214	\$242,995	+6.9%	
Chesterfield County, SC	33	0	0.0%	100	2	2.0%	\$73,000	\$155,000	+112.3%	\$219,950	\$240,000	+9.1%	\$122,420	\$155,000	+26.6%	\$216,273	\$237,350	+9.7%	
Cleveland County, NC	221	2	0.9%	1,036	9	0.9%	\$166,500	\$137,000	-17.7%	\$230,000	\$230,000	0.0%	\$139,750	\$150,667	+7.8%	\$262,689	\$260,924	-0.7%	
Gaston County, NC	601	3	0.5%	3,309	26	0.8%	\$148,950	\$202,500	+36.0%	\$300,000	\$300,000	0.0%	\$189,775	\$232,992	+22.8%	\$323,425	\$334,690	+3.5%	
Iredell County, NC	664	2	0.3%	3,100	9	0.3%	\$170,000	\$255,000	+50.0%	\$378,990	\$380,000	+0.3%	\$161,355	\$276,094	+71.1%	\$484,115	\$498,027	+2.9%	
Lincoln County, NC	221	1	0.5%	1,323	8	0.6%	\$201,608	\$204,575	+1.5%	\$414,523	\$400,000	-3.5%	\$233,703	\$229,331	-1.9%	\$446,965	\$477,473	+6.8%	
Mecklenburg County, NC	1,891	5	0.3%	15,532	52	0.3%	\$350,000	\$347,500	-0.7%	\$405,360	\$425,000	+4.8%	\$389,651	\$358,203	-8.1%	\$500,726	\$541,670	+8.2%	
Montgomery County, NC	79	2	2.5%	287	0	0.0%				\$200,000	\$192,900	-3.6%				\$336,690	\$356,155	+5.8%	
Rowan County, NC	337	2	0.6%	1,706	21	1.2%	\$165,000	\$244,900	+48.4%	\$252,000	\$268,350	+6.5%	\$199,976	\$260,937	+30.5%	\$283,676	\$294,485	+3.8%	
Stanly County, NC	163	1	0.6%	943	4	0.4%		\$291,250		\$284,000	\$301,873	+6.3%		\$313,125		\$310,275	\$320,921	+3.4%	
Union County, NC	410	0	0.0%	3,435	11	0.3%	\$430,000	\$287,000	-33.3%	\$438,777	\$455,000	+3.7%	\$464,473	\$258,218	-44.4%	\$533,008	\$557,067	+4.5%	
Lancaster County, SC	285	1	0.4%	1,699	9	0.5%	\$242,500	\$165,000	-32.0%	\$425,000	\$423,229	-0.4%	\$338,750	\$199,013	-41.3%	\$440,060	\$447,184	+1.6%	
York County, SC	570	2	0.4%	4,193	20	0.5%	\$281,000	\$256,250	-8.8%	\$375,000	\$383,019	+2.1%	\$364,983	\$284,076	-22.2%	\$420,290	\$437,234	+4.0%	

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 short 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 Current Month Last 12 Months									ales Price	-		Average Sales Price For the 12 Months Ending						
							10-2022	10-2023	+/-	10-2022	10-2023	+/-	10-2022	10-2023	+/-	10-2022	10-2023	+/-	
October 2023	Total	Lender- Mediated	Share	Total	Lender- Mediated	Share	Le	nder-Mediate	d	Trad	Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	1,575	4	0.3%	12,540	46	0.4%	\$345,000	\$340,000	-1.4%	\$390,000	\$405,000	+3.8%	\$389,042	\$349,599	-10.1%	\$485,214	\$524,725	+8.1%	
Concord, NC	197	0	0.0%	1,510	8	0.5%	\$300,000	\$250,000	-16.7%	\$367,470	\$362,258	-1.4%	\$287,900	\$305,000	+5.9%	\$393,666	\$392,139	-0.4%	
