

CURRENT MARKET ANALYSIS

	NUMBER OF LISTINGS	DOLLAR VOLUME	AVERAGE PRICE	AVG MKT TIME	
ALL CURRENT LISTINGS	9,861	2,028,226,765	205,682		
NEW LISTINGS IN OCTOBER	1,298	237,913,935	183,293		13.2% OF ALL CURRENT LISTINGS
CURRENT RESIDENTIAL BY BR	6,718	1,541,775,387	229,499		
1 BEDROOM OR LESS	88	11,683,195	132,764		1.3% OF CURRENT RESIDENTIAL BY BR
2 BEDROOMS	1,129	147,237,854	130,414		16.8% OF CURRENT RESIDENTIAL BY BR
3 BEDROOMS	3,500	637,620,487	182,177		52.1% OF CURRENT RESIDENTIAL BY BR
4 BEDROOMS	1,628	545,271,889	334,934		24.2% OF CURRENT RESIDENTIAL BY BR
5 BEDROOMS OR MORE	373	199,961,962	536,091		5.6% OF CURRENT RESIDENTIAL BY BR
CURRENT BY STYLE AND AREA	9,861	2,028,226,765	205,682		
RESIDENTIAL HOMES	5,812	1,392,029,414	239,510		58.9% OF CURRENT BY STYLE AND AREA
Guilford	388	133,118,707	343,089		6.7% OF RESIDENTIAL HOMES
Greensboro	6	1,409,585	234,931		1.5% OF Guilford County
High Point	173	43,471,124	251,278		44.6% OF Guilford County
Jamestown	13	2,179,077	167,621		3.4% OF Guilford County
Other	196	86,058,921	439,076		50.5% OF Guilford County
Alleghany	1	399,000	399,000		0.0% OF RESIDENTIAL HOMES
Ashe	0				0.0% OF RESIDENTIAL HOMES
Davidson	1,058	234,510,211	221,654		18.2% OF RESIDENTIAL HOMES
Davie	361	116,893,179	323,804		6.2% OF RESIDENTIAL HOMES
Forsyth	2,726	657,753,934	241,289		46.9% OF RESIDENTIAL HOMES
Rockingham	535	97,760,298	182,730		9.2% OF RESIDENTIAL HOMES
Stokes	280	55,542,276	198,365		4.8% OF RESIDENTIAL HOMES
Surry	342	69,247,895	202,479		5.9% OF RESIDENTIAL HOMES
Wilkes	7	4,024,200	574,886		0.1% OF RESIDENTIAL HOMES
Yadkin	109	19,461,214	178,543		1.9% OF RESIDENTIAL HOMES
Other	5	3,318,500	663,700		0.1% OF RESIDENTIAL HOMES
CONDO	869	142,946,738	164,496		8.8% OF CURRENT BY STYLE AND AREA
MULTI-FAMILY	43	10,187,540	236,920		0.4% OF CURRENT BY STYLE AND AREA
LAND	2,704	325,381,466	120,333		27.4% OF CURRENT BY STYLE AND AREA
CI IMPROVED	249	85,288,161	342,523		2.5% OF CURRENT BY STYLE AND AREA
CI LAND	147	65,594,211	446,219		1.5% OF CURRENT BY STYLE AND AREA
SOLD LISTINGS YTD	6,901	1,162,281,752	168,471	115	
OCTOBER SALES	438	70,819,787	162,059	122	6.3% OF SOLD LISTINGS YTD
SOLD LISTINGS THIS QUARTER	438	70,819,787	162,059	122	
RESIDENTIAL FINANCING YTD	6,443	1,117,272,144	173,409	111	
Assumable	225	38,377,842	170,568	123	3.5% OF RESIDENTIAL FINANCING YTD
Cash	919	125,969,117	137,072	98	14.3% OF RESIDENTIAL FINANCING YTD
Conventional	3,821	756,642,080	198,022	109	59.3% OF RESIDENTIAL FINANCING YTD
Exchange	5	1,419,000	283,800	231	0.1% OF RESIDENTIAL FINANCING YTD
Fannie Mae	7	786,275	112,325	113	0.1% OF RESIDENTIAL FINANCING YTD
Farmers Home Loan	26	2,882,945	110,883	123	0.4% OF RESIDENTIAL FINANCING YTD
Federal Land Bank	0				0.0% OF RESIDENTIAL FINANCING YTD
FHA	1,229	157,888,728	128,469	118	19.1% 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	10	962,570	96,257	109	0.2% OF RESIDENTIAL FINANCING YTD
Other	0				0.0% OF RESIDENTIAL FINANCING YTD
Owner Financing	18	2,995,600	166,422	208	0.3% OF RESIDENTIAL FINANCING YTD
VA	152	25,399,126	167,100	132	2.4% OF RESIDENTIAL FINANCING YTD
Non-Specified	0				0.0% OF RESIDENTIAL FINANCING YTD

