

CURRENT MARKET ANALYSIS

	NUMBER OF LISTINGS	DOLLAR VOLUME	AVERAGE PRICE	AVG MKT TIME	
ALL CURRENT LISTINGS	9,722	1,978,303,208	203,487		
NEW LISTINGS IN NOVEMBER	994	178,384,831	179,462		10.2% OF ALL CURRENT LISTINGS
CURRENT RESIDENTIAL BY BR	6,568	1,483,381,102	225,850		
1 BEDROOM OR LESS	99	12,593,744	127,210		1.5% OF CURRENT RESIDENTIAL BY BR
2 BEDROOMS	1,108	142,608,591	128,708		16.9% OF CURRENT RESIDENTIAL BY BR
3 BEDROOMS	3,422	616,587,498	180,183		52.1% OF CURRENT RESIDENTIAL BY BR
4 BEDROOMS	1,578	523,647,404	331,842		24.0% OF CURRENT RESIDENTIAL BY BR
5 BEDROOMS OR MORE	361	187,943,865	520,620		5.5% OF CURRENT RESIDENTIAL BY BR
CURRENT BY STYLE AND AREA	9,722	1,978,303,208	203,487		
RESIDENTIAL HOMES	5,692	1,338,301,490	235,120		58.5% OF CURRENT BY STYLE AND AREA
Guilford	375	126,009,748	336,026		6.6% OF RESIDENTIAL HOMES
Greensboro	9	2,335,835	259,537		2.4% OF Guilford County
High Point	164	39,653,521	241,790		43.7% OF Guilford County
Jamestown	14	2,349,877	167,848		3.7% OF Guilford County
Other	188	81,670,515	434,418		50.1% OF Guilford County
Alleghany	1	199,000	199,000		0.0% OF RESIDENTIAL HOMES
Ashe	0				0.0% OF RESIDENTIAL HOMES
Davidson	1,043	229,389,046	219,932		18.3% OF RESIDENTIAL HOMES
Davie	361	112,374,909	311,288		6.3% OF RESIDENTIAL HOMES
Forsyth	2,689	633,590,296	235,623		47.2% OF RESIDENTIAL HOMES
Rockingham	499	92,023,228	184,415		8.8% OF RESIDENTIAL HOMES
Stokes	269	52,374,784	194,702		4.7% OF RESIDENTIAL HOMES
Surry	327	65,505,116	200,321		5.7% OF RESIDENTIAL HOMES
Wilkes	8	4,064,200	508,025		0.1% OF RESIDENTIAL HOMES
Yadkin	116	19,970,763	172,162		2.0% OF RESIDENTIAL HOMES
Other	4	2,800,400	700,100		0.1% OF RESIDENTIAL HOMES
CONDO	834	137,628,277	165,022		8.6% OF CURRENT BY STYLE AND AREA
MULTI-FAMILY	49	11,583,940	236,407		0.5% OF CURRENT BY STYLE AND AREA
LAND	2,691	316,282,482	117,533		27.7% OF CURRENT BY STYLE AND AREA
CI IMPROVED	266	95,366,151	358,519		2.7% OF CURRENT BY STYLE AND AREA
CI LAND	148	71,689,533	484,389		1.5% OF CURRENT BY STYLE AND AREA
SOLD LISTINGS YTD	7,366	1,241,881,213	168,642	115	
NOVEMBER SALES	350	61,295,980	175,131	107	4.8% OF SOLD LISTINGS YTD
SOLD LISTINGS THIS QUARTER	876	145,660,821	166,470	114	
RESIDENTIAL FINANCING YTD	6,878	1,195,178,605	173,768	110	
Assumable	236	40,072,334	169,798	122	3.4% OF RESIDENTIAL FINANCING YTD
Cash	989	140,370,931	141,932	98	14.4% OF RESIDENTIAL FINANCING YTD
Conventional	4,050	802,524,977	198,154	109	58.9% OF RESIDENTIAL FINANCING YTD
Exchange	5	1,419,000	283,800	231	0.1% OF RESIDENTIAL FINANCING YTD
Fannie Mae	8	896,275	112,034	101	0.1% OF RESIDENTIAL FINANCING YTD
Farmers Home Loan	31	3,444,945	111,127	128	0.5% OF RESIDENTIAL FINANCING YTD
Federal Land Bank	0				0.0% OF RESIDENTIAL FINANCING YTD
FHA	1,335	171,433,187	128,414	117	19.4% OF RESIDENTIAL FINANCING YTD
L/A Escal	0				0.0% OF RESIDENTIAL FINANCING YTD
L/A Fixed	0				0.0% OF RESIDENTIAL FINANCING YTD
L/A Qual	0				0.0% OF RESIDENTIAL FINANCING YTD
Lease Purchase	4	597,800	149,450	127	0.1% OF RESIDENTIAL FINANCING YTD
NC Housing	11	1,030,570	93,688	110	0.2% OF RESIDENTIAL FINANCING YTD
Other	0				0.0% OF RESIDENTIAL FINANCING YTD
Owner Financing	21	3,338,500	158,976	185	0.3% OF RESIDENTIAL FINANCING YTD
VA	161	26,699,025	165,832	129	2.3% OF RESIDENTIAL FINANCING YTD
Non-Specified	0				0.0% OF RESIDENTIAL FINANCING YTD

