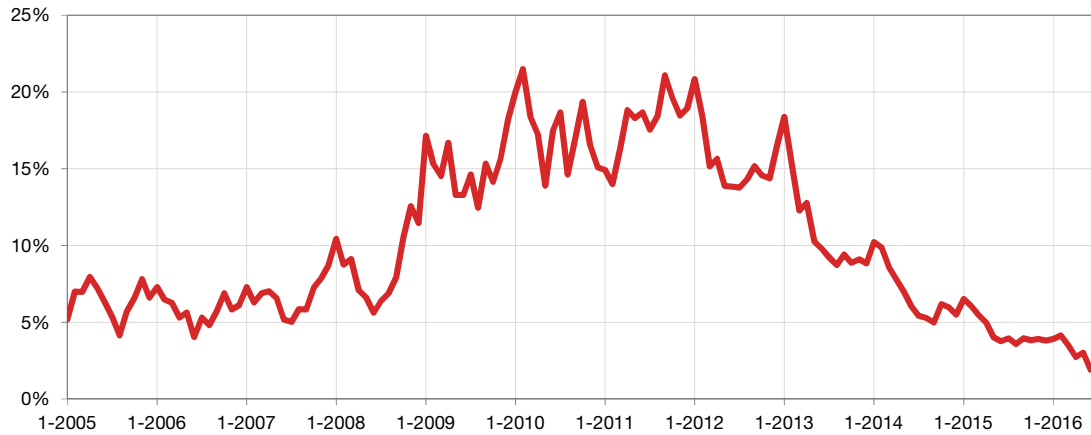


Lender-Mediated Report – July 2016

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REATOR® ASSOCIATION
COVERING THE ENTIRE CAROLINA MLS AREA
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Share of Closed Sales That Were Lender-Mediated: 2.8%

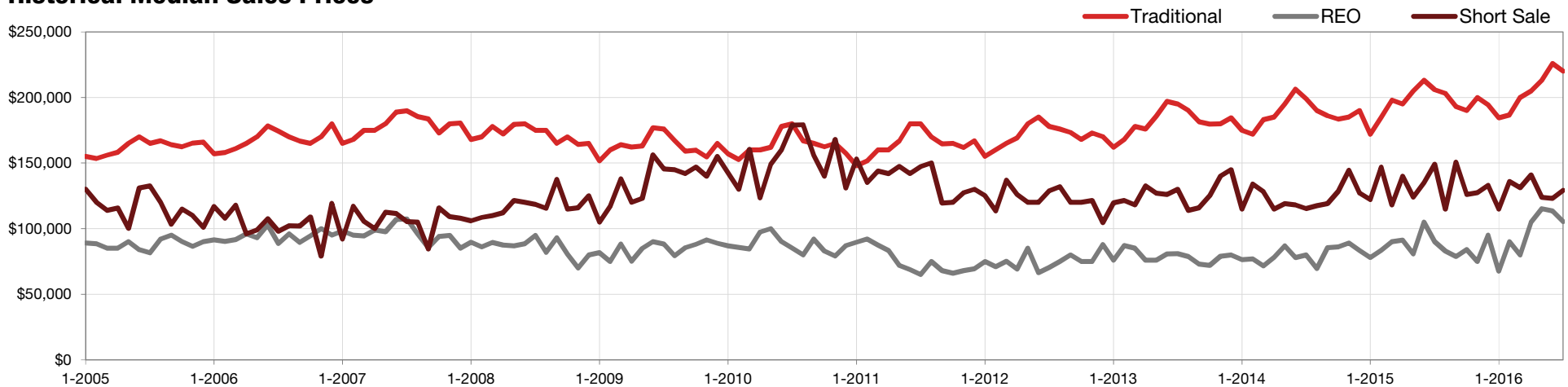


Closed Sales	7-2015	7-2016	+ / -
Traditional	4,116	3,792	-7.9%
Foreclosure	123	72	-41.5%
Short Sale	47	36	-23.4%
Total Market*	4,286	3,900	-9.0%

Median Sales Price	7-2015	7-2016	+ / -
Traditional	\$206,000	\$220,000	+6.8%
Foreclosure	\$90,000	\$105,372	+17.1%
Short Sale	\$149,000	\$129,250	-13.3%
Total Market*	\$200,000	\$217,000	+8.5%

