## **Charlotte Region Lender-Mediated Report – December 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%

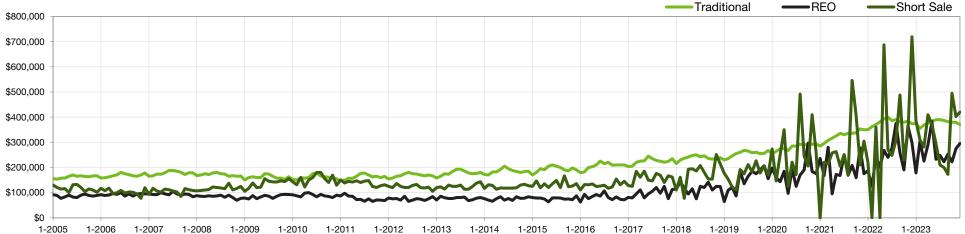


Closed Sales	12-2022	12-2023	+/-
Traditional	3,195	2,699	-15.5%
Foreclosure	10	11	+10.0%
Short Sale	1	6	+500.0%
Total Market*	3,206	2,715	-15.3%

Median Sales Price	12-2022	12-2023	+/-
Traditional	\$373,240	\$370,000	-0.9%
Foreclosure	\$298,750	\$295,000	-1.3%
Short Sale	\$720,000	\$420,000	-41.7%
Total Market*	\$372,700	\$370,000	-0.7%

<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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	C	Inventor Current Mo			losed Sa ast 12 Mon					ales Price onths Endin			Average Sales Price For the 12 Months Ending						
							12-2022	12-2022 12-2023 +/- 12-2022 12-202				+/-	12-2022 12-2023 +/- 12-2022				12-2023	+/-	
December 2023	Total	Lender- Mediated	Share	Total	Lender- Mediated	Share	Le	Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte Region	5,836	25	0.4%	41,546	201	0.5%	\$265,000	\$256,500	-3.2%	\$380,000	\$378,500	-0.4%	\$295,463	\$276,739	-6.3%	\$445,709	\$461,906	+3.6%	
Charlotte MSA	4,236	17	0.4%	33,928	162	0.5%	\$320,000	\$265,000	-17.2%	\$390,000	\$394,000	+1.0%	\$338,526	\$290,266	-14.3%	\$458,711	\$477,779	+4.2%	
Alexander County, NC	50	0	0.0%	254	3	1.2%	\$140,000	\$142,000	+1.4%	\$259,950	\$269,500	+3.7%	\$150,000	\$117,333	-21.8%	\$300,366	\$315,876	+5.2%	
Anson County, NC	30	0	0.0%	156	1	0.6%	\$105,000	\$230,101	+119.1%	\$145,000	\$172,000	+18.6%	\$105,333	\$230,101	+118.5%	\$179,155	\$192,808	+7.6%	
Cabarrus County, NC	322	0	0.0%	2,880	10	0.3%	\$298,750	\$250,000	-16.3%	\$373,000	\$370,000	-0.8%	\$277,000	\$277,350	+0.1%	\$394,197	\$396,048	+0.5%	
Chester County, SC	80	1	1.3%	367	1	0.3%	\$97,000	\$75,000	-22.7%	\$205,000	\$250,500	+22.2%	\$97,000	\$75,000	-22.7%	\$222,452	\$250,170	+12.5%	
