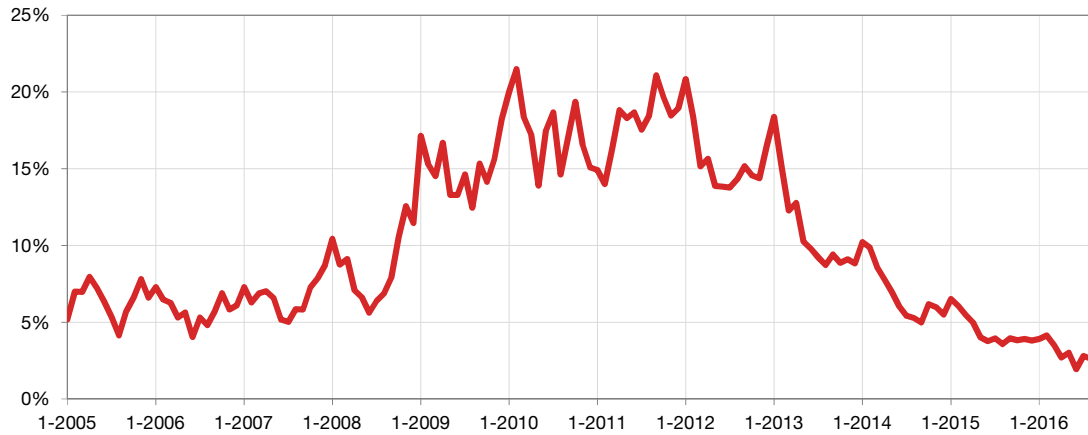


Lender-Mediated Report – September 2016

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: 3.0%

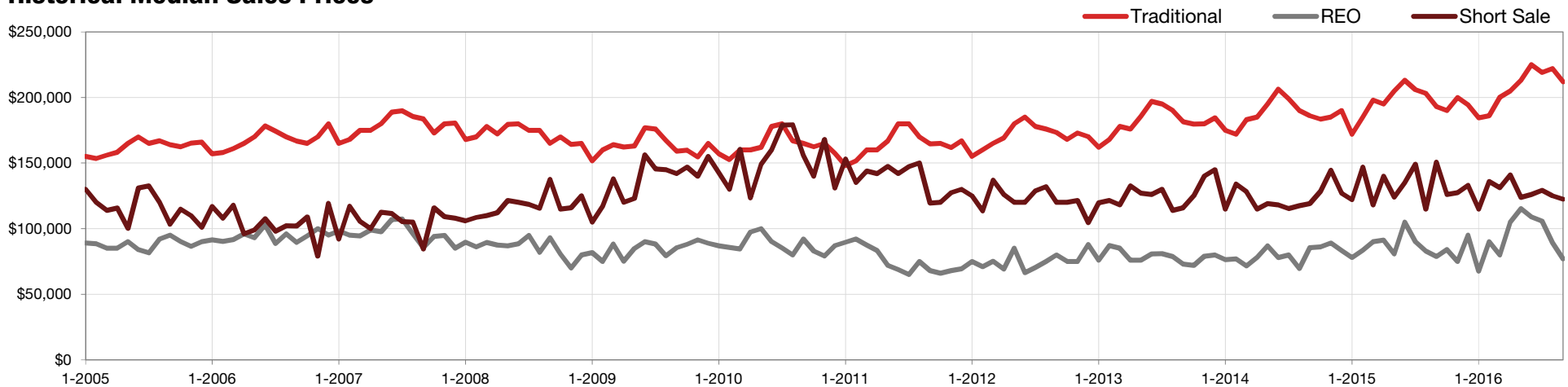


Closed Sales	9-2015	9-2016	+ / -
Traditional	3,574	3,724	+4.2%
Foreclosure	103	89	-13.6%
Short Sale	44	27	-38.6%
Total Market*	3,721	3,839	+3.2%

Median Sales Price	9-2015	9-2016	+ / -
Traditional	\$193,000	\$211,895	+9.8%
Foreclosure	\$78,674	\$77,000	-2.1%
Short Sale	\$150,750	\$122,500	-18.7%
Total Market*	\$189,750	\$207,000	+9.1%