* 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



July 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	7-2015	7-2016	+ / -	7-2015	7-2016	+ / -	7-2015	7-2016	+ / -	7-2015	7-2016	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Entire CarolinaMLS Region	11,290	294	2.6%	41,983	1,393	3.3%	\$99,000	\$102,250	+3.3%	\$194,880	\$203,000	+4.2%	\$127,911	\$134,885	+5.5%	\$244,358	\$253,816	+3.9%
Charlotte MSA	8,481	223	2.6%	36,622	1,151	3.1%	\$101,500	\$106,895	+5.3%	\$197,500	\$206,500	+4.6%	\$127,313	\$137,992	+8.4%	\$246,565	\$256,116	+3.9%
Alexander County, NC	67	2	3.0%	121	3	2.5%	\$51,000	\$36,000	-29.4%	\$114,000	\$127,300	+11.7%	\$89,797	\$100,276	+11.7%	\$153,483	\$158,919	+3.5%
Anson County, NC	101	0	0.0%	113	6	5.3%	\$48,250	\$38,750	-19.7%	\$63,950	\$72,750	+13.8%	\$55,220	\$83,250	+50.8%	\$83,274	\$90,408	+8.6%
Cabarrus County, NC	757	23	3.0%	3,233	80	2.5%	\$114,000	\$124,417	+9.1%	\$181,600	\$191,145	+5.3%	\$129,999	\$152,236	+17.1%	\$202,025	\$209,228	+3.6%
Gaston County, NC	730	39	5.3%	2,859	149	5.2%	\$50,550	\$66,000	+30.6%	\$139,805	\$146,000	+4.4%	\$82,561	\$80,736	-2.2%	\$158,033	\$165,072	+4.5%
Iredell County, NC	1,129	27	2.4%	2,791	99	3.5%	\$119,000	\$87,500	-26.5%	\$202,000	\$217,300	+7.6%	\$182,475	\$128,875	-29.4%	\$271,858	\$280,740	+3.3%
Lincoln County, NC	437	7	1.6%	1,115	34	3.0%	\$85,000	\$67,350	-20.8%	\$212,000	\$218,000	+2.8%	\$130,158	\$105,348	-19.1%	\$258,316	\$254,630	-1.4%
Mecklenburg County, NC	3,535	91	2.6%	18,561	578	3.1%	\$105,000	\$113,500	+8.1%	\$206,644	\$215,000	+4.0%	\$129,199	\$149,598	+15.8%	\$267,716	\$276,814	+3.4%
Montgomery County, NC	271	0	0.0%	176	1	0.6%	\$299,000	\$1,165,000	+289.6%	\$135,000	\$145,000	+7.4%	\$285,486	\$1,165,000	+308.1%	\$218,830	\$223,207	+2.0%
Stanly County, NC	263	5	1.9%	552	23	4.2%	\$56,000	\$80,000	+42.9%	\$125,000	\$132,500	+6.0%	\$74,162	\$121,435	+63.7%	\$140,841	\$152,304	+8.1%
Union County, NC	1,072	16	1.5%	3,891	121	3.1%	\$138,250	\$156,000	+12.8%	\$230,842	\$247,000	+7.0%	\$181,135	\$184,173	+1.7%	\$284,497	\$306,053	+7.6%
Lancaster County, SC	360	4	1.1%	1,326	18	1.4%	\$112,500	\$102,450	-8.9%	\$242,000	\$255,000	+5.4%	\$140,052	\$148,517	+6.0%	\$253,003	\$263,042	+4.0%
York County, SC	1,027	16	1.6%	4,268	91	2.1%	\$132,000	\$127,500	-3.4%	\$205,750	\$220,000	+6.9%	\$158,482	\$149,802	-5.5%	\$236,754	\$247,565	+4.6%

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, 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 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