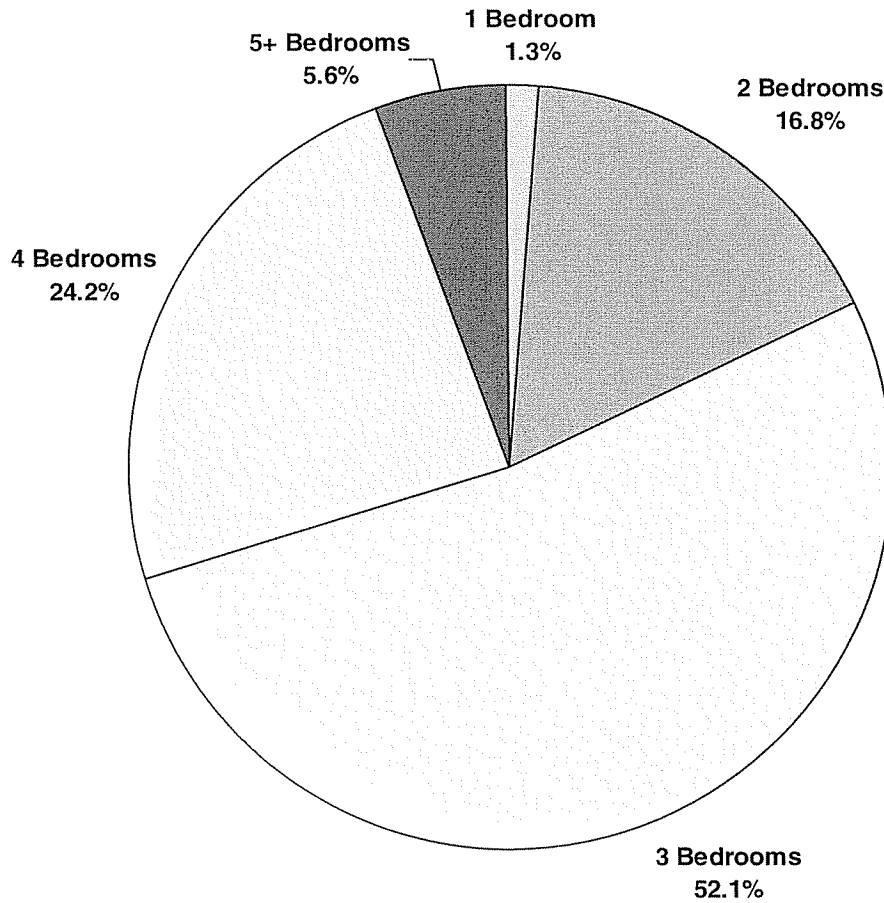
Winston-Salem Regional Association of Realtors

