Charlotte Region Lender-Mediated Report – November 2023

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



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

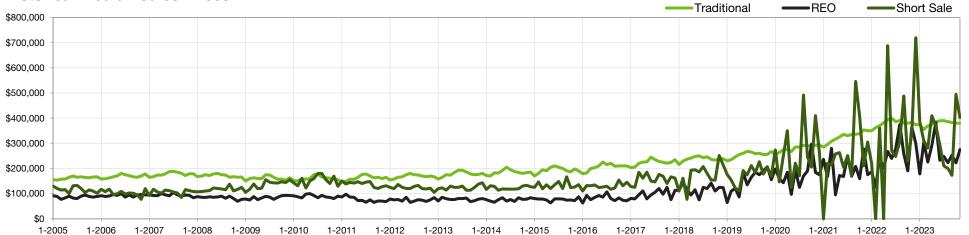


Closed Sales	11-2022	11-2023	+/-
Traditional	3,222	2,831	-12.1%
Foreclosure	17	14	-17.6%
Short Sale	2	1	-50.0%
Total Market*	3,240	2,845	-12.2%

Median Sales Price	11-2022	11-2023	+/-
Traditional	\$383,858	\$379,990	-1.0%
Foreclosure	\$365,000	\$275,000	-24.7%
Short Sale	\$339,000	\$402,000	+18.6%
Total Market*	\$382,925	\$379,900	-0.8%

^{*} 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 Current Month					les nths			Median Sales PriceAverage Sales PriceFor the 12 Months EndingFor the 12 Months Ending										
							11-2022	11-2022 11-2023 +/-			11-2023	+/-	11-2022	11-2023	+/-	11-2022	11-2023	+/-	
November 2023	Total	Lender- Mediated	Share	Total	Lender- Mediated	Share	Le	Lender-Mediated			Traditional Properties			nder-Mediate	ed	Traditional Properties			
Charlotte Region	6,526	21	0.3%	41,890	196	0.5%	\$245,000	\$255,000	+4.1%	\$377,000	\$379,000	+0.5%	\$292,720	\$272,471	-6.9%	\$442,808	\$460,259	+3.9%	
Charlotte MSA	4,853	14	0.3%	34,167	157	0.5%	\$302,500	\$268,500	-11.2%	\$389,000	\$395,000	+1.5%	\$332,430	\$288,160	-13.3%	\$455,365	\$476,993	+4.7%	
Alexander County, NC	56	1	1.8%	250	3	1.2%	\$140,000	\$142,000	+1.4%	\$250,450	\$271,750	+8.5%	\$150,000	\$117,333	-21.8%	\$296,848	\$317,276	+6.9%	
Anson County, NC	34	0	0.0%	157	1	0.6%	\$105,000	\$230,101	+119.1%	\$145,000	\$172,000	+18.6%	\$105,333	\$230,101	+118.5%	\$179,231	\$193,870	+8.2%	
Cabarrus County, NC	377	1	0.3%	2,893	10	0.3%	\$300,000	\$250,000	-16.7%	\$371,493	\$367,875	-1.0%	\$280,286	\$277,350	-1.0%	\$393,246	\$395,155	+0.5%	
Chester County, SC	78	0	0.0%	352	1	0.3%	\$97,000	\$75,000	-22.7%	\$200,000	\$250,000	+25.0%	\$97,000	\$75,000	-22.7%	\$218,328	\$246,925	+13.1%	