* 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



September 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	9-2015	9-2016	+ / -	9-2015	9-2016	+ / -	9-2015	9-2016	+ / -	9-2015	9-2016	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Entire CarolinaMLS Region	11,045	256	2.3%	42,964	1,349	3.1%	\$99,900	\$102,000	+2.1%	\$195,000	\$206,433	+5.9%	\$131,322	\$130,284	-0.8%	\$245,582	\$257,531	+4.9%
Charlotte MSA	8,298	192	2.3%	37,428	1,102	2.9%	\$102,000	\$107,517	+5.4%	\$199,000	\$210,000	+5.5%	\$130,538	\$133,669	+2.4%	\$247,656	\$259,898	+4.9%
Alexander County, NC	68	0	0.0%	125	2	1.6%	\$54,000	\$35,915	-33.5%	\$122,339	\$132,500	+8.3%	\$109,683	\$35,915	-67.3%	\$152,752	\$173,452	+13.6%
Anson County, NC	107	2	1.9%	124	6	4.8%	\$50,000	\$38,750	-22.5%	\$65,000	\$74,000	+13.8%	\$82,579	\$58,917	-28.7%	\$83,122	\$94,680	+13.9%
Cabarrus County, NC	716	22	3.1%	3,329	81	2.4%	\$114,000	\$120,000	+5.3%	\$185,000	\$191,480	+3.5%	\$128,312	\$154,220	+20.2%	\$204,940	\$210,305	+2.6%
Gaston County, NC	707	28	4.0%	2,932	141	4.8%	\$52,027	\$68,000	+30.7%	\$141,000	\$149,000	+5.7%	\$85,205	\$80,238	-5.8%	\$160,144	\$167,154	+4.4%
Iredell County, NC	1,087	26	2.4%	2,859	87	3.0%	\$118,000	\$82,400	-30.2%	\$209,990	\$219,000	+4.3%	\$176,137	\$128,049	-27.3%	\$272,852	\$286,661	+5.1%
Lincoln County, NC	407	5	1.2%	1,117	31	2.8%	\$83,927	\$67,700	-19.3%	\$208,000	\$230,800	+11.0%	\$130,154	\$96,099	-26.2%	\$252,796	\$267,100	+5.7%
Mecklenburg County, NC	3,513	81	2.3%	18,940	553	2.9%	\$109,000	\$114,500	+5.0%	\$208,500	\$218,000	+4.6%	\$135,105	\$142,242	+5.3%	\$269,095	\$280,621	+4.3%
Montgomery County, NC	279	0	0.0%	180	2	1.1%	\$299,000	\$636,751	+113.0%	\$127,500	\$155,000	+21.6%	\$285,486	\$636,751	+123.0%	\$217,015	\$230,780	+6.3%
Stanly County, NC	260	7	2.7%	581	26	4.5%	\$56,000	\$80,000	+42.9%	\$125,000	\$137,548	+10.0%	\$74,090	\$120,823	+63.1%	\$143,137	\$155,302	+8.5%
Union County, NC	995	12	1.2%	3,986	112	2.8%	\$135,500	\$157,250	+16.1%	\$232,000	\$253,470	+9.3%	\$180,040	\$187,545	+4.2%	\$287,479	\$312,669	+8.8%
Lancaster County, SC	351	7	2.0%	1,322	20	1.5%	\$115,000	\$102,450	-10.9%	\$245,645	\$258,160	+5.1%	\$149,354	\$153,715	+2.9%	\$254,922	\$266,422	+4.5%
York County, SC	1,027	11	1.1%	4,385	84	1.9%	\$131,750	\$126,301	-4.1%	\$205,000	\$224,958	+9.7%	\$157,435	\$146,698	-6.8%	\$235,118	\$251,439	+6.9%