PROFILE OF CURRENT RESIDENTIAL LISTINGS

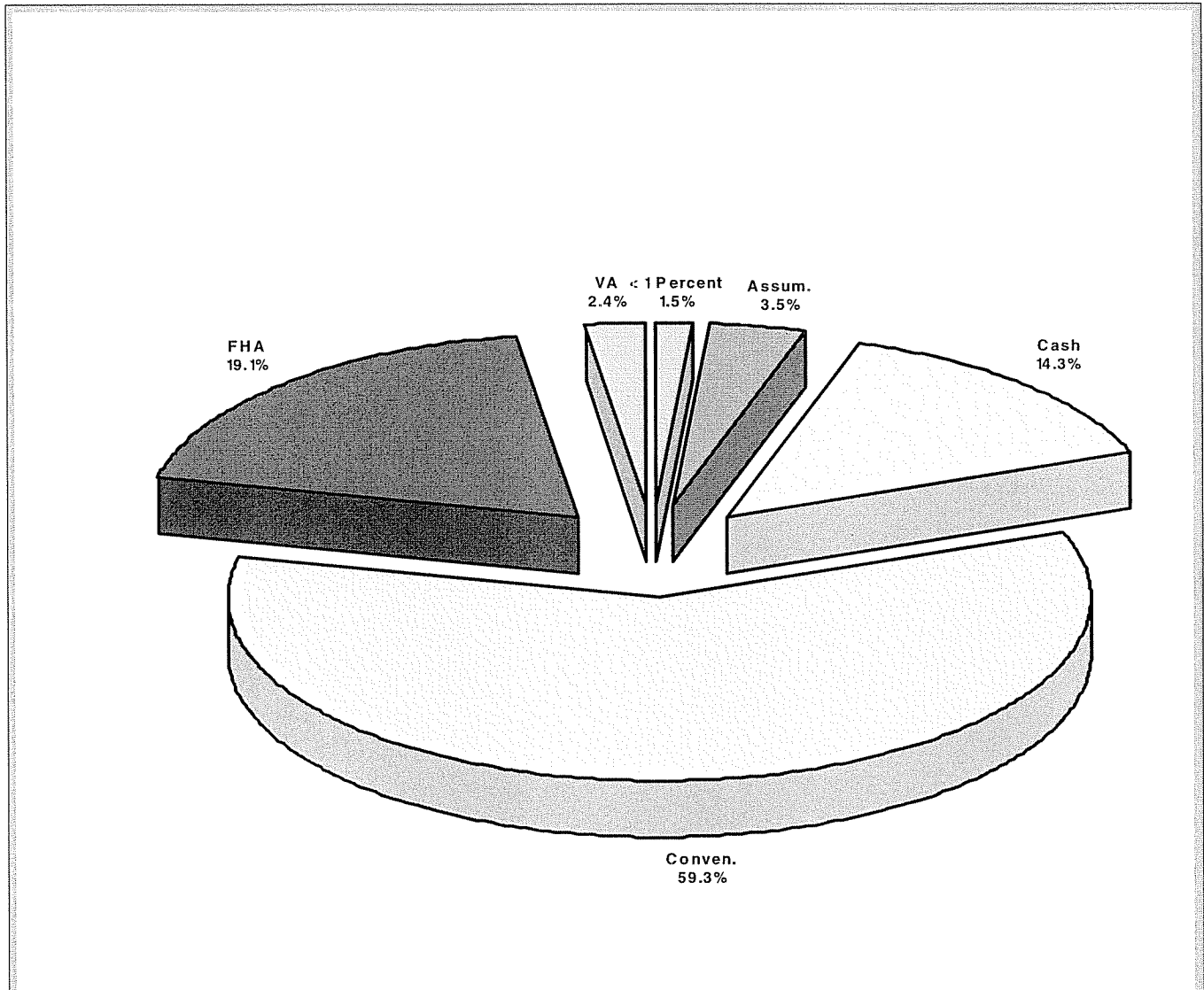
\$ 0 - 19,999				\$ 20,000 - 29,999				\$30,000 - 39,999				\$40,000 - 49,999				\$50,000 - 59,999				\$60,000 - 69,999				PRICE RANGE	
2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	2-	3	4	5+	BEDROOMS	COUNTY TOTAL
																								Alleghany	0
																								Ashe	0
1	1	2		9	1			10	5	1		11	8	1	1	15	14		1	24	13	2		Davidson	120
								4	1			1	2			4	2	1		7	1			Davie	23
	1			10	5			17	7	1		36	15	4		34	17	6	1	44	35	2	1	Forsyth	236
																1				2	1			Guilford	4
												1												Other	1
2	2	2		5	1			11	4	2		10	10			8	13	4	2	18	14	1		Rockingham	109
				1				1	1			1	5	1		2	3			3	5	2		Stokes	25
1								2				7	3	1		5	4			5	9			Surry	37
																2								Wilkes	2
				1				1				1				3	3			1	3			Yadkin	13
4	4	4		26	7			45	19	4		67	44	7	1	71	59	11	4	104	81	7	1	SUBTOTAL	570