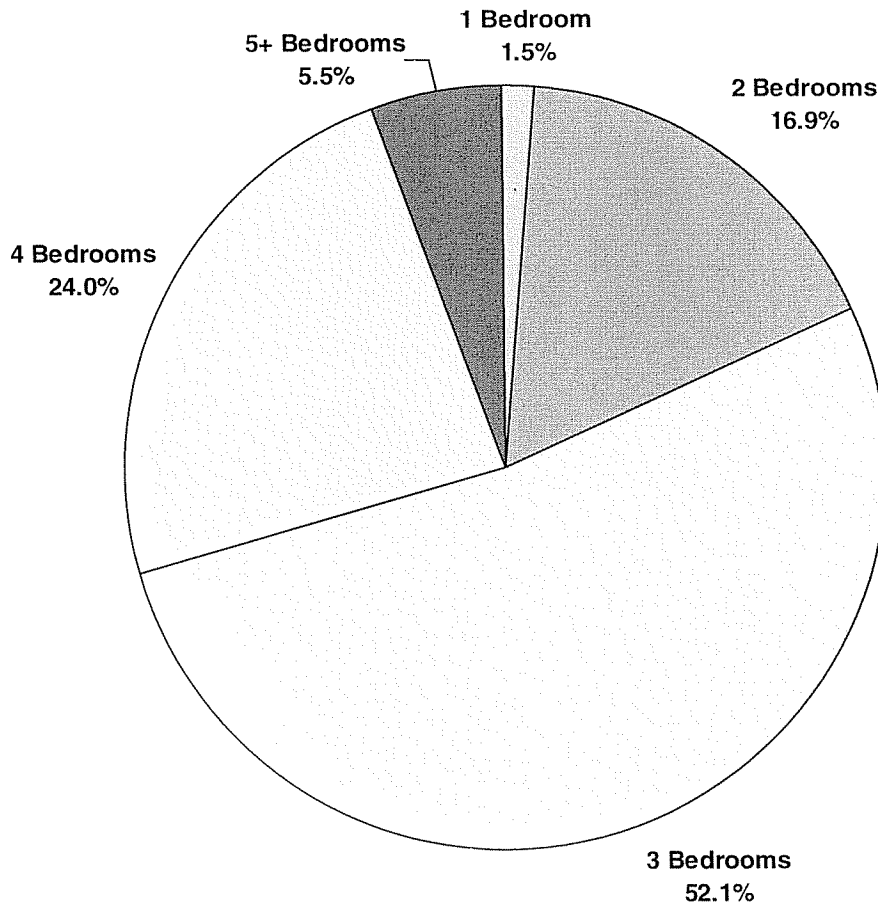
Winston-Salem Regional Association of Realtors

