

Lender-Mediated Report – November 2015

A RESEARCH TOOL PROVIDED BY THE CHARLOTTE REGIONAL REALTOR® ASSOCIATION

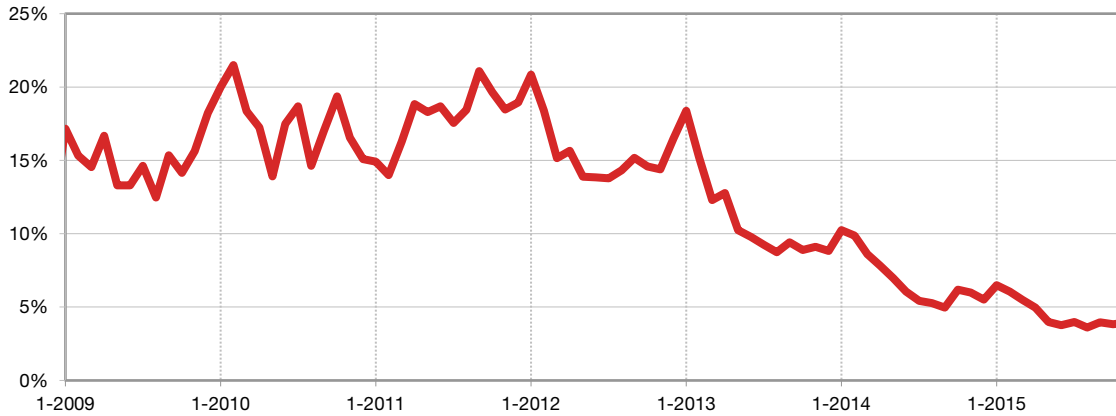
COVERING THE ENTIRE CAROLINAMLS AREA

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Charlotte Regional Realtor® Association

Share of Closed Sales That Were Lender-Mediated: 3.9%



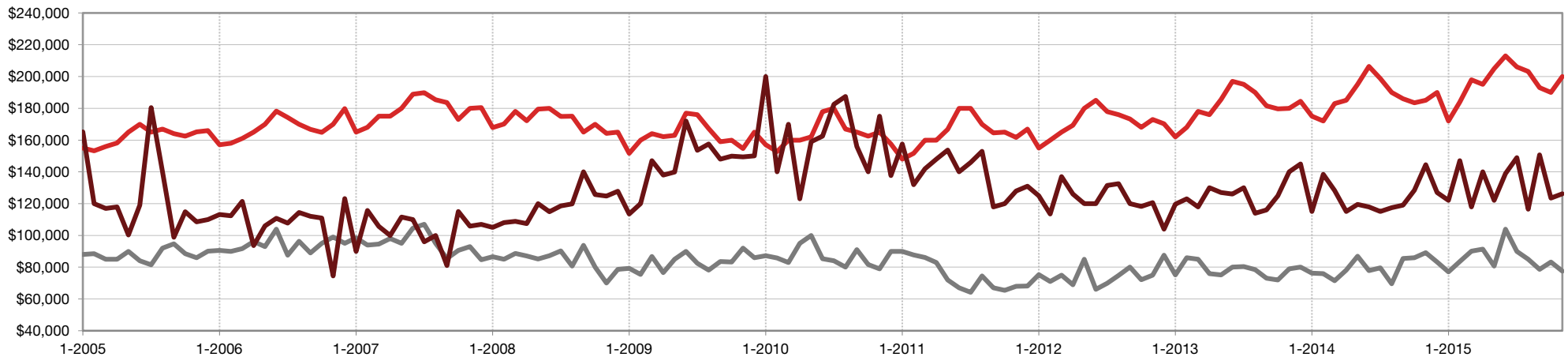
Closed Sales	11-2014	11-2015	+ / -
Traditional	2,372	2,343	-1.2%
Foreclosure	92	64	-30.4%
Short Sale	59	32	-45.8%
Total Market*	2,523	2,439	-3.3%

Median Sales Price	11-2014	11-2015	+ / -
Traditional	\$185,000	\$200,000	+8.1%
Foreclosure	\$89,124	\$77,500	-13.0%
Short Sale	\$144,500	\$126,250	-12.6%
Total Market*	\$180,000	\$197,000	+9.4%

