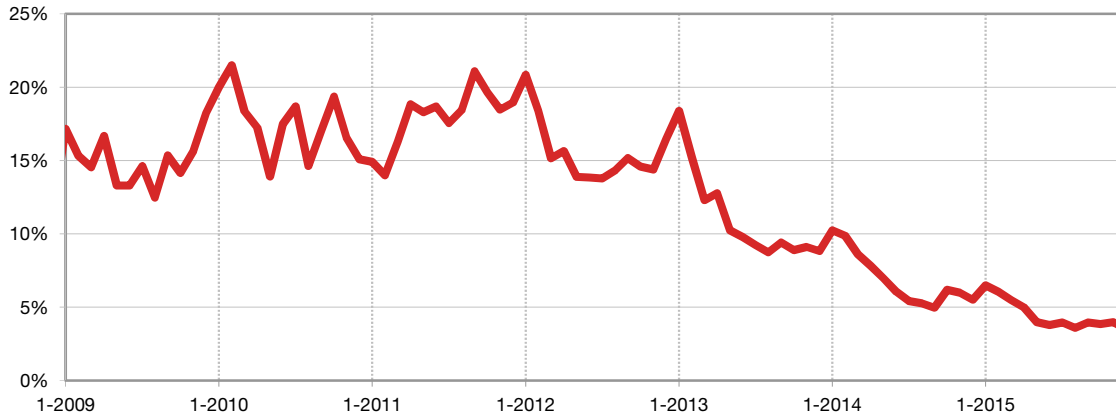


Lender-Mediated Report – December 2015

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: 3.5%

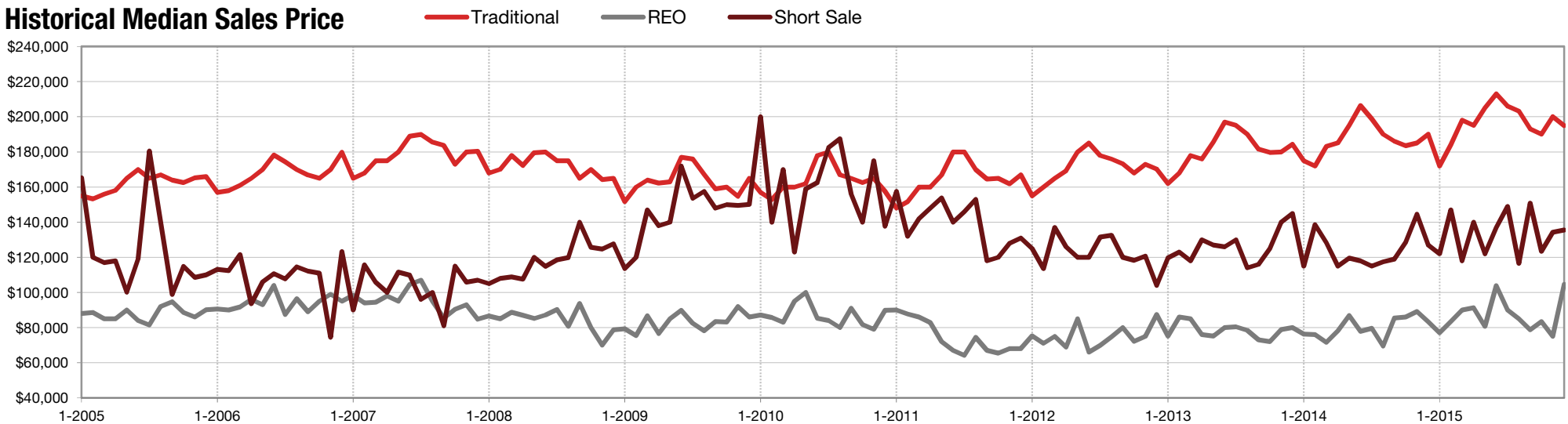


Closed Sales	12-2014	12-2015	+ / -
Traditional	2,918	2,902	-0.5%
Foreclosure	110	69	-37.3%
Short Sale	60	36	-40.0%
Total Market*	3,088	3,007	-2.6%

Median Sales Price	12-2014	12-2015	+ / -
Traditional	\$190,000	\$194,950	+2.6%
Foreclosure	\$83,250	\$104,500	+25.5%
Short Sale	\$126,950	\$135,500	+6.7%
Total Market*	\$184,900	\$190,000	+2.8%

* Total Market is not a sum of traditional, foreclosure and short sale activity, as some lender-mediated homes can be listed both a foreclosure and short sale.