PROFILE OF CURRENT RESIDENTIAL LISTINGS

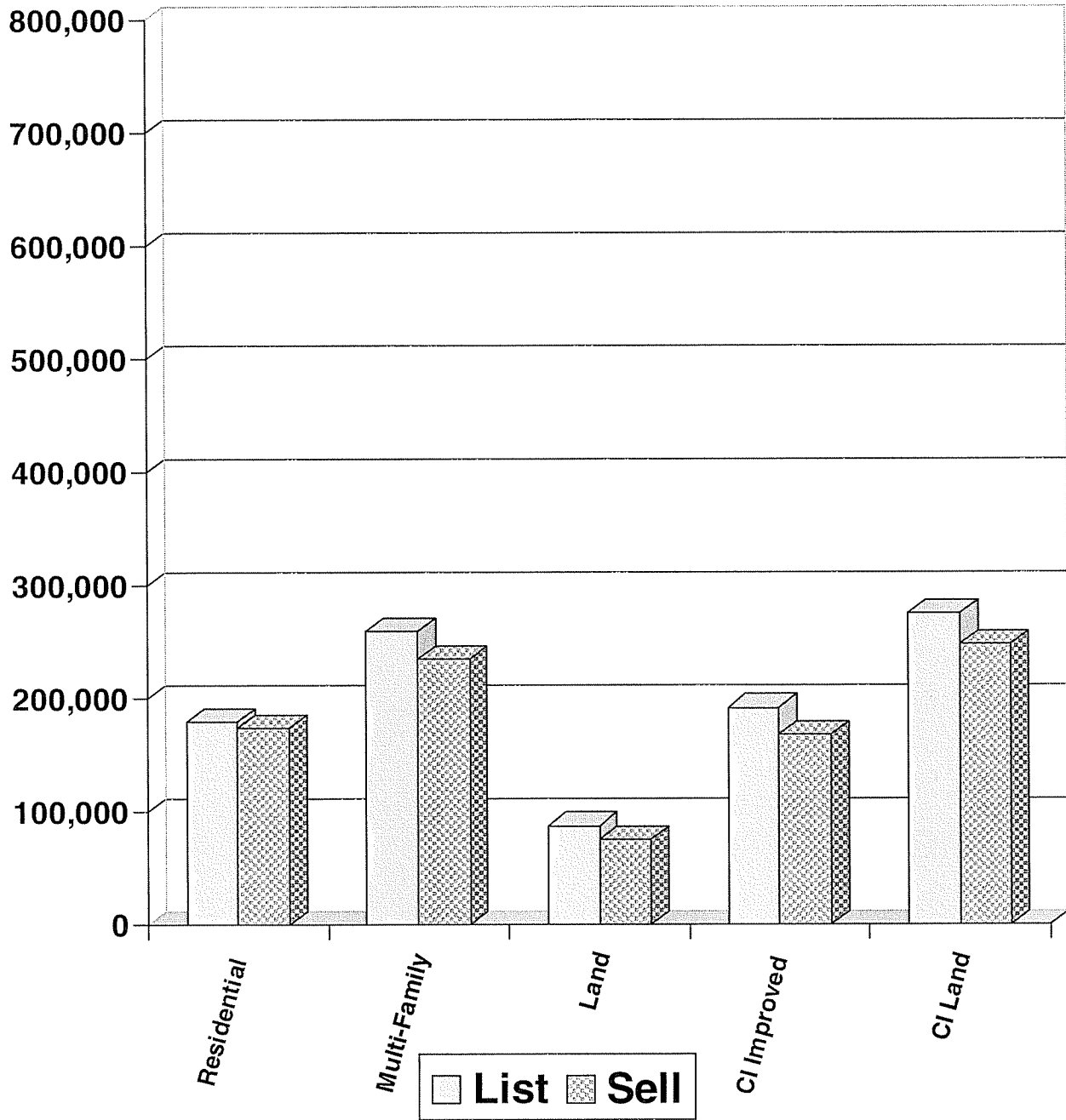
\$ 0 - 19,999				\$ 20,000 - 29,999				\$30,000 - 39,999				\$40,000 - 49,999				\$50,000 - 59,999				\$60,000 - 69,999				PRICE RANGE				
2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	BEDROOMS	COUNTY	TOTAL		
																											Alleghany	0
																											Ashe	0
2			1	9	2		1	11	4			14	7		1	9	15	2	1	24	13		4				Davidson	120
					1			4				3	2	1		4	2			7	2						Davie	26
1				11	3			26	6	1		42	18	3	3	40	23	4		47	47	4	1				Forsyth	280
																	1			1	1						Guilford	3
												1															Other	1
3	4			8	1		1	10	5	1	1	10	10	1	1	11	11	3		10	10						Rockingham	101
				1				2	1			5				3	3			3	4	3					Stokes	25
					1			2	5			7	3			5	1			6	11						Surry	41
												1					2										Wilkes	3
				1	1			1	2			1	1			2	3			1	4	1					Yadkin	18
6	4	1		30	9	2		56	23	2	1	78	47	5	5	74	61	9	1	99	92	12	1				SUBTOTAL	618

