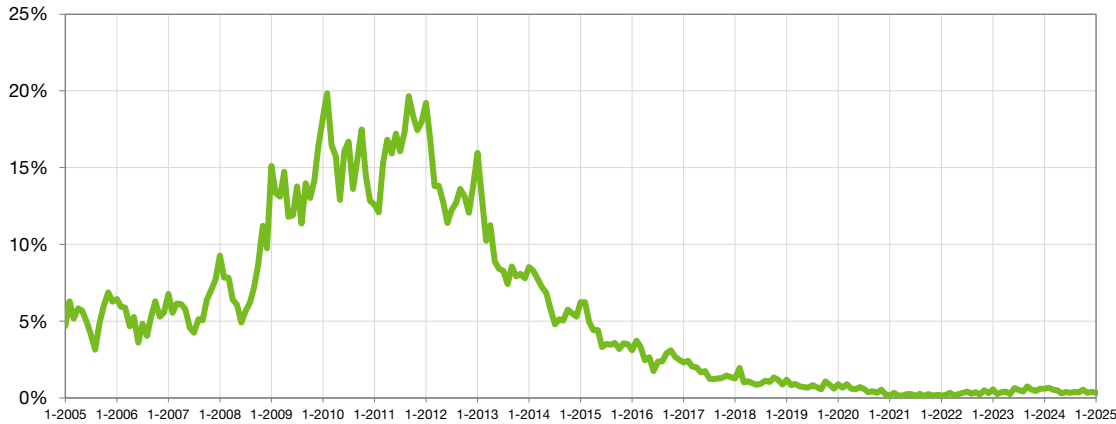


Charlotte Region Lender-Mediated Report – January 2025

A research tool provided by the Canopy Realtor® Association
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Share of Closed Sales That Were Lender-Mediated: 0.3%

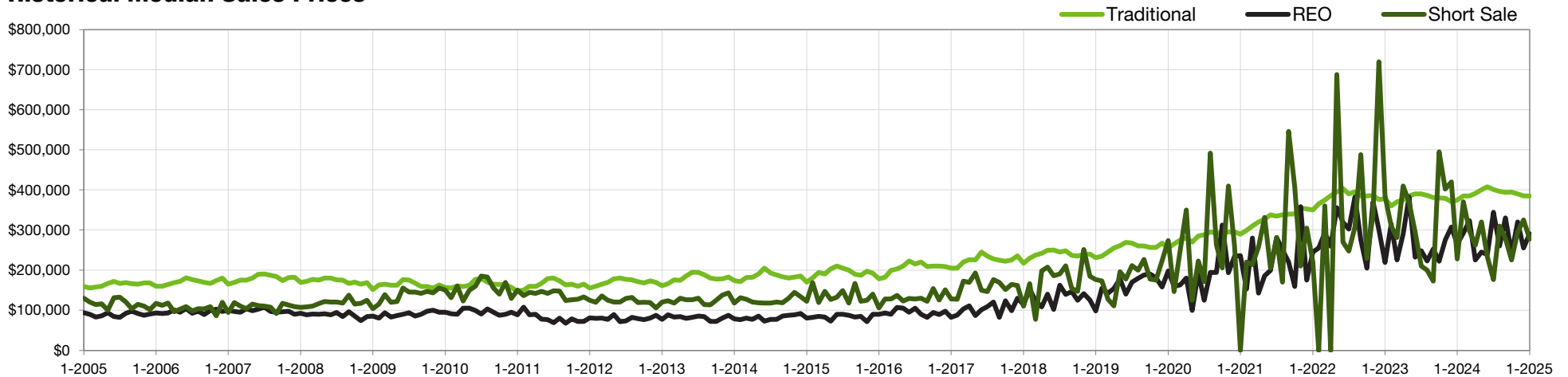


Closed Sales	1-2024	1-2025	+ / -
Traditional	2,303	2,474	+7.4%
Foreclosure	12	4	-66.7%
Short Sale	4	4	0.0%
Total Market*	2,317	2,482	+7.1%

Median Sales Price	1-2024	1-2025	+ / -
Traditional	\$375,000	\$385,000	+2.7%
Foreclosure	\$265,000	\$291,000	+9.8%
Short Sale	\$228,000	\$277,500	+21.7%
Total Market*	\$374,900	\$385,000	+2.7%