\$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
																				1				Ashe	0
15	19	4	1	20	28		1	13	26	3		36	225	26	2	21	149	44	7	39	198	153	43	Davidson	1,193
5	2			6	5			3	4			24	32	6	2	6	47	5		8	84	113	23	Davie	398
44	37	4		54	63	1	1	70	74	10	1	198	588	67	8	41	471	162	7	75	376	545	170	Forsyth	3,303
								3	1			20	41	4		4	53	19		1	62	186	44	Guilford	442
				1								1				1				1				Other	5
15	20	2	2	11	20	1		7	20	2		7	95	11	4	4	48	12	4	5	66	69	15	Rockingham	549
5	6	2		4	14	1		1	10	3		6	55	7	1	6	32	11	3	4	57	29	11	Stokes	293
11	9	3		5	10	3		3	17	2		17	71	13	2	60	34	11	1	9	51	36	13	Surry	418
																				1	2	1		Wilkes	7
2	6	1		4	1			2	4	1		4	23	3		1	8	4		2	19	11		Yadkin	109
97	99	16	3	101	144	7	2	102	156	21	1	313	1130	137	19	143	843	269	22	144	914	1145	320	TOTAL	6,718

Current Residential Listings By Number of Bedrooms



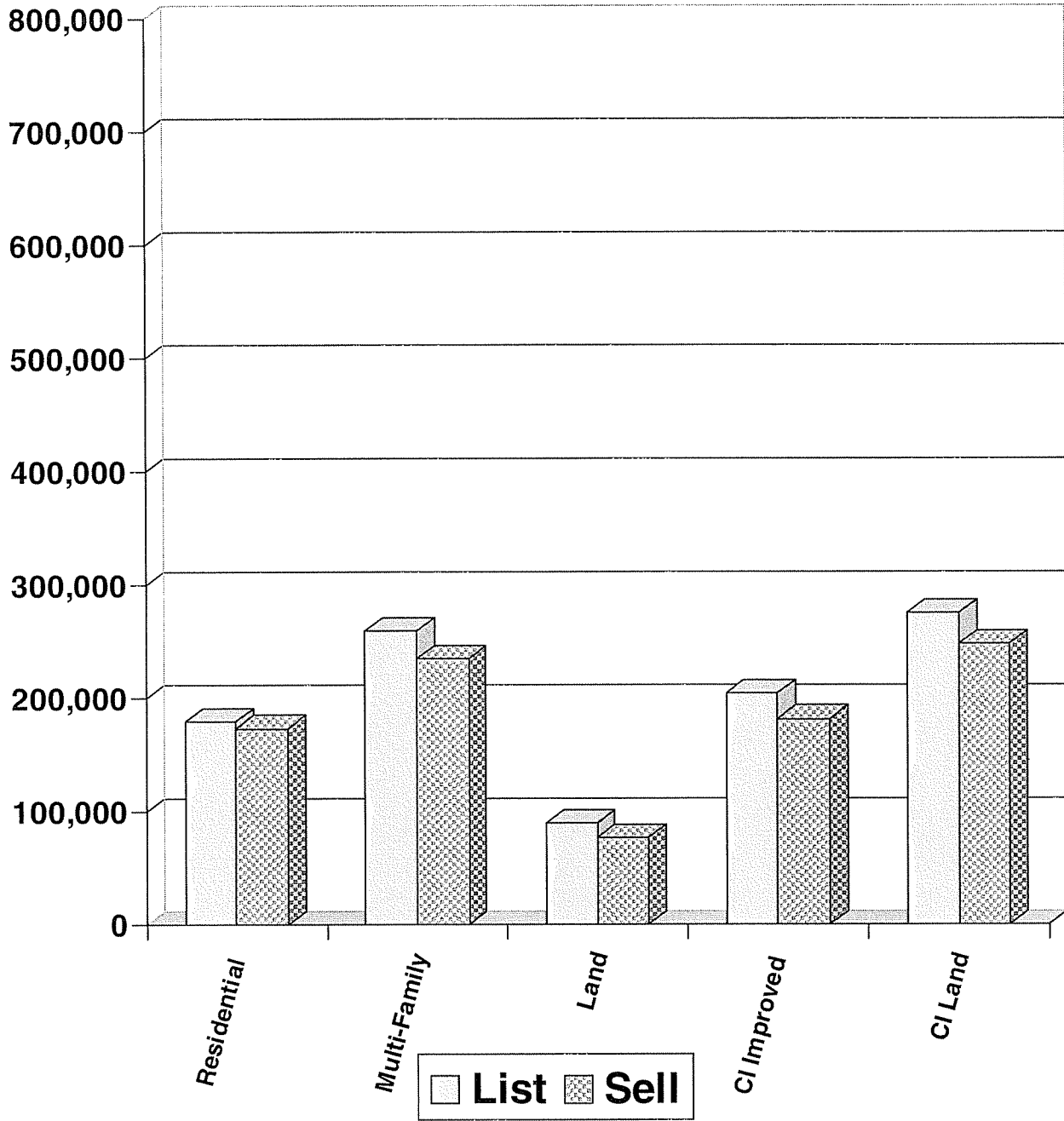
Winston-Salem Regional Association of Realtors SOLD RESIDENTIAL LISTINGS YTD* BY SOLD TERMS