Chesterfield County, SC	37	1	2.7%	101	1	1.0%	\$130,000	\$125,000	-3.8%	\$229,950	\$244,900	+6.5%	\$144,820	\$125,000	-13.7%	\$220,581	\$239,281	+8.5%	
Cleveland County, NC	224	2	0.9%	1,009	8	0.8%	\$158,000	\$143,500	-9.2%	\$227,000	\$235,000	+3.5%	\$124,200	\$161,750	+30.2%	\$259,085	\$265,611	+2.5%	
Gaston County, NC	594	1	0.2%	3,282	26	0.8%	\$211,450	\$200,000	-5.4%	\$305,000	\$300,000	-1.6%	\$232,150	\$219,231	-5.6%	\$326,538	\$336,541	+3.1%	
Iredell County, NC	678	2	0.3%	3,070	11	0.4%	\$157,500	\$285,000	+81.0%	\$385,000	\$379,385	-1.5%	\$159,400	\$284,895	+78.7%	\$486,999	\$502,652	+3.2%	
Lincoln County, NC	190	0	0.0%	1,328	8	0.6%	\$201,608	\$204,575	+1.5%	\$415,184	\$400,000	-3.7%	\$211,179	\$260,894	+23.5%	\$454,026	\$473,530	+4.3%	
Mecklenburg County, NC	1,572	8	0.5%	15,323	51	0.3%	\$365,000	\$335,000	-8.2%	\$415,000	\$425,000	+2.4%	\$389,617	\$366,671	-5.9%	\$510,356	\$545,962	+7.0%	
Montgomery County, NC	81	1	1.2%	277	0	0.0%				\$227,500	\$185,250	-18.6%				\$359,888	\$324,648	-9.8%	
Rowan County, NC	322	4	1.2%	1,658	20	1.2%	\$165,000	\$244,900	+48.4%	\$260,000	\$265,300	+2.0%	\$195,718	\$270,104	+38.0%	\$288,228	\$293,119	+1.7%	
Stanly County, NC	190	1	0.5%	921	3	0.3%	\$290,000	\$292,500	+0.9%	\$290,000	\$300,000	+3.4%	\$290,000	\$320,833	+10.6%	\$316,261	\$325,539	+2.9%	
Union County, NC	360	0	0.0%	3,379	13	0.4%	\$399,900	\$275,000	-31.2%	\$445,000	\$450,000	+1.1%	\$403,888	\$252,885	-37.4%	\$540,310	\$560,348	+3.7%	
Lancaster County, SC	255	1	0.4%	1,594	11	0.7%	\$245,000	\$165,000	-32.7%	\$437,500	\$415,000	-5.1%	\$362,143	\$181,110	-50.0%	\$453,899	\$435,252	-4.1%	
York County, SC	536	2	0.4%	4,113	22	0.5%	\$287,000	\$265,000	-7.7%	\$381,245	\$380,000	-0.3%	\$359,081	\$313,467	-12.7%	\$426,774	\$437,066	+2.4%	