* 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

— Traditional — REO — Short Sale



Lender-Mediated Report – Activity by County

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November 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	11-2014			11-2015			11-2014			11-2015		
									+/-			+/-			+/-			+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Entire CarolinaMLS Region	11,666	400	3.4%	40,342	1,813	4.5%	\$94,250	\$99,000	+5.0%	\$188,000	\$197,131	+4.9%	\$125,688	\$129,248	+2.8%	\$239,297	\$247,021	+3.2%
Charlotte MSA	8,812	322	3.7%	35,309	1,559	4.4%	\$97,000	\$100,500	+3.6%	\$191,000	\$200,000	+4.7%	\$127,783	\$128,286	+0.4%	\$241,107	\$249,238	+3.4%
Alexander County, NC	69	0	0.0%	125	5	4.0%	\$40,150	\$54,000	+34.5%	\$124,000	\$124,900	+0.7%	\$51,083	\$136,956	+168.1%	\$165,071	\$150,634	-8.7%
Anson County, NC	135	3	2.2%	99	6	6.1%	\$29,900	\$48,250	+61.4%	\$71,500	\$61,450	-14.1%	\$49,496	\$87,625	+77.0%	\$85,876	\$76,673	-10.7%
Cabarrus County, NC	818	36	4.4%	3,115	109	3.5%	\$114,550	\$116,250	+1.5%	\$174,000	\$186,000	+6.9%	\$131,302	\$123,981	-5.6%	\$193,737	\$206,501	+6.6%
Gaston County, NC	967	39	4.0%	2,772	213	7.7%	\$60,000	\$55,000	-8.3%	\$131,320	\$143,000	+8.9%	\$85,928	\$84,305	-1.9%	\$149,759	\$162,109	+8.2%
Iredell County, NC	1,112	25	2.2%	2,686	120	4.5%	\$95,000	\$99,500	+4.7%	\$195,625	\$210,917	+7.8%	\$132,485	\$168,926	+27.5%	\$274,133	\$273,762	-0.1%
Lincoln County, NC	422	10	2.4%	1,003	52	5.2%	\$77,000	\$67,700	-12.1%	\$195,000	\$212,000	+8.7%	\$127,362	\$124,954	-1.9%	\$249,659	\$253,599	+1.6%
Mecklenburg County, NC	3,464	126	3.6%	18,085	774	4.3%	\$98,500	\$105,828	+7.4%	\$200,000	\$210,000	+5.0%	\$130,548	\$135,067	+3.5%	\$263,349	\$269,957	+2.5%
Montgomery County, NC	243	0	0.0%	184	3	1.6%	\$400,500	\$250,000	-38%	\$125,000	\$132,500	+6.0%	\$389,200	\$208,810	-46.3%	\$191,265	\$218,680	+14.3%
Stanly County, NC	315	7	2.2%	489	20	4.1%	\$49,700	\$75,000	+50.9%	\$121,350	\$125,000	+3.0%	\$78,922	\$98,409	+24.7%	\$138,964	\$142,014	+2.2%
Union County, NC	1,007	37	3.7%	3,749	170	4.5%	\$135,000	\$138,375	+2.5%	\$229,293	\$235,360	+2.6%	\$163,817	\$177,703	+8.5%	\$278,715	\$291,756	+4.7%
Lancaster County, SC	366	9	2.5%	1,228	29	2.4%	\$92,000	\$112,500	+22.3%	\$235,000	\$248,000	+5.5%	\$119,368	\$145,570	+22.0%	\$248,253	\$255,180	+2.8%
York County, SC	1,068	27	2.5%	4,059	107	2.6%	\$121,000	\$127,500	+5.4%	\$197,095	\$206,875	+5.0%	\$149,323	\$147,930	-0.9%	\$227,620	\$237,625	+4.4%

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 shortsale, not a short-sale, not short sale, not shortsale, not 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