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

Assumable	3.5%
Cash	14.3%
Conventional	59.3%
Exchange	0.1%
Fannie Mae	0.1%
Farmers Home Loan	0.4%
Federal Land Bank	0.0%
FHA	19.1%
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	2.4%
Non-Specified	0.0%

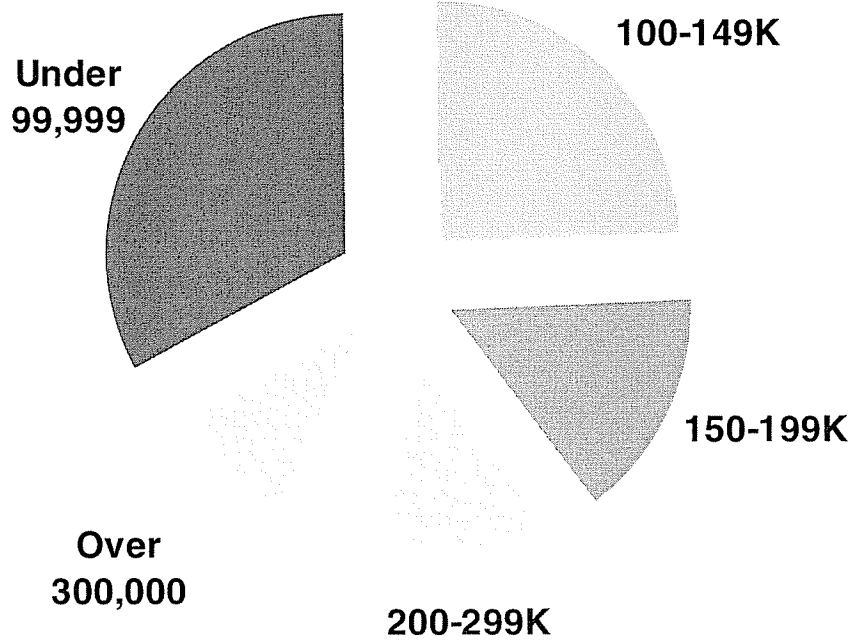
AVERAGE SELLING PRICE YTD



SOLD LISTINGS BY PRICE RANGE

October

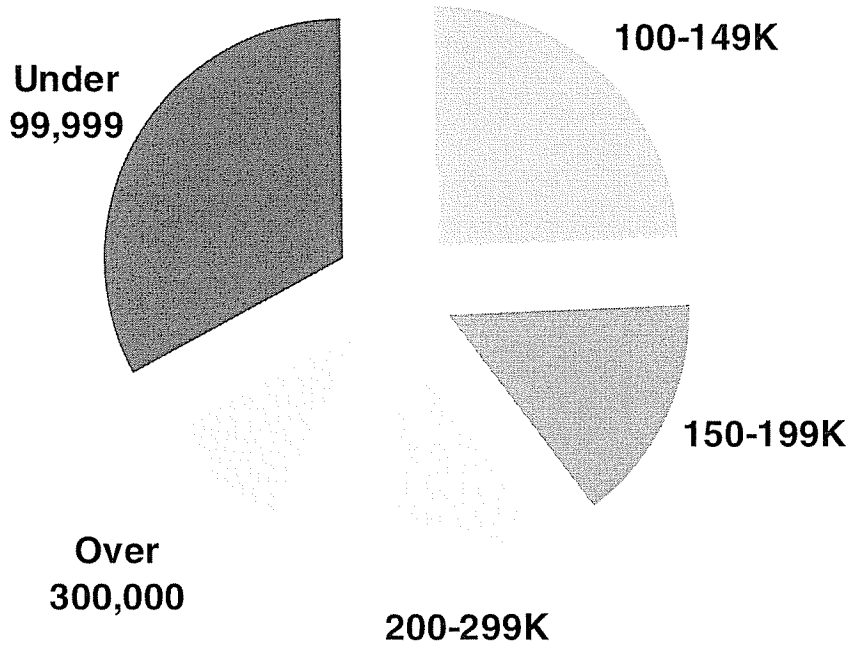
SINGLE FAMILY



<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	51	12.6%
50,000 - 99,999	83	20.4%
100,000 - 149,999	99	24.4%
150,000 - 199,999	62	15.3%