* 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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January 2025	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	1-2024	1-2025	+ / -	1-2024	1-2025	+ / -	1-2024	1-2025	+ / -	1-2024	1-2025	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte Region	8,204	40	0.5%	42,218	177	0.4%	\$259,000	\$281,850	+8.8%	\$379,000	\$394,000	+4.0%	\$281,620	\$316,895	+12.5%	\$464,118	\$496,299	+6.9%
Charlotte MSA	6,227	22	0.4%	34,312	133	0.4%	\$275,000	\$295,000	+7.3%	\$394,000	\$407,045	+3.3%	\$297,592	\$331,448	+11.4%	\$480,059	\$513,778	+7.0%
Alexander County, NC	61	0	0.0%	250	3	1.2%	\$148,500	\$325,000	+118.9%	\$268,000	\$295,700	+10.3%	\$142,500	\$278,333	+95.3%	\$317,475	\$366,897	+15.6%
Anson County, NC	57	0	0.0%	150	1	0.7%	\$230,101	\$67,000	-70.9%	\$181,000	\$193,000	+6.6%	\$230,101	\$67,000	-70.9%	\$195,653	\$231,984	+18.6%
Cabarrus County, NC	558	5	0.9%	2,927	6	0.2%	\$250,000	\$221,500	-11.4%	\$370,000	\$392,500	+6.1%	\$289,380	\$229,717	-20.6%	\$400,021	\$428,947	+7.2%
Chester County, SC	104	3	2.9%	365	4	1.1%	\$107,500	\$247,000	+129.8%	\$250,000	\$284,999	+14.0%	\$107,500	\$193,533	+80.0%	\$252,685	\$265,707	+5.2%
Chesterfield County, SC	54	1	1.9%	118	4	3.4%	\$125,000	\$204,625	+63.7%	\$245,000	\$249,950	+2.0%	\$125,000	\$187,288	+49.8%	\$242,390	\$265,530	+9.5%
Cleveland County, NC	318	2	0.6%	911	9	1.0%	\$159,500	\$189,900	+19.1%	\$239,000	\$258,285	+8.1%	\$169,667	\$198,322	+16.9%	\$270,632	\$290,109	+7.2%
Gaston County, NC	701	2	0.3%	3,560	13	0.4%	\$200,000	\$210,000	+5.0%	\$302,000	\$318,058	+5.3%	\$212,391	\$248,417	+17.0%	\$338,049	\$356,148	+5.4%
Iredell County, NC	778	9	1.2%	3,397	18	0.5%	\$255,000	\$315,750	+23.8%	\$379,000	\$390,000	+2.9%	\$252,084	\$386,475	+53.3%	\$502,637	\$518,776	+3.2%
Lincoln County, NC	294	3	1.0%	1,307	5	0.4%	\$204,575	\$174,000	-14.9%	\$400,000	\$425,000	+6.3%	\$264,019	\$228,281	-13.5%	\$475,316	\$514,857	+8.3%
Mecklenburg County, NC	2,477	3	0.1%	15,344	63	0.4%	\$335,000	\$352,000	+5.1%	\$425,000	\$445,000	+4.7%	\$376,165	\$410,207	+9.0%	\$548,592	\$597,230	+8.9%
Montgomery County, NC	115	1	0.9%	269	0	0.0%	--	--	--	\$189,900	\$231,500	+21.9%	--	--	--	\$338,844	\$351,384	+3.7%
Rowan County, NC	403	3	0.7%	1,708	16	0.9%	\$244,900	\$247,250	+1.0%	\$270,000	\$279,900	+3.7%	\$277,478	\$238,969	-13.9%	\$295,648	\$323,461	+9.4%
Stanly County, NC	182	1	0.5%	836	3	0.4%	\$292,500	\$175,000	-40.2%	\$300,000	\$310,000	+3.3%	\$320,833	\$215,000	-33.0%	\$325,473	\$341,589	+5.0%
Union County, NC	592	1	0.2%	3,384	8	0.2%	\$275,000	\$335,000	+21.8%	\$452,000	\$455,000	+0.7%	\$252,885	\$340,113	+34.5%	\$564,635	\$583,067	+3.3%
Lancaster County, SC	309	1	0.3%	1,610	5	0.3%	\$175,000	\$295,000	+68.6%	\$415,000	\$424,355	+2.3%	\$197,373	\$259,800	+31.6%	\$434,037	\$454,611	+4.7%
York County, SC	789	1	0.1%	4,099	13	0.3%	\$265,000	\$265,000	0.0%	\$380,000	\$397,000	+4.5%	\$316,220	\$287,308	-9.1%	\$438,317	\$465,325	+6.2%