\$70,000 - 79,999				\$80,000 - 89,999				\$90,000 - 99,999				\$100,000 - 149,999				\$150,000 - 199,999				\$200,000+				PRICE RANGE				
2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	BEDROOMS	COUNTY	TOTAL		
																											Alleghany	1
																											Ashe	0
18	21	2	1	18	28			12	26	2		39	22	27	1	19	145	40	9	39	206	150	42				Davidson	1,186
6	2			5	4	1		4	3			20	36	5	3	8	46	4		10	87	110	19				Davie	399
51	45	4	1	46	58	4		56	72	8	1	195	590	72	8	38	439	152	4	75	341	533	164				Forsyth	3,237
								2	1			17	39	4		2	54	15		1	57	184	40				Guilford	419
								1								1				1							Other	4
18	17	2	1	11	15	1		5	18	2		9	84	14	4	3	46	13	4	5	62	62	15				Rockingham	512
5	6	1		4	14	2		2	11	2	1	4	58	7	1	6	32	8	3	5	50	26	12				Stokes	285
9	7	1		5	9	3		3	15	1		15	72	9	3	57	36	13	2	6	48	33	12				Surry	400
																	1			1	2	1					Wilkes	8
2	5	2		1	3	1		1	7	1		3	22	5		1	7	5		2	18	12	1				Yadkin	117
109	103	12	3	90	131	12		85	154	16	2	302	1122	143	20	134	806	252	22	144	870	1112	306				TOTAL	6,568