200,000 - 249,999	42	10.3%
250,000 - 299,999	27	6.7%
300,000 - 349,999	9	2.2%
350,000 - 399,999	10	2.5%
400,000 - 449,999	6	1.5%
450,000 - 499,999	3	0.7%
OVER - 500,000	14	3.4%

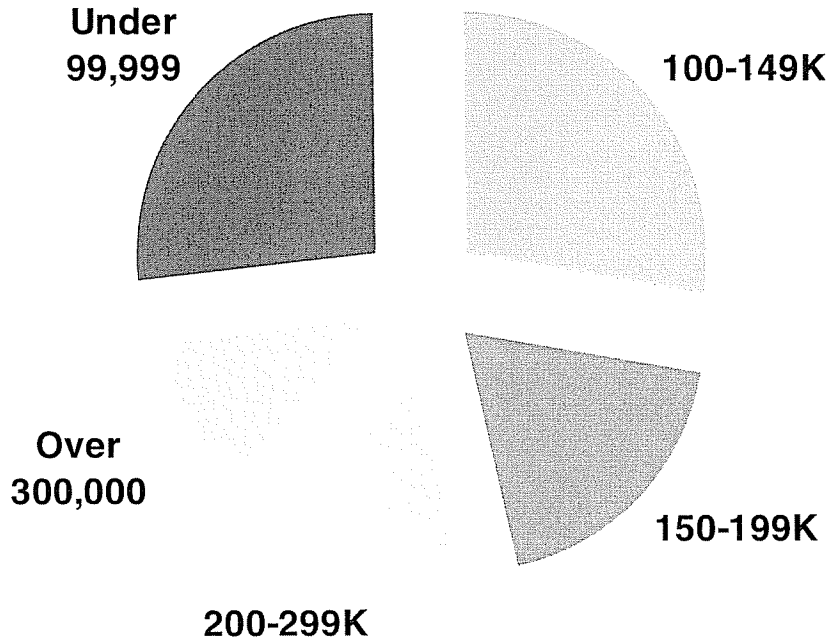
SOLD LISTINGS BY PRICE RANGE

Fourth Quarter
SINGLE FAMILY



<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	51	12.6%
50,000 - 99,999	83	20.4%
100,000 - 149,999	99	24.4%
150,000 - 199,999	62	15.3%
200,000 - 249,999	42	10.3%
250,000 - 299,999	27	6.7%
300,000 - 349,999	9	2.2%
350,000 - 399,999	10	2.5%
400,000 - 449,999	6	1.5%
450,000 - 499,999	3	0.7%
OVER - 500,000	14	3.4%