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, 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, no short-sale, 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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January 2025	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	1-2024	1-2025	+ / -	1-2024	1-2025	+ / -	1-2024	1-2025	+ / -	1-2024	1-2025	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	2,036	3	0.1%	12,370	52	0.4%	\$325,000	\$350,000	+7.7%	\$405,000	\$418,487	+3.3%	\$367,405	\$402,687	+9.6%	\$530,491	\$575,151	+8.4%
Concord, NC	274	2	0.7%	1,502	3	0.2%	\$250,000	\$256,000	+2.4%	\$363,325	\$385,575	+6.1%	\$277,056	\$254,333	-8.2%	\$396,218	\$431,745	+9.0%
Cornelius, NC	101	0	0.0%	563	3	0.5%	\$500,000	\$375,000	-25.0%	\$515,000	\$562,500	+9.2%	\$500,000	\$381,203	-23.8%	\$811,146	\$874,760	+7.8%
Davidson, NC	81	0	0.0%	463	0	0.0%	\$462,057	--	--	\$610,555	\$615,000	+0.7%	\$462,057	--	--	\$794,220	\$810,790	+2.1%
Denver, NC	125	0	0.0%	680	1	0.1%	\$244,575	\$435,000	+77.9%	\$485,000	\$533,445	+10.0%	\$244,575	\$435,000	+77.9%	\$613,937	\$650,412	+5.9%
Gastonia, NC	348	1	0.3%	1,657	7	0.4%	\$240,000	\$219,000	-8.8%	\$278,000	\$295,162	+6.2%	\$239,682	\$224,877	-6.2%	\$294,961	\$312,091	+5.8%
Huntersville, NC	175	0	0.0%	1,168	4	0.3%	\$415,000	\$547,500	+31.9%	\$529,000	\$550,000	+4.0%	\$478,333	\$544,998	+13.9%	\$589,197	\$623,679	+5.9%
Kannapolis, NC	177	2	1.1%	752	4	0.5%	\$237,000	\$196,000	-17.3%	\$290,000	\$288,728	-0.4%	\$222,341	\$178,825	-19.6%	\$301,674	\$307,798	+2.0%
Lincolnton, NC	119	2	1.7%	439	2	0.5%	\$200,000	\$231,203	+15.6%	\$293,250	\$305,000	+4.0%	\$179,000	\$231,203	+29.2%	\$311,381	\$330,180	+6.0%
Matthews, NC	118	0	0.0%	887	3	0.3%	\$380,000	\$352,000	-7.4%	\$500,000	\$530,000	+6.0%	\$380,000	\$418,202	+10.1%	\$558,049	\$620,038	+11.1%
Monroe, NC	235	0	0.0%	1,171	4	0.3%	\$283,750	\$267,500	-5.7%	\$385,000	\$399,900	+3.9%	\$276,813	\$278,725	+0.7%	\$405,452	\$420,189	+3.6%
Mooresville, NC	349	3	0.9%	1,491	12	0.8%	\$270,000	\$365,750	+35.5%	\$475,000	\$495,000	+4.2%	\$296,886	\$499,463	+68.2%	\$677,368	\$714,914	+5.5%
Salisbury, NC	240	1	0.4%	898	7	0.8%	\$258,450	\$255,000	-1.3%	\$260,000	\$278,000	+6.9%	\$259,500	\$260,929	+0.6%	\$287,881	\$316,493	+9.9%
Statesville, NC	272	3	1.1%	1,210	7	0.6%	\$217,500	\$150,000	-31.0%	\$296,000	\$306,200	+3.4%	\$218,500	\$171,143	-21.7%	\$307,028	\$325,011	+5.9%
Waxhaw, NC	132	1	0.8%	866	3	0.3%	\$241,000	\$460,000	+90.9%	\$675,000	\$689,000	+2.1%	\$241,000	\$432,000	+79.3%	\$786,445	\$806,585	+2.6%
Fort Mill, SC	226	0	0.0%	1,389	3	0.2%	\$280,000	\$355,000	+26.8%	\$450,000	\$495,000	+10.0%	\$371,000	\$365,000	-1.6%	\$521,081	\$559,736	+7.4%
Rock Hill, SC	288	1	0.3%	1,426	6	0.4%	\$265,000	\$240,500	-9.2%	\$325,000	\$343,000	+5.5%	\$269,987	\$266,667	-1.2%	\$347,058	\$380,545	+9.6%
Tega Cay, SC	42	0	0.0%	210	0	0.0%	--	--	--	\$470,000	\$502,500	+6.9%	--	--	--	\$538,760	\$576,810	+7.1%
Lake Norman	482	3	0.6%	1,952	10	0.5%	\$285,000	\$394,275	+38.3%	\$545,000	\$567,680	+4.2%	\$293,709	\$565,755	+92.6%	\$815,457	\$871,112	+6.8%
Lake Wylie	190	0	0.0%	1,003	0	0.0%	\$485,000	--	--	\$525,000	\$567,750	+8.1%	\$485,000	--	--	\$625,021	\$703,343	+12.5%
Uptown Charlotte	59	0	0.0%	246	1	0.4%	--	\$320,000	--	\$399,750	\$379,900	-5.0%	--	\$320,000	--	\$490,186	\$458,818	-6.4%