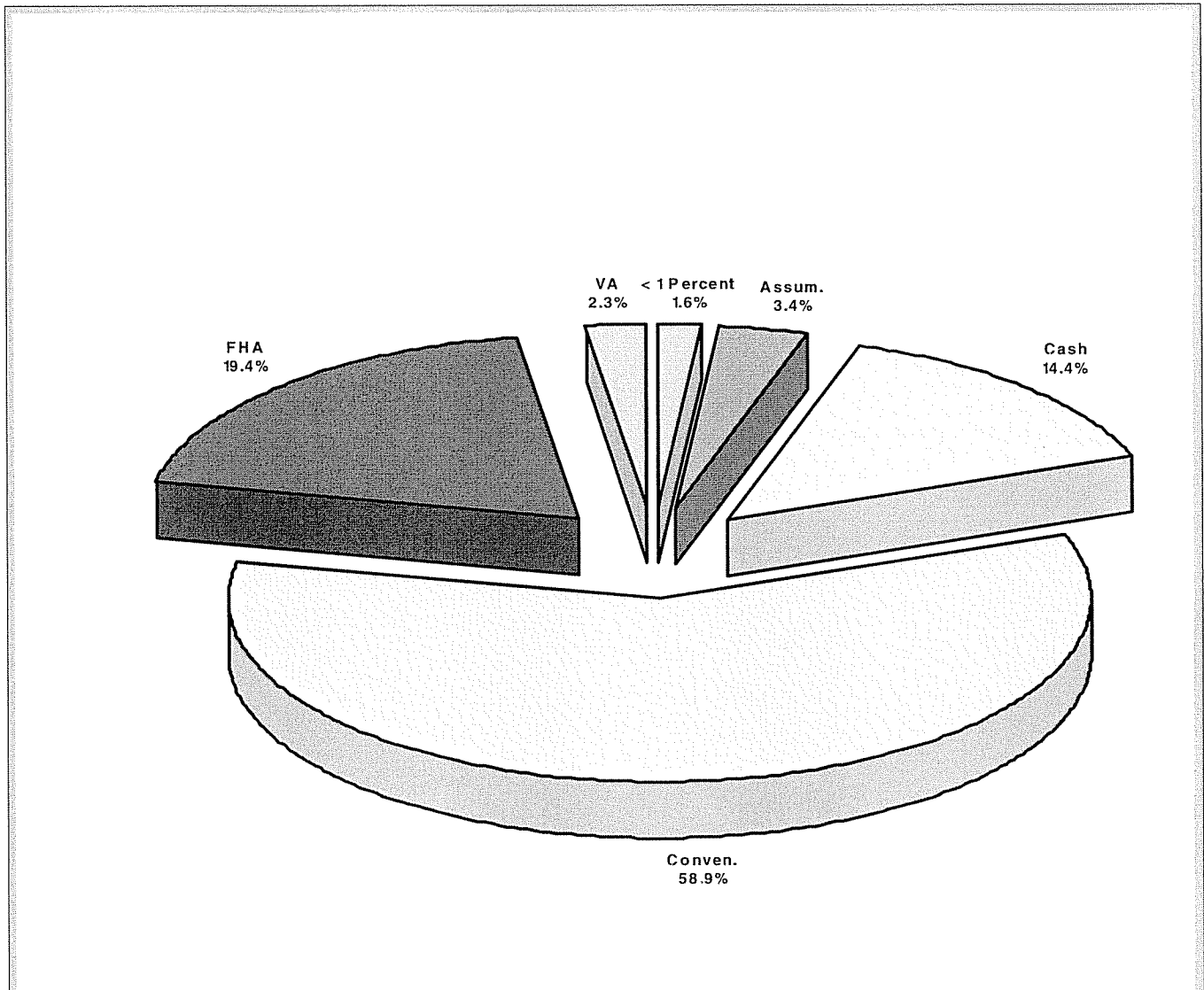
Current Residential Listings By Number of Bedrooms



