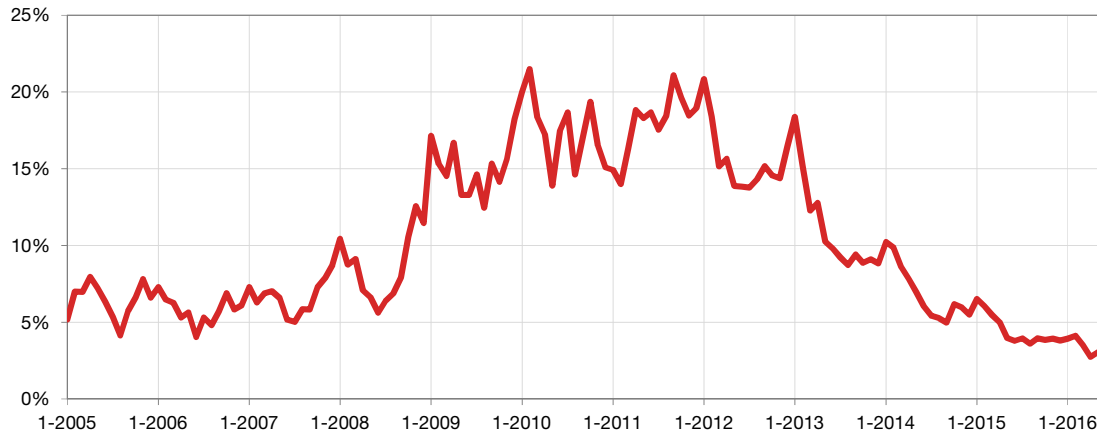


Lender-Mediated Report – May 2016

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION
 COVERING THE ENTIRE CAROLINA MLS AREA
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Share of Closed Sales That Were Lender-Mediated: 3.1%

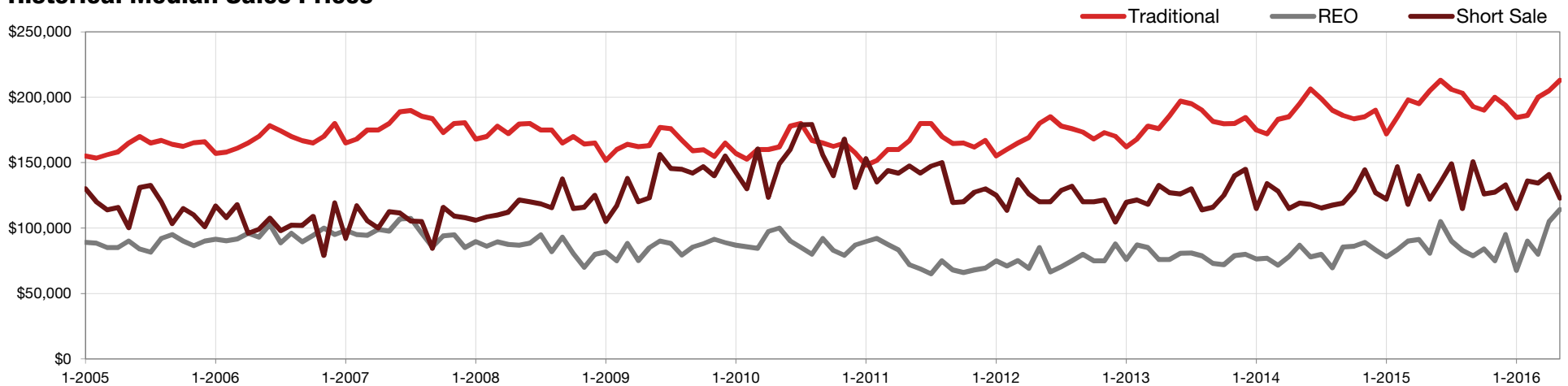


Closed Sales	5-2015	5-2016	+ / -
Traditional	3,683	3,903	+6.0%
Foreclosure	95	83	-12.6%
Short Sale	58	40	-31.0%
Total Market*	3,836	4,026	+5.0%

Median Sales Price	5-2015	5-2016	+ / -
Traditional	\$205,000	\$213,000	+3.9%
Foreclosure	\$80,777	\$114,125	+41.3%
Short Sale	\$122,000	\$122,900	+0.7%
Total Market*	\$200,000	\$209,900	+5.0%