July 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	7-2015	7-2016	+ / -	7-2015	7-2016	+ / -	7-2015	7-2016	+ / -	7-2015	7-2016	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	2,547	81	3.2%	14,840	515	3.5%	\$100,000	\$107,000	+7.0%	\$191,000	\$199,900	+4.7%	\$122,593	\$139,886	+14.1%	\$258,061	\$267,128	+3.5%
Concord, NC	411	15	3.6%	1,863	40	2.1%	\$117,000	\$135,451	+15.8%	\$175,000	\$182,000	+4.0%	\$135,959	\$172,243	+26.7%	\$197,090	\$203,547	+3.3%
Davidson, NC	146	1	0.7%	483	6	1.2%	\$372,900	\$364,500	-2.3%	\$314,370	\$302,500	-3.8%	\$319,950	\$341,983	+6.9%	\$373,224	\$380,784	+2.0%
Denver, NC	245	3	1.2%	530	11	2.1%	\$230,000	\$88,000	-61.7%	\$295,000	\$323,900	+9.8%	\$228,278	\$127,169	-44.3%	\$350,210	\$355,702	+1.6%
Gastonia, NC	337	19	5.6%	1,278	67	5.2%	\$45,765	\$78,000	+70.4%	\$132,700	\$137,315	+3.5%	\$64,633	\$86,756	+34.2%	\$140,540	\$147,847	+5.2%
Huntersville, NC	370	5	1.4%	1,390	15	1.1%	\$189,000	\$200,000	+5.8%	\$251,750	\$262,000	+4.1%	\$206,064	\$206,322	+0.1%	\$274,765	\$283,455	+3.2%
Kannapolis, NC	159	7	4.4%	623	28	4.5%	\$78,000	\$84,500	+8.3%	\$110,000	\$123,000	+11.8%	\$83,226	\$86,153	+3.5%	\$122,196	\$138,633	+13.5%
Lincolnton, NC	126	4	3.2%	372	11	3.0%	\$64,575	\$73,449	+13.7%	\$136,900	\$131,500	-3.9%	\$92,280	\$100,167	+8.5%	\$143,951	\$143,722	-0.2%
Monroe, NC	245	6	2.4%	1,060	49	4.6%	\$106,193	\$125,000	+17.7%	\$157,000	\$167,000	+6.4%	\$122,192	\$126,237	+3.3%	\$168,319	\$184,699	+9.7%
Mooresville, NC	707	13	1.8%	1,693	36	2.1%	\$169,000	\$145,500	-13.9%	\$250,000	\$259,000	+3.6%	\$289,353	\$213,946	-26.1%	\$338,190	\$341,965	+1.1%
Salisbury, NC	313	15	4.8%	739	42	5.7%	\$56,327	\$56,700	+0.7%	\$123,900	\$134,900	+8.9%	\$67,777	\$77,257	+14.0%	\$135,457	\$150,697	+11.3%
Statesville, NC	305	10	3.3%	831	39	4.7%	\$75,500	\$58,780	-22.1%	\$125,250	\$140,000	+11.8%	\$98,017	\$75,313	-23.2%	\$141,616	\$160,797	+13.5%
Waxhaw, NC	381	5	1.3%	1,053	21	2.0%	\$201,750	\$182,000	-9.8%	\$343,521	\$368,500	+7.3%	\$269,787	\$227,182	-15.8%	\$381,384	\$421,474	+10.5%
Fort Mill, SC	335	5	1.5%	1,403	25	1.8%	\$195,628	\$192,000	-1.9%	\$269,995	\$275,000	+1.9%	\$242,427	\$198,414	-18.2%	\$298,545	\$302,825	+1.4%
Rock Hill, SC	296	4	1.4%	1,559	39	2.5%	\$111,500	\$100,000	-10.3%	\$159,000	\$165,750	+4.2%	\$115,455	\$111,581	-3.4%	\$177,496	\$189,456	+6.7%
Lake Norman	1,075	12	1.1%	1,872	29	1.5%	\$236,750	\$270,000	+14.0%	\$341,500	\$355,000	+4.0%	\$356,486	\$322,365	-9.6%	\$448,018	\$459,890	+2.6%
Lake Wylie	384	5	1.3%	1,016	11	1.1%	\$240,000	\$240,000	0.0%	\$298,820	\$310,000	+3.7%	\$294,971	\$273,073	-7.4%	\$334,089	\$350,240	+4.8%
Uptown Charlotte	83	1	1.2%	360	2	0.6%	\$258,450	\$300,500	+16.3%	\$250,000	\$250,000	0.0%	\$245,166	\$300,500	+22.6%	\$309,520	\$298,515	-3.6%