AVERAGE SELLING PRICE YTD



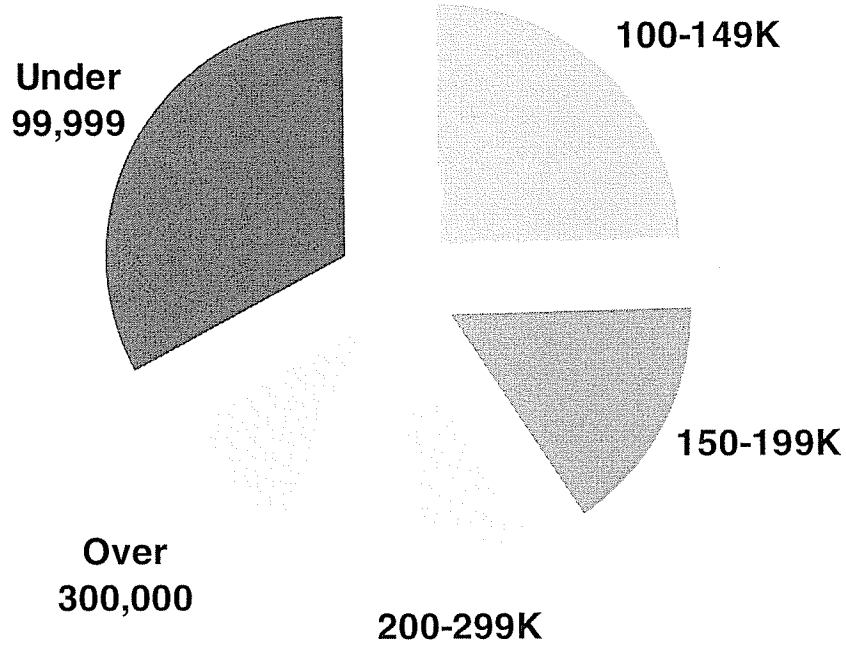
Winston-Salem Regional Association of Realtors SOLD RESIDENTIAL LISTINGS YTD* BY SOLD TERMS



*Terms representing less than 1% of data rolled into one category above. Full breakdown listed below.

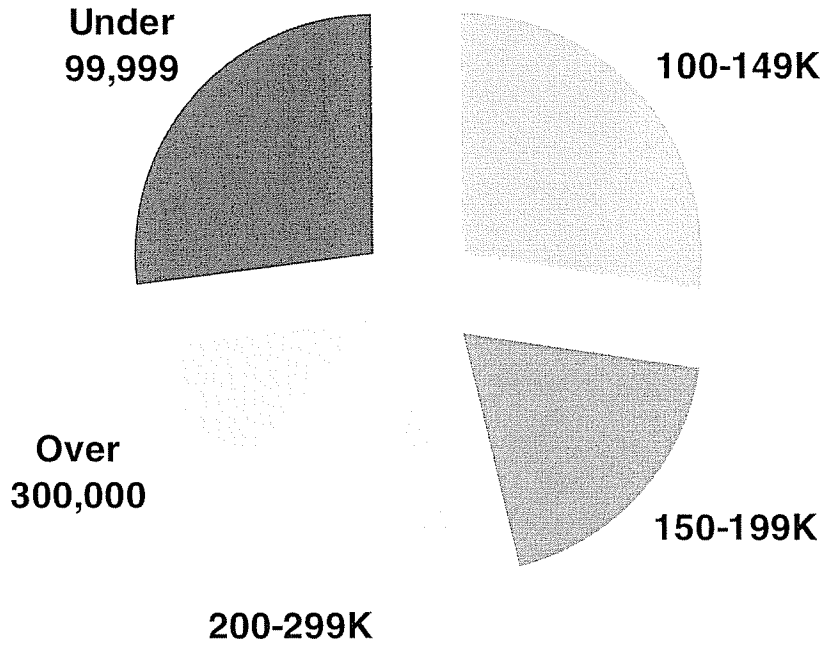
Assumable	3.4%
Cash	14.4%
Conventional	58.9%
Exchange	0.1%
Fannie Mae	0.1%
Farmers Home Loan	0.5%
Federal Land Bank	0.0%
FHA	19.4%
L/A Escal	0.0%
L/A Fixed	0.0%
L/A Qual	0.0%
Lease Purchase	0.1%
NC Housing	0.2%
Other	0.0%
Owner Financing	0.3%
VA	2.3%
Non-Specified	0.0%

SOLD LISTINGS BY PRICE RANGE
 Fourth Quarter
 SINGLE FAMILY



<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	97	11.9%
50,000 - 99,999	172	21.1%
100,000 - 149,999	201	24.7%
150,000 - 199,999	129	15.8%
200,000 - 249,999	68	8.4%
250,000 - 299,999	58	7.1%
300,000 - 349,999	23	2.8%
350,000 - 399,999	17	2.1%
400,000 - 449,999	11	1.4%
450,000 - 499,999	6	0.7%
OVER - 500,000	32	3.9%