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



September 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	9-2015	9-2016	+ / -	9-2015	9-2016	+ / -	9-2015	9-2016	+ / -	9-2015	9-2016	+ / -
							Lender-Mediated			Traditional Properties			Lender-Mediated			Traditional Properties		
Charlotte, NC	2,584	71	2.7%	15,122	494	3.3%	\$101,657	\$108,500	+6.7%	\$192,000	\$202,000	+5.2%	\$128,891	\$133,823	+3.8%	\$259,502	\$271,048	+4.4%
Concord, NC	374	11	2.9%	1,906	36	1.9%	\$115,625	\$141,000	+21.9%	\$179,000	\$185,000	+3.4%	\$132,085	\$181,151	+37.1%	\$199,412	\$206,571	+3.6%
Davidson, NC	139	1	0.7%	476	5	1.1%	\$408,150	\$325,000	-20.4%	\$312,265	\$315,000	+0.9%	\$423,700	\$302,580	-28.6%	\$374,717	\$394,296	+5.2%
Denver, NC	232	0	0.0%	537	8	1.5%	\$190,000	\$92,500	-51.3%	\$292,445	\$335,000	+14.6%	\$187,654	\$137,447	-26.8%	\$345,834	\$368,941	+6.7%
Gastonia, NC	336	14	4.2%	1,313	63	4.8%	\$45,265	\$78,000	+72.3%	\$134,000	\$142,000	+6.0%	\$66,462	\$89,262	+34.3%	\$141,982	\$152,773	+7.6%
Huntersville, NC	347	4	1.2%	1,443	15	1.0%	\$199,378	\$163,319	-18.1%	\$259,000	\$265,000	+2.3%	\$211,871	\$171,929	-18.9%	\$279,270	\$285,889	+2.4%
Kannapolis, NC	168	7	4.2%	683	39	5.7%	\$79,000	\$62,451	-20.9%	\$110,000	\$126,635	+15.1%	\$76,523	\$76,159	-0.5%	\$124,985	\$143,947	+15.2%
Lincolnton, NC	118	4	3.4%	367	11	3.0%	\$74,150	\$57,000	-23.1%	\$136,000	\$135,000	-0.7%	\$102,869	\$83,644	-18.7%	\$141,405	\$150,134	+6.2%
Monroe, NC	230	5	2.2%	1,091	46	4.2%	\$96,000	\$127,500	+32.8%	\$159,646	\$170,000	+6.5%	\$115,643	\$126,037	+9.0%	\$172,000	\$187,612	+9.1%
Mooresville, NC	663	11	1.7%	1,735	28	1.6%	\$158,500	\$152,980	-3.5%	\$257,050	\$260,000	+1.1%	\$266,662	\$232,086	-13.0%	\$337,428	\$349,523	+3.6%
Salisbury, NC	300	14	4.7%	760	41	5.4%	\$55,855	\$55,000	-1.5%	\$122,500	\$137,350	+12.1%	\$64,882	\$74,462	+14.8%	\$133,657	\$153,547	+14.9%
Statesville, NC	300	11	3.7%	837	36	4.3%	\$73,180	\$55,750	-23.8%	\$130,000	\$143,750	+10.6%	\$97,895	\$68,781	-29.7%	\$146,790	\$163,209	+11.2%
Waxhaw, NC	350	2	0.6%	1,083	22	2.0%	\$199,950	\$196,382	-1.8%	\$347,500	\$380,000	+9.4%	\$274,863	\$244,697	-11.0%	\$390,799	\$427,002	+9.3%
Fort Mill, SC	320	2	0.6%	1,469	24	1.6%	\$192,000	\$193,500	+0.8%	\$260,000	\$283,698	+9.1%	\$216,882	\$199,115	-8.2%	\$294,801	\$308,120	+4.5%
Rock Hill, SC	341	6	1.8%	1,570	33	2.1%	\$109,000	\$100,000	-8.3%	\$158,000	\$169,250	+7.1%	\$118,301	\$111,889	-5.4%	\$177,992	\$191,035	+7.3%
Lake Norman	1,002	9	0.9%	1,919	24	1.3%	\$235,500	\$355,000	+50.7%	\$346,530	\$359,000	+3.6%	\$334,694	\$352,713	+5.4%	\$442,911	\$470,394	+6.2%
Lake Wylie	354	3	0.8%	1,039	8	0.8%	\$192,000	\$231,500	+20.6%	\$293,655	\$325,000	+10.7%	\$277,923	\$263,969	-5.0%	\$330,491	\$358,788	+8.6%
Uptown Charlotte	103	0	0.0%	350	2	0.6%	\$304,975	\$300,500	-1.5%	\$250,000	\$252,250	+0.9%	\$270,232	\$300,500	+11.2%	\$312,155	\$302,889	-3.0%