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



<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	509	7.9%
50,000 - 99,999	1,215	18.9%
100,000 - 149,999	1,771	27.6%
150,000 - 199,999	1,208	18.8%
200,000 - 249,999	561	8.7%
250,000 - 299,999	390	6.1%
300,000 - 349,999	238	3.7%
350,000 - 399,999	155	2.4%
400,000 - 449,999	99	1.5%
450,000 - 499,999	76	1.2%
OVER - 500,000	191	3.0%

Winston-Salem Regional Association of Realtors

RESIDENTIAL STATISTICS QTR

COUNTY	TOTAL ACTIVE	NEW	TOTAL SOLD	TOTAL DOLLAR VOLUME	%SALE /LIST	AVERAGE SALE PRICE	AVG DOM	PEND	WITH	EXP	AVERAGE LIST PRICE
Alleghany	1	0	0					0	0	0	211,057
Ashe	0	0	0					0	0	0	108,788
Davidson	1,193	182	80	13,431,298	95.57%	167,891	118	0	0	0	178,260
Davie	398	51	20	4,094,600	95.29%	204,730	111	0	0	0	245,470
Forsyth	3,303	547	207	34,119,075	96.70%	164,826	99	0	0	0	190,994
Guilford	442	74	30	7,488,870	97.47%	249,629	103	0	0	0	268,767
Other	5	0	0					0	0	0	93,350
Rockingham	549	71	28	3,736,781	95.03%	133,456	140	0	0	0	148,329
Stokes	293	38	18	1,811,443	93.00%	100,636	154	0	0	0	150,163
Surry	418	66	21	2,616,420	92.09%	124,591	196	0	0	0	146,499
Wilkes	7	0	0					0	0	0	186,004
Yadkin	109	25	2	188,300	99.70%	94,150	73	0	0	0	138,996
TOTAL	6,718	1,054	406	67,486,787	96.10%	166,224	114	0	0	0	189,195

Winston-Salem Regional Association of Realtors

PROPERTIES LISTED, RESIDENTIAL

MLS PROFILE

Report Period: 01-Jan-08 Through 31-Oct-08

RESIDENTIAL LISTINGS

PRICE CLASS	LAST YEAR	THIS YEAR	PERCENT CHANGE
	1/1/2007 thru 10/31/2007	1/1/2008 thru 10/31/2008	
\$ 29,999 and Under	150	146	-2.7%
\$ 30,000 - \$ 39,999	142	165	16.2%
\$ 40,000 - \$ 49,999	194	182	-6.2%
\$ 50,000 - \$ 59,999	177	227	28.2%
\$ 60,000 - \$ 69,999	267	325	21.7%
\$ 70,000 - \$ 79,999	268	347	29.5%
\$ 80,000 - \$ 89,999	388	411	5.9%
\$ 90,000 - \$ 99,999	380	453	19.2%
\$100,000 - \$119,999	818	934	14.2%
\$120,000 - \$139,999	1,065	1,161	9.0%
\$140,000 - \$159,999	870	911	4.7%
\$160,000 - \$179,999	716	802	12.0%
\$180,000 - \$199,999	503	625	24.3%
\$200,000 - \$249,999	781	866	10.9%
\$250,000 - \$299,999	565	708	25.3%
\$300,000 - \$399,999	642	752	17.1%
\$400,000 - \$499,999	208	347	66.8%
\$500,000 and Above	268	474	76.9%
TOTAL	8,402	9,836	17.1%