* 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



Lender-Mediated Report – Activity by County

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION



May 2016	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	5-2015	5-2016	+ / -	5-2015	5-2016	+ / -	5-2015	5-2016	+ / -	5-2015	5-2016	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Entire CarolinaMLS Region	10,880	270	2.5%	41,761	1,528	3.7%	\$95,000	\$103,000	+8.4%	\$192,000	\$200,000	+4.2%	\$124,995	\$132,168	+5.7%	\$243,147	\$250,021	+2.8%
Charlotte MSA	8,037	203	2.5%	36,537	1,280	3.5%	\$99,737	\$106,500	+6.8%	\$195,000	\$204,000	+4.6%	\$125,895	\$133,022	+5.7%	\$245,531	\$252,450	+2.8%
Alexander County, NC	73	2	2.7%	116	2	1.7%	\$50,000	\$132,415	+164.8%	\$119,900	\$125,000	+4.3%	\$84,111	\$132,415	+57.4%	\$153,852	\$154,768	+0.6%
Anson County, NC	115	1	0.9%	114	9	7.9%	\$42,250	\$42,500	+0.6%	\$68,000	\$69,950	+2.9%	\$44,681	\$80,972	+81.2%	\$84,107	\$87,276	+3.8%
Cabarrus County, NC	706	19	2.7%	3,268	87	2.7%	\$113,000	\$125,000	+10.6%	\$178,950	\$188,000	+5.1%	\$133,577	\$141,593	+6.0%	\$199,122	\$207,649	+4.3%
Gaston County, NC	733	30	4.1%	2,885	180	6.2%	\$55,200	\$63,000	+14.1%	\$135,000	\$145,000	+7.4%	\$83,742	\$85,437	+2.0%	\$153,040	\$164,994	+7.8%
Iredell County, NC	1,091	18	1.6%	2,755	110	4.0%	\$92,750	\$97,900	+5.6%	\$200,000	\$211,051	+5.5%	\$153,020	\$151,341	-1.1%	\$270,994	\$274,803	+1.4%
Lincoln County, NC	399	9	2.3%	1,079	40	3.7%	\$85,000	\$65,090	-23.4%	\$204,900	\$215,900	+5.4%	\$137,324	\$114,691	-16.5%	\$255,595	\$252,110	-1.4%
Mecklenburg County, NC	3,308	77	2.3%	18,571	641	3.5%	\$100,450	\$111,925	+11.4%	\$205,000	\$210,945	+2.9%	\$126,632	\$141,373	+11.6%	\$268,300	\$272,188	+1.4%
Montgomery County, NC	277	0	0.0%	177	2	1.1%	\$283,000	\$732,000	+158.7%	\$139,500	\$136,000	-2.5%	\$282,108	\$732,000	+159.5%	\$211,634	\$225,107	+6.4%
Stanly County, NC	284	8	2.8%	532	20	3.8%	\$55,500	\$80,000	+44.1%	\$122,750	\$131,250	+6.9%	\$74,760	\$108,083	+44.6%	\$139,423	\$149,833	+7.5%
Union County, NC	988	17	1.7%	3,835	133	3.5%	\$137,900	\$149,000	+8.0%	\$231,000	\$244,000	+5.6%	\$173,080	\$178,422	+3.1%	\$282,995	\$301,220	+6.4%
Lancaster County, SC	359	5	1.4%	1,309	21	1.6%	\$112,000	\$102,450	-8.5%	\$240,000	\$255,000	+6.3%	\$130,076	\$139,773	+7.5%	\$250,736	\$261,429	+4.3%
York County, SC	973	18	1.8%	4,247	98	2.3%	\$121,450	\$132,500	+9.1%	\$203,000	\$216,955	+6.9%	\$152,301	\$151,228	-0.7%	\$232,126	\$244,798	+5.5%

Explanation of Methodology: A listed property is considered to be "lender-mediated" when any of the following is included within the CarolinaMLS 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, 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 CarolinaMLS market, and in comparison to traditional sales activity. The information above is based upon data reported by CarolinaMLS. This representation is based in whole or in part on data supplied by the participants in CarolinaMLS. Neither the participants, nor their respective boards of Realtors® or CarolinaMLS guarantees or are in any way responsible for its accuracy. Any market data maintained by CarolinaMLS does not include information on listings not published at the request of the seller, listings of brokers who are not members of CarolinaMLS, unlisted properties, etc. Data must be verified by the user.