Chesterfield County, SC	40	1	2.5%	94	1	1.1%	\$101,500	\$125,000	+23.2%	\$226,050	\$240,000	+6.2%	\$132,850	\$125,000	-5.9%	\$218,808	\$233,372	+6.7%	
Cleveland County, NC	245	1	0.4%	1,030	9	0.9%	\$166,500	\$137,000	-17.7%	\$230,000	\$230,000	0.0%	\$139,750	\$150,667	+7.8%	\$262,680	\$261,364	-0.5%	
Gaston County, NC	646	1	0.2%	3,270	25	0.8%	\$172,900	\$200,000	+15.7%	\$304,000	\$300,000	-1.3%	\$194,600	\$232,312	+19.4%	\$326,247	\$335,640	+2.9%	
Iredell County, NC	708	1	0.1%	3,108	9	0.3%	\$172,500	\$255,000	+47.8%	\$381,645	\$377,900	-1.0%	\$172,500	\$276,094	+60.1%	\$486,100	\$494,503	+1.7%	
Lincoln County, NC	211	1	0.5%	1,322	8	0.6%	\$185,000	\$204,575	+10.6%	\$415,538	\$399,900	-3.8%	\$195,443	\$229,331	+17.3%	\$452,139	\$474,752	+5.0%	
Mecklenburg County, NC	1,899	5	0.3%	15,408	50	0.3%	\$360,000	\$335,000	-6.9%	\$410,000	\$425,000	+3.7%	\$381,608	\$356,161	-6.7%	\$505,921	\$544,247	+7.6%	
Montgomery County, NC	88	1	1.1%	275	0	0.0%				\$220,000	\$184,000	-16.4%				\$344,168	\$348,952	+1.4%	
Rowan County, NC	334	3	0.9%	1,683	20	1.2%	\$163,550	\$244,900	+49.7%	\$257,490	\$265,000	+2.9%	\$193,178	\$270,104	+39.8%	\$286,880	\$292,634	+2.0%	
Stanly County, NC	188	1	0.5%	959	3	0.3%	\$290,000	\$292,500	+0.9%	\$285,000	\$300,000	+5.3%	\$290,000	\$320,833	+10.6%	\$314,078	\$323,081	+2.9%	
Union County, NC	432	0	0.0%	3,430	13	0.4%	\$414,950	\$275,000	-33.7%	\$442,988	\$452,000	+2.0%	\$459,861	\$252,885	-45.0%	\$537,262	\$557,483	+3.8%	
Lancaster County, SC	269	1	0.4%	1,655	10	0.6%	\$242,500	\$175,000	-27.8%	\$430,000	\$421,000	-2.1%	\$338,750	\$197,011	-41.8%	\$445,346	\$442,488	-0.6%	
York County, SC	605	2	0.3%	4,151	20	0.5%	\$281,000	\$265,000	-5.7%	\$379,330	\$381,500	+0.6%	\$340,932	\$309,564	-9.2%	\$423,842	\$436,694	+3.0%	