Historical Median Sales Price



Lender-Mediated Report – Activity by County

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION



December 2015

	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	12-2014			12-2015			12-2014			12-2015		
							Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-	Lender-Mediated	Traditional Properties	+/-
Entire CarolinaMLS Region	10,445	366	3.5%	40,463	1,758	4.3%	\$93,500	\$99,000	+5.9%	\$188,500	\$197,500	+4.8%	\$124,424	\$130,258	+4.7%	\$239,483	\$247,243	+3.2%
Charlotte MSA	7,793	284	3.6%	35,369	1,507	4.3%	\$95,550	\$102,000	+6.8%	\$192,000	\$200,000	+4.2%	\$125,546	\$129,485	+3.1%	\$241,508	\$249,368	+3.3%
Alexander County, NC	58	2	3.4%	126	4	3.2%	\$40,150	\$138,500	+245.0%	\$124,500	\$123,678	-0.7%	\$40,883	\$157,695	+285.7%	\$163,227	\$149,479	-8.4%
Anson County, NC	127	1	0.8%	110	7	6.4%	\$32,200	\$50,000	+55.3%	\$69,750	\$61,450	-11.9%	\$56,845	\$99,036	+74.2%	\$83,852	\$77,064	-8.1%
Cabarrus County, NC	705	32	4.5%	3,128	102	3.3%	\$109,250	\$120,250	+10.1%	\$175,000	\$186,515	+6.6%	\$127,980	\$125,256	-2.1%	\$194,666	\$206,555	+6.1%
Gaston County, NC	908	41	4.5%	2,780	199	7.2%	\$60,000	\$60,000	0.0%	\$131,000	\$143,600	+9.6%	\$84,132	\$88,873	+5.6%	\$149,998	\$162,418	+8.3%
Iredell County, NC	1,035	31	3.0%	2,704	115	4.3%	\$95,000	\$98,529	+3.7%	\$195,663	\$212,433	+8.6%	\$137,917	\$166,226	+20.5%	\$273,178	\$275,702	+0.9%
Lincoln County, NC	386	6	1.6%	1,024	49	4.8%	\$77,000	\$73,275	-4.8%	\$200,000	\$206,000	+3.0%	\$136,061	\$114,940	-15.5%	\$253,718	\$250,196	-1.4%
Mecklenburg County, NC	2,982	103	3.5%	18,126	755	4.2%	\$98,500	\$107,000	+8.6%	\$201,000	\$210,000	+4.5%	\$128,076	\$135,591	+5.9%	\$263,495	\$270,044	+2.5%
Montgomery County, NC	227	0	0.0%	191	4	2.1%	\$400,500	\$274,500	-31%	\$125,475	\$132,500	+5.6%	\$389,200	\$447,858	+15.1%	\$192,393	\$219,657	+14.2%
Stanly County, NC	290	5	1.7%	497	19	3.8%	\$55,000	\$99,000	+80.0%	\$119,450	\$127,500	+6.7%	\$81,492	\$113,126	+38.8%	\$136,335	\$144,308	+5.8%
Union County, NC	876	32	3.7%	3,730	162	4.3%	\$132,000	\$142,500	+8.0%	\$227,761	\$237,500	+4.3%	\$162,875	\$181,295	+11.3%	\$278,032	\$293,336	+5.5%
Lancaster County, SC	328	8	2.4%	1,229	28	2.3%	\$92,000	\$113,000	+22.8%	\$235,000	\$248,000	+5.5%	\$114,905	\$148,925	+29.6%	\$249,017	\$255,690	+2.7%
York County, SC	959	31	3.2%	4,063	106	2.6%	\$120,750	\$127,500	+5.6%	\$197,000	\$208,625	+5.9%	\$149,652	\$148,321	-0.9%	\$228,860	\$237,659	+3.8%

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 anytime.

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, no foreclosure, no foreclosure, not foreclosure, not foreclosure, not a short sale, 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 foreclosure. This list may be adjusted at anytime.