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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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	Inventory			_	losed Sa		Median Sales Price							Average Sales Price						
	C	Current Mor	nth	La	ast 12 Mon	ths	10.0000	For the 12 Months Ending								onths Ending		,		
December 2023	Total	Lender-	Share	Total	Lender-	Share	12-2022 12-2023 + / -			12-2022 12-2023 + / - Traditional Properties			12-2022 12-2023 + / -			12-2022 12-2023 + Traditional Properties		+/-		
		Mediated			Mediated						Traditional Properties			Lender-Mediated			Traditional Properties			
Charlotte, NC	1,319	5	0.4%	12,385	45	0.4%	\$365,000	\$330,000	-9.6%	\$397,000	\$405,000	+2.0%	\$387,354	\$355,672	-8.2%	\$494,427	\$528,617	+6.9%		
Concord, NC	149	0	0.0%	1,504	9	0.6%	\$357,500	\$250,000	-30.1%	\$370,000	\$364,375	-1.5%	\$304,400	\$277,056	-9.0%	\$396,238	\$392,958	-0.8%		
Cornelius, NC	54	1	1.9%	516	1	0.2%	\$300,000	\$500,000	+66.7%	\$490,000	\$509,647	+4.0%	\$300,000	\$500,000	+66.7%	\$741,104	\$804,940	+8.6%		
Davidson, NC	48	0	0.0%	402	0	0.0%				\$597,700	\$629,900	+5.4%				\$690,625	\$793,972	+15.0%		
Denver, NC	99	0	0.0%	639	1	0.2%	\$297,500	\$204,150	-31.4%	\$483,768	\$485,959	+0.5%	\$297,500	\$204,150	-31.4%	\$590,426	\$609,761	+3.3%		
Gastonia, NC	313	0	0.0%	1,437	12	0.8%	\$98,150	\$245,000	+149.6%	\$285,000	\$275,000	-3.5%	\$98,150	\$264,875	+169.9%	\$296,828	\$294,793	-0.7%		
Huntersville, NC	92	0	0.0%	1,010	3	0.3%	\$391,000	\$415,000	+6.1%	\$520,000	\$534,000	+2.7%	\$392,417	\$478,333	+21.9%	\$546,967	\$585,229	+7.0%		
Kannapolis, NC	106	1	0.9%	802	2	0.2%	\$140,000	\$215,012	+53.6%	\$280,000	\$290,000	+3.6%	\$142,000	\$215,012	+51.4%	\$289,463	\$299,252	+3.4%		
Lincolnton, NC	64	0	0.0%	410	4	1.0%	\$201,608	\$202,500	+0.4%	\$285,000	\$294,000	+3.2%	\$201,608	\$199,250	-1.2%	\$299,056	\$310,695	+3.9%		
Matthews, NC	66	2	3.0%	842	2	0.2%	\$320,000	\$380,000	+18.8%	\$453,000	\$500,000	+10.4%	\$354,800	\$380,000	+7.1%	\$523,650	\$553,460	+5.7%		
Monroe, NC	157	0	0.0%	1,100	8	0.7%	\$237,500	\$283,750	+19.5%	\$381,643	\$380,020	-0.4%	\$266,000	\$276,813	+4.1%	\$389,252	\$400,718	+2.9%		
Mooresville, NC	263	1	0.4%	1,456	6	0.4%	\$207,750	\$335,000	+61.3%	\$458,000	\$475,000	+3.7%	\$207,625	\$342,591	+65.0%	\$622,409	\$673,973	+8.3%		
Salisbury, NC	162	1	0.6%	941	9	1.0%	\$120,000	\$244,900	+104.1%	\$255,000	\$259,000	+1.6%	\$185,086	\$245,111	+32.4%	\$284,830	\$285,234	+0.1%		
Statesville, NC	258	1	0.4%	1,090	3	0.3%	\$170,000	\$180,000	+5.9%	\$275,000	\$294,999	+7.3%	\$173,429	\$206,333	+19.0%	\$299,324	\$302,672	+1.1%		
Waxhaw, NC	52	0	0.0%	837	2	0.2%	\$772,650	\$241,000	-68.8%	\$600,000	\$659,000	+9.8%	\$772,650	\$241,000	-68.8%	\$726,447	\$766,482	+5.5%		
Fort Mill, SC	88	0	0.0%	1,214	5	0.4%	\$393,000	\$280,000	-28.8%	\$458,000	\$450,000	-1.7%	\$393,000	\$371,000	-5.6%	\$526,398	\$519,732	-1.3%		
Rock Hill, SC	185	0	0.0%	1,441	9	0.6%	\$281,000	\$265,000	-5.7%	\$320,000	\$329,000	+2.8%	\$256,542	\$280,642	+9.4%	\$337,600	\$348,716	+3.3%		
Tega Cay, SC	21	0	0.0%	268	0	0.0%				\$475,112	\$475,000	-0.0%				\$515,157	\$539,159	+4.7%		
Lake Norman	351	1	0.3%	1,853	5	0.3%	\$400,000	\$355,000	-11.3%	\$575,000	\$540,000	-6.1%	\$413,750	\$368,309	-11.0%	\$799,843	\$805,573	+0.7%		
Lake Wylie	136	0	0.0%	986	1	0.1%	\$880,000	\$485,000	-44.9%	\$523,505	\$521,000	-0.5%	\$880,000	\$485,000	-44.9%	\$587,607	\$619,535	+5.4%		
Uptown Charlotte	38	0	0.0%	228	0	0.0%	\$720,000			\$370,000	\$391,250	+5.7%	\$720,000			\$428,712	\$486,899	+13.6%		