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, bank-owned, foreclos, forclos, reo, hud acquire, hud-acquire, corporate 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 a short sale, not a short-sale, not a short-sale, not short-sale, not short-sale, not short-sale, not 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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		Inventor: Current Mor	•	_	losed Sal ast 12 Mon		Median Sales Price For the 12 Months Ending							Average Sales Price For the 12 Months Ending					
					11-2022	11-2023	+/-	11-2022	11-2023	+/-	11-2022	11-2023	+/-	11-2022	11-2023	+/-			
November 2023	Total	Lender- Mediated	Share	Total	Lender- Mediated	Share	Lender-Mediated		Traditional Properties			Lender-Mediated			Traditional Properties				
Charlotte, NC	1,602	4	0.2%	12,412	43	0.3%	\$355,000	\$330,000	-7.0%	\$394,000	\$406,000	+3.0%	\$376,069	\$344,489	-8.4%	\$490,292	\$527,754	+7.6%	
Concord, NC	184	0	0.0%	1,514	9	0.6%	\$328,750	\$250,000	-24.0%	\$370,000	\$362,515	-2.0%	\$303,667	\$277,056	-8.8%	\$395,008	\$392,818	-0.6%	
Cornelius, NC	74	1	1.4%	510	2	0.4%		\$400,000		\$484,750	\$509,824	+5.2%		\$400,000		\$736,878	\$794,929	+7.9%	
Davidson, NC	65	1	1.5%	413	0	0.0%				\$597,500	\$633,500	+6.0%				\$695,989	\$768,565	+10.4%	
Denver, NC	109	0	0.0%	632	2	0.3%		\$250,825		\$475,000	\$490,000	+3.2%		\$250,825		\$576,715	\$617,091	+7.0%	
Gastonia, NC	338	0	0.0%	1,434	10	0.7%	\$98,150	\$245,000	+149.6%	\$285,000	\$275,000	-3.5%	\$98,150	\$279,130	+184.4%	\$296,807	\$294,999	-0.6%	
Huntersville, NC	101	0	0.0%	1,050	3	0.3%	\$391,000	\$415,000	+6.1%	\$512,000	\$540,000	+5.5%	\$392,417	\$478,333	+21.9%	\$542,066	\$584,011	+7.7%	
Kannapolis, NC	105	1	1.0%	822	2	0.2%	\$140,000	\$215,012	+53.6%	\$280,000	\$290,000	+3.6%	\$142,000	\$215,012	+51.4%	\$289,570	\$297,223	+2.6%	
Lincolnton, NC	68	1	1.5%	407	4	1.0%	\$218,216	\$202,500	-7.2%	\$284,975	\$293,500	+3.0%	\$236,072	\$199,250	-15.6%	\$301,743	\$309,309	+2.5%	
Matthews, NC	71	0	0.0%	865	2	0.2%	\$320,000	\$380,000	+18.8%	\$445,000	\$498,400	+12.0%	\$354,800	\$380,000	+7.1%	\$512,839	\$549,906	+7.2%	
Monroe, NC	182	0	0.0%	1,093	8	0.7%	\$237,500	\$283,750	+19.5%	\$377,235	\$380,000	+0.7%	\$266,000	\$276,813	+4.1%	\$385,055	\$398,627	+3.5%	
Mooresville, NC	286	0	0.0%	1,514	7	0.5%	\$215,000	\$285,000	+32.6%	\$455,000	\$470,000	+3.3%	\$248,500	\$305,792	+23.1%	\$621,147	\$653,046	+5.1%	
Salisbury, NC	162	1	0.6%	947	9	1.0%	\$120,000	\$244,900	+104.1%	\$251,000	\$260,000	+3.6%	\$185,086	\$245,111	+32.4%	\$283,991	\$285,309	+0.5%	
Statesville, NC	256	1	0.4%	1,077	1	0.1%	\$172,500	\$180,000	+4.3%	\$275,000	\$290,000	+5.5%	\$178,750	\$180,000	+0.7%	\$298,511	\$300,720	+0.7%	
Waxhaw, NC	77	0	0.0%	848	2	0.2%	\$1,057,300	\$241,000	-77.2%	\$592,000	\$658,000	+11.1%	\$910,933	\$241,000	-73.5%	\$720,378	\$761,276	+5.7%	
Fort Mill, SC	115	0	0.0%	1,249	4	0.3%	\$393,000	\$265,000	-32.6%	\$455,000	\$449,999	-1.1%	\$393,000	\$347,500	-11.6%	\$521,058	\$521,299	+0.0%	
Rock Hill, SC	209	0	0.0%	1,446	8	0.6%	\$275,000	\$270,000	-1.8%	\$317,500	\$325,000	+2.4%	\$234,893	\$285,722	+21.6%	\$334,356	\$347,863	+4.0%	
Tega Cay, SC	29	0	0.0%	271	0	0.0%				\$474,999	\$477,000	+0.4%				\$514,647	\$536,682	+4.3%	
Lake Norman	386	1	0.3%	1,832	5	0.3%	\$500,000	\$300,000	-40.0%	\$565,970	\$540,500	-4.5%	\$451,667	\$357,309	-20.9%	\$795,273	\$792,468	-0.4%	
Lake Wylie	162	1	0.6%	990	1	0.1%	\$880,000	\$485,000	-44.9%	\$524,960	\$515,000	-1.9%	\$880,000	\$485,000	-44.9%	\$588,060	\$612,304	+4.1%	
Uptown Charlotte	40	0	0.0%	232	1	0.4%		\$720,000		\$365,000	\$389,000	+6.6%		\$720,000		\$424,383	\$486,613	+14.7%	