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



December 2015

	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	12-2014	12-2015	+/-	12-2014	12-2015	+/-	12-2014	12-2015	+/-	12-2014	12-2015	+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	2,262	90	4.0%	14,387	674	4.7%	\$93,090	\$102,000	+9.6%	\$187,000	\$194,500	+4.0%	\$118,603	\$127,123	+7.2%	\$252,394	\$261,751	+3.7%
Concord, NC	388	13	3.4%	1,826	56	3.1%	\$113,250	\$120,250	+6.2%	\$170,000	\$179,945	+5.9%	\$124,853	\$120,104	-3.8%	\$193,916	\$199,686	+3.0%
Davidson, NC	119	2	1.7%	459	5	1.1%	\$354,900	\$404,000	+13.8%	\$286,729	\$294,500	+2.7%	\$511,024	\$357,200	-30.1%	\$352,335	\$361,088	+2.5%
Denver, NC	178	1	0.6%	496	11	2.2%	\$318,500	\$88,000	-72.4%	\$289,000	\$295,000	+2.1%	\$387,821	\$130,895	-66.2%	\$341,603	\$343,532	+0.6%
Gastonia, NC	431	23	5.3%	1,272	89	7.0%	\$54,000	\$48,000	-11.1%	\$124,900	\$135,900	+8.8%	\$73,418	\$71,911	-2.1%	\$132,179	\$145,055	+9.7%
Huntersville, NC	236	3	1.3%	1,409	23	1.6%	\$190,000	\$208,400	+9.7%	\$247,500	\$258,435	+4.4%	\$203,884	\$228,228	+11.9%	\$273,563	\$278,097	+1.7%
Kannapolis, NC	184	13	7.1%	558	33	5.9%	\$72,000	\$78,000	+8.3%	\$96,000	\$117,000	+21.9%	\$85,032	\$80,364	-5.5%	\$113,062	\$131,333	+16.2%
Lincolnton, NC	145	3	2.1%	334	15	4.5%	\$72,075	\$52,025	-27.8%	\$131,270	\$132,000	+0.6%	\$84,740	\$101,840	+20.2%	\$140,272	\$139,209	-0.8%
Mooresville, NC	589	16	2.7%	1,669	49	2.9%	\$156,777	\$170,900	+9.0%	\$245,020	\$256,444	+4.7%	\$207,009	\$274,118	+32.4%	\$343,042	\$337,540	-1.6%
Monroe, NC	240	16	6.7%	989	63	6.4%	\$105,099	\$100,000	-4.9%	\$152,828	\$159,900	+4.6%	\$119,242	\$115,091	-3.5%	\$163,595	\$175,142	+7.1%
Salisbury, NC	374	21	5.6%	691	61	8.8%	\$60,000	\$50,500	-15.8%	\$115,000	\$125,300	+9.0%	\$94,955	\$63,348	-33.3%	\$129,186	\$141,517	+9.5%
Statesville, NC	332	8	2.4%	792	49	6.2%	\$77,250	\$56,685	-26.6%	\$119,250	\$134,000	+12.4%	\$93,071	\$84,037	-9.7%	\$129,810	\$153,380	+18.2%
Waxhaw, NC	264	5	1.9%	999	27	2.7%	\$192,000	\$200,000	+4.2%	\$330,000	\$349,343	+5.9%	\$239,636	\$280,642	+17.1%	\$370,757	\$398,438	+7.5%
Fort Mill, SC	266	7	2.6%	1,309	20	1.5%	\$190,000	\$190,500	+0.3%	\$258,413	\$260,000	+0.6%	\$217,710	\$205,660	-5.5%	\$284,297	\$294,869	+3.7%
Rock Hill, SC	323	8	2.5%	1,511	58	3.8%	\$104,950	\$105,000	+0.0%	\$154,000	\$159,015	+3.3%	\$106,367	\$118,054	+11.0%	\$171,391	\$179,728	+4.9%
Lake Norman	808	11	1.4%	1,878	43	2.3%	\$290,000	\$238,000	-17.9%	\$350,000	\$344,572	-1.6%	\$319,524	\$363,281	+13.7%	\$459,630	\$440,046	-4.3%
Lake Wylie	352	4	1.1%	954	27	2.8%	\$300,057	\$192,000	-36.0%	\$296,917	\$290,000	-2.3%	\$344,232	\$250,043	-27.4%	\$331,346	\$329,337	-0.6%
Uptown Charlotte	96	1	1.0%	331	3	0.9%	\$185,000	\$351,500	+90.0%	\$270,000	\$250,250	-7.3%	\$207,629	\$274,160	+32.0%	\$309,300	\$315,183	+1.9%