SOLD LISTINGS BY PRICE RANGE
YEAR-TO-DATE
SINGLE FAMILY



<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	559	8.1%
50,000 - 99,999	1,309	19.0%
100,000 - 149,999	1,890	27.5%
150,000 - 199,999	1,288	18.7%
200,000 - 249,999	596	8.7%
250,000 - 299,999	424	6.2%
300,000 - 349,999	255	3.7%
350,000 - 399,999	162	2.4%
400,000 - 449,999	105	1.5%
450,000 - 499,999	79	1.1%
OVER - 500,000	211	3.1%

Winston-Salem Regional Association of Realtors

RESIDENTIAL STATISTICS QTR

COUNTY	TOTAL ACTIVE	NEW	TOTAL SOLD	TOTAL DOLLAR VOLUME		%SALE /LIST	AVERAGE		AVG DOM	PEND	WITH	EXP	AVERAGE	
				SOLD PRICE	LIST PRICE		SALE PRICE	LIST PRICE					LIST PRICE	LIST PRICE
Alleghany	1	0	0							0	0	0	0	196,570
Ashe	0	0	0							0	0	0	0	108,788
Davidson	1,186	304	151	24,127,253	25,268,313	95.48%	159,783	121		0	0	0	0	178,203
Davie	399	87	32	6,242,557	6,559,480	95.17%	195,080	113		0	0	0	0	243,123
Forsyth	3,237	921	420	79,540,601	82,463,362	96.46%	189,382	95		0	0	0	0	190,760
Guilford	419	116	51	11,025,131	11,354,398	97.10%	216,179	88		0	0	0	0	267,509
Other	4	1	0							0	0	0	0	92,601
Rockingham	512	101	62	8,132,352	8,452,960	96.21%	131,167	134		0	0	0	0	148,093
Stokes	285	65	45	5,100,013	5,461,713	93.38%	113,334	134		0	0	0	0	148,780
Surry	400	102	45	5,230,114	5,616,000	93.13%	116,225	149		0	0	0	0	145,619
Wilkes	8	1	0							0	0	0	0	184,313
Yadkin	117	45	8	1,236,800	1,275,259	96.98%	154,600	100		0	0	0	0	138,550
TOTAL	6,568	1,743	814	140,634,821	146,451,485	96.03%	172,770	108		0	0	0	0	188,694

Winston-Salem Regional Association of Realtors

PROPERTIES LISTED, RESIDENTIAL

MLS PROFILE

Report Period: 01-Jan-08 Through 30-Nov-08

RESIDENTIAL LISTINGS

PRICE CLASS	LAST YEAR	THIS YEAR	PERCENT CHANGE
	1/1/2007 thru 11/30/2007	1/1/2008 thru 11/30/2008	
\$ 29,999 and Under	161	163	1.2%
\$ 30,000 - \$ 39,999	157	189	20.4%
\$ 40,000 - \$ 49,999	210	215	2.4%
\$ 50,000 - \$ 59,999	195	245	25.6%
\$ 60,000 - \$ 69,999	291	353	21.3%
\$ 70,000 - \$ 79,999	286	375	31.1%
\$ 80,000 - \$ 89,999	417	421	1.0%
\$ 90,000 - \$ 99,999	415	447	7.7%
\$100,000 - \$119,999	875	978	11.8%
\$120,000 - \$139,999	1,142	1,207	5.7%
\$140,000 - \$159,999	919	919	0.0%
\$160,000 - \$179,999	763	817	7.1%
\$180,000 - \$199,999	533	639	19.9%
\$200,000 - \$249,999	831	884	6.4%
\$250,000 - \$299,999	591	727	23.0%
\$300,000 - \$399,999	679	772	13.7%
\$400,000 - \$499,999	229	343	49.8%
\$500,000 and Above	300	487	62.3%
TOTAL	8,994	10,181	13.2%