Cornelius, NC	75	1	1.3%	510	2	0.4%		\$400,000		\$475,000	\$510,000	+7.4%		\$400,000		\$731,616	\$800,476	+9.4%	
Davidson, NC	60	0	0.0%	405	0	0.0%				\$579,250	\$640,000	+10.5%				\$678,182	\$771,379	+13.7%	
Denver, NC	111	0	0.0%	625	2	0.3%	\$425,000	\$250,825	-41.0%	\$469,000	\$490,497	+4.6%	\$425,000	\$250,825	-41.0%	\$565,596	\$624,673	+10.4%	
Gastonia, NC	326	2	0.6%	1,456	10	0.7%	\$115,000	\$245,000	+113.0%	\$284,450	\$275,000	-3.3%	\$103,767	\$279,130	+169.0%	\$294,197	\$295,079	+0.3%	
Huntersville, NC	98	0	0.0%	1,072	3	0.3%	\$391,000	\$415,000	+6.1%	\$505,000	\$540,000	+6.9%	\$392,417	\$478,333	+21.9%	\$537,480	\$583,509	+8.6%	
Kannapolis, NC	118	2	1.7%	809	2	0.2%	\$140,000	\$215,012	+53.6%	\$276,200	\$290,000	+5.0%	\$142,000	\$215,012	+51.4%	\$288,801	\$298,467	+3.3%	
Lincolnton, NC	73	1	1.4%	393	4	1.0%	\$218,216	\$202,500	-7.2%	\$283,000	\$293,375	+3.7%	\$236,072	\$199,250	-15.6%	\$302,842	\$309,391	+2.2%	
Matthews, NC	75	0	0.0%	845	1	0.1%	\$312,000	\$310,000	-0.6%	\$444,000	\$490,000	+10.4%	\$330,667	\$310,000	-6.3%	\$515,233	\$544,525	+5.7%	
Monroe, NC	166	0	0.0%	1,076	5	0.5%	\$237,500	\$292,500	+23.2%	\$375,000	\$380,000	+1.3%	\$266,000	\$273,500	+2.8%	\$382,980	\$396,263	+3.5%	
Mooresville, NC	272	0	0.0%	1,551	7	0.5%	\$215,000	\$285,000	+32.6%	\$450,000	\$469,000	+4.2%	\$248,500	\$305,792	+23.1%	\$616,916	\$652,833	+5.8%	
Salisbury, NC	174	0	0.0%	948	10	1.1%	\$142,500	\$244,900	+71.9%	\$249,500	\$260,000	+4.2%	\$203,000	\$228,360	+12.5%	\$281,318	\$287,939	+2.4%	
Statesville, NC	239	0	0.0%	1,047	1	0.1%	\$170,000	\$180,000	+5.9%	\$275,000	\$285,000	+3.6%	\$164,433	\$180,000	+9.5%	\$297,673	\$301,257	+1.2%	
Waxhaw, NC	76	0	0.0%	864	2	0.2%	\$1,057,300	\$241,000	-77.2%	\$590,050	\$649,250	+10.0%	\$910,933	\$241,000	-73.5%	\$712,726	\$756,398	+6.1%	
Fort Mill, SC	128	1	0.8%	1,257	3	0.2%	\$393,000	\$250,000	-36.4%	\$450,000	\$450,000	0.0%	\$393,000	\$370,000	-5.9%	\$515,230	\$521,832	+1.3%	
Rock Hill, SC	192	0	0.0%	1,461	10	0.7%	\$275,000	\$265,000	-3.6%	\$315,000	\$325,000	+3.2%	\$250,200	\$261,902	+4.7%	\$332,630	\$344,934	+3.7%	
Tega Cay, SC	32	0	0.0%	299	0	0.0%				\$452,543	\$490,000	+8.3%				\$504,657	\$546,518	+8.3%	
Lake Norman	366	1	0.3%	1,824	6	0.3%	\$425,000	\$388,000	-8.7%	\$555,000	\$550,000	-0.9%	\$426,667	\$381,091	-10.7%	\$788,131	\$802,214	+1.8%	
Lake Wylie	171	0	0.0%	1,033	1	0.1%	\$850,000	\$485,000	-42.9%	\$522,000	\$515,000	-1.3%	\$870,000	\$485,000	-44.3%	\$580,145	\$611,738	+5.4%	
Uptown Charlotte	35	0	0.0%	237	1	0.4%		\$720,000		\$360,750	\$389,500	+8.0%		\$720,000		\$418,948	\$485,627	+15.9%	