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November 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	11-2014	11-2015	+/-	11-2014	11-2015	+/-	11-2014	11-2015	+/-	11-2014	11-2015	+/-
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	2,641	111	4.2%	14,333	687	4.8%	\$93,402	\$100,500	+7.6%	\$185,228	\$194,500	+5.0%	\$119,776	\$127,902	+6.8%	\$252,686	\$261,369	+3.4%
Concord, NC	471	21	4.5%	1,805	60	3.3%	\$114,550	\$115,625	+0.9%	\$168,500	\$179,995	+6.8%	\$126,113	\$120,516	-4.4%	\$192,809	\$200,634	+4.1%
Davidson, NC	147	2	1.4%	480	7	1.5%	\$265,000	\$404,000	+52.5%	\$288,500	\$308,000	+6.8%	\$468,361	\$361,686	-22.8%	\$350,477	\$366,360	+4.5%
Denver, NC	191	2	1.0%	492	13	2.6%	\$305,200	\$90,000	-70.5%	\$289,000	\$298,000	+3.1%	\$400,254	\$185,296	-53.7%	\$339,565	\$349,611	+3.0%
Gastonia, NC	449	17	3.8%	1,257	94	7.5%	\$57,000	\$45,765	-19.7%	\$123,013	\$136,000	+10.6%	\$75,552	\$68,828	-8.9%	\$131,420	\$145,581	+10.8%
Huntersville, NC	258	2	0.8%	1,414	24	1.7%	\$195,378	\$208,850	+6.9%	\$245,000	\$258,685	+5.6%	\$204,933	\$227,626	+11.1%	\$271,360	\$278,661	+2.7%
Kannapolis, NC	202	13	6.4%	572	36	6.3%	\$72,000	\$70,000	-2.8%	\$96,000	\$116,000	+20.8%	\$85,036	\$75,337	-11.4%	\$115,413	\$127,545	+10.5%
Lincolnton, NC	155	2	1.3%	325	14	4.3%	\$74,150	\$51,318	-30.8%	\$132,250	\$132,000	-0.2%	\$85,877	\$92,900	+8.2%	\$140,944	\$138,883	-1.5%
Mooresville, NC	619	12	1.9%	1,657	52	3.1%	\$167,000	\$160,014	-4.2%	\$242,243	\$255,500	+5.5%	\$218,473	\$263,425	+20.6%	\$343,635	\$335,894	-2.3%
Monroe, NC	289	17	5.9%	997	70	7.0%	\$104,350	\$106,193	+1.8%	\$151,400	\$160,000	+5.7%	\$117,917	\$119,469	+1.3%	\$162,252	\$174,800	+7.7%
Salisbury, NC	409	23	5.6%	700	58	8.3%	\$64,977	\$51,250	-21.1%	\$119,950	\$124,000	+3.4%	\$97,717	\$62,298	-36.2%	\$130,047	\$140,773	+8.2%
Statesville, NC	365	11	3.0%	787	50	6.4%	\$70,000	\$60,905	-13.0%	\$119,000	\$132,000	+10.9%	\$84,134	\$92,007	+9.4%	\$130,295	\$150,726	+15.7%
Waxhaw, NC	315	4	1.3%	992	27	2.7%	\$192,000	\$200,000	+4.2%	\$329,000	\$348,000	+5.8%	\$228,221	\$278,982	+22.2%	\$371,505	\$396,195	+6.6%
Fort Mill, SC	301	7	2.3%	1,299	22	1.7%	\$191,900	\$182,000	-5.2%	\$257,233	\$260,000	+1.1%	\$218,568	\$197,832	-9.5%	\$281,659	\$296,237	+5.2%
Rock Hill, SC	357	7	2.0%	1,534	57	3.7%	\$104,950	\$105,000	+0.0%	\$153,000	\$159,000	+3.9%	\$104,386	\$119,343	+14.3%	\$169,457	\$179,737	+6.1%
Lake Norman	889	9	1.0%	1,874	47	2.5%	\$290,000	\$238,000	-17.9%	\$349,000	\$346,000	-0.9%	\$347,150	\$348,696	+0.4%	\$457,532	\$441,521	-3.5%
Lake Wylie	397	5	1.3%	934	28	3.0%	\$286,472	\$201,000	-29.8%	\$288,697	\$295,000	+2.2%	\$315,364	\$262,006	-16.9%	\$330,754	\$330,170	-0.2%
Uptown Charlotte	99	2	2.0%	340	4	1.2%	\$175,000	\$304,975	+74.3%	\$269,900	\$249,000	-7.7%	\$194,579	\$270,232	+38.9%	\$304,975	\$313,780	+2.9%