

## CURRENT MARKET ANALYSIS

	NUMBER OF LISTINGS	DOLLAR VOLUME	AVERAGE PRICE	AVG MKT TIME	
ALL CURRENT LISTINGS	6,663	1,061,113,905	159,255		
NEW LISTINGS IN NOVEMBER	924	134,053,587	145,080		13.9% OF ALL CURRENT LISTINGS
CURRENT RESIDENTIAL BY BR	4,729	819,243,379	173,238		
1 BEDROOM OR LESS	41	4,593,575	112,038		0.9% OF CURRENT RESIDENTIAL BY BR
2 BEDROOMS	662	65,968,672	99,651		14.0% OF CURRENT RESIDENTIAL BY BR
3 BEDROOMS	2,904	429,849,030	148,020		61.4% OF CURRENT RESIDENTIAL BY BR
4 BEDROOMS	947	244,935,311	258,643		20.0% OF CURRENT RESIDENTIAL BY BR
5 BEDROOMS OR MORE	175	73,896,791	422,267		3.7% OF CURRENT RESIDENTIAL BY BR
CURRENT BY STYLE AND AREA	6,663	1,061,113,905	159,255		
RESIDENTIAL HOMES	4,315	774,688,220	179,534		64.8% OF CURRENT BY STYLE AND AREA
Guilford	308	74,734,991	242,646		7.1% OF RESIDENTIAL HOMES
Greensboro	3	1,339,500	446,500		1.0% OF Guilford County
High Point	183	38,819,656	212,129		59.4% OF Guilford County
Jamestown	16	2,644,100	165,256		5.2% OF Guilford County
Other	106	31,931,735	301,243		34.4% OF Guilford County
Alleghany	1	399,900	399,900		0.0% OF RESIDENTIAL HOMES
Ashe	0				0.0% OF RESIDENTIAL HOMES
Davidson	683	109,669,316	160,570		15.8% OF RESIDENTIAL HOMES
Davie	407	93,360,443	229,387		9.4% OF RESIDENTIAL HOMES
Forsyth	2,116	371,486,719	175,561		49.0% OF RESIDENTIAL HOMES
Rockingham	221	32,604,884	147,533		5.1% OF RESIDENTIAL HOMES
Stokes	236	37,892,837	160,563		5.5% OF RESIDENTIAL HOMES
Surry	250	35,034,580	140,138		5.8% OF RESIDENTIAL HOMES
Wilkes	2	2,707,900	1,353,950		0.0% OF RESIDENTIAL HOMES
Yadkin	60	9,675,550	161,259		1.4% OF RESIDENTIAL HOMES
Other	31	7,121,100	229,713		0.7% OF RESIDENTIAL HOMES
CONDO	405	43,443,659	107,268		6.1% OF CURRENT BY STYLE AND AREA
MULTI-FAMILY	18	3,532,600	196,256		0.3% OF CURRENT BY STYLE AND AREA
LAND	1,723	156,182,176	90,645		25.9% OF CURRENT BY STYLE AND AREA
CI IMPROVED	118	45,877,200	388,790		1.8% OF CURRENT BY STYLE AND AREA
CI LAND	75	36,278,550	483,714		1.1% OF CURRENT BY STYLE AND AREA
SOLD LISTINGS YTD	6,915	1,011,111,032	146,220	136	
NOVEMBER SALES	531	78,929,290	148,643	132	7.7% OF SOLD LISTINGS YTD
SOLD LISTINGS THIS QUARTER	1,129	166,920,288	147,848	139	
RESIDENTIAL FINANCING YTD	6,302	966,257,284	153,325	123	
Assumable	211	27,654,527	131,064	117	3.3% OF RESIDENTIAL FINANCING YTD
Cash	558	64,703,351	115,956	120	8.9% OF RESIDENTIAL FINANCING YTD
Conventional	4,560	763,026,567	167,330	125	72.4% OF RESIDENTIAL FINANCING YTD
Exchange	5	829,000	165,800	84	0.1% OF RESIDENTIAL FINANCING YTD
Fannie Mae	3	364,900	121,633	165	0.0% OF RESIDENTIAL FINANCING YTD
Farmers Home Loan	42	6,327,327	150,651	116	0.7% OF RESIDENTIAL FINANCING YTD
Federal Land Bank	0				0.0% OF RESIDENTIAL FINANCING YTD
FHA	708	76,352,378	107,842	115	11.2% OF RESIDENTIAL FINANCING YTD
L/A Escal	0				0.0% OF RESIDENTIAL FINANCING YTD
L/A Fixed	2	151,000	75,500	134	0.0% OF RESIDENTIAL FINANCING YTD
L/A Qual	0				0.0% OF RESIDENTIAL FINANCING YTD
Lease Purchase	2	215,800	107,900	159	0.0% OF RESIDENTIAL FINANCING YTD
NC Housing	3	231,400	77,133	47	0.0% OF RESIDENTIAL FINANCING YTD
Other	2	88,000	44,000	207	0.0% OF RESIDENTIAL FINANCING YTD
Owner Financing	19	2,761,570	145,346	258	0.3% OF RESIDENTIAL FINANCING YTD
VA	171	21,887,264	127,996	120	2.7% OF RESIDENTIAL FINANCING YTD
Non-Specified	1	86,500	86,500	185	0.0% OF RESIDENTIAL FINANCING YTD