Lender-Mediated Report – Activity by Area

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION



May 2016	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	5-2015			5-2016			5-2015			5-2016		
									+/-			+/-			+/-			+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	2,403	70	2.9%	14,761	576	3.9%	\$97,000	\$108,000	+11.3%	\$190,000	\$195,000	+2.6%	\$120,388	\$131,280	+9.0%	\$258,233	\$262,864	+1.8%
Concord, NC	374	7	1.9%	1,905	45	2.4%	\$114,000	\$126,000	+10.5%	\$170,000	\$182,500	+7.4%	\$131,463	\$150,026	+14.1%	\$194,401	\$203,163	+4.5%
Davidson, NC	144	1	0.7%	470	7	1.5%	\$339,500	\$404,000	+19.0%	\$310,460	\$295,000	-5.0%	\$286,540	\$351,700	+22.7%	\$367,710	\$369,945	+0.6%
Denver, NC	220	2	0.9%	515	10	1.9%	\$235,500	\$76,545	-67.5%	\$294,000	\$315,000	+7.1%	\$289,127	\$126,886	-56.1%	\$345,086	\$350,366	+1.5%
Gastonia, NC	327	15	4.6%	1,305	78	6.0%	\$47,500	\$70,500	+48.4%	\$127,750	\$137,065	+7.3%	\$67,992	\$84,787	+24.7%	\$133,857	\$148,454	+10.9%
Huntersville, NC	312	3	1.0%	1,425	19	1.3%	\$178,247	\$204,000	+14.4%	\$247,500	\$261,085	+5.5%	\$202,630	\$208,307	+2.8%	\$274,281	\$280,253	+2.2%
Kannapolis, NC	176	13	7.4%	631	27	4.3%	\$78,000	\$81,000	+3.8%	\$105,450	\$122,250	+15.9%	\$87,366	\$83,245	-4.7%	\$116,332	\$137,707	+18.4%
Lincolnton, NC	107	4	3.7%	354	13	3.7%	\$77,000	\$55,000	-28.6%	\$136,250	\$131,000	-3.9%	\$94,996	\$91,328	-3.9%	\$143,571	\$139,889	-2.6%
Monroe, NC	216	6	2.8%	1,032	48	4.7%	\$100,000	\$125,000	+25.0%	\$156,610	\$164,995	+5.4%	\$120,461	\$132,058	+9.6%	\$167,287	\$181,003	+8.2%
Mooresville, NC	647	8	1.2%	1,684	46	2.7%	\$156,777	\$152,980	-2.4%	\$250,000	\$256,553	+2.6%	\$235,115	\$247,048	+5.1%	\$336,432	\$336,923	+0.1%
Salisbury, NC	323	17	5.3%	726	45	6.2%	\$58,280	\$55,000	-5.6%	\$122,500	\$132,000	+7.8%	\$81,221	\$71,671	-11.8%	\$134,517	\$144,932	+7.7%
Statesville, NC	326	8	2.5%	813	42	5.2%	\$75,500	\$57,733	-23.5%	\$125,000	\$135,000	+8.0%	\$95,964	\$81,646	-14.9%	\$138,711	\$152,637	+10.0%
Waxhaw, NC	358	5	1.4%	1,038	27	2.6%	\$221,500	\$182,000	-17.8%	\$339,000	\$360,000	+6.2%	\$259,551	\$234,425	-9.7%	\$373,505	\$411,244	+10.1%
Fort Mill, SC	316	6	1.9%	1,371	23	1.7%	\$189,000	\$200,000	+5.8%	\$265,000	\$270,450	+2.1%	\$229,011	\$207,229	-9.5%	\$292,379	\$299,589	+2.5%
Rock Hill, SC	284	9	3.2%	1,558	42	2.7%	\$105,000	\$105,950	+0.9%	\$155,000	\$165,000	+6.5%	\$112,186	\$112,391	+0.2%	\$172,692	\$187,194	+8.4%
Lake Norman	1,068	8	0.7%	1,868	34	1.8%	\$236,750	\$260,000	+9.8%	\$345,000	\$344,000	-0.3%	\$332,475	\$361,636	+8.8%	\$448,260	\$447,989	-0.1%
Lake Wylie	377	2	0.5%	1,000	17	1.7%	\$265,000	\$240,000	-9.4%	\$290,000	\$308,000	+6.2%	\$321,888	\$262,165	-18.6%	\$329,861	\$345,118	+4.6%
Uptown Charlotte	80	1	1.3%	355	4	1.1%	\$180,000	\$278,750	+54.9%	\$252,000	\$253,000	+0.4%	\$190,838	\$257,120	+34.7%	\$310,172	\$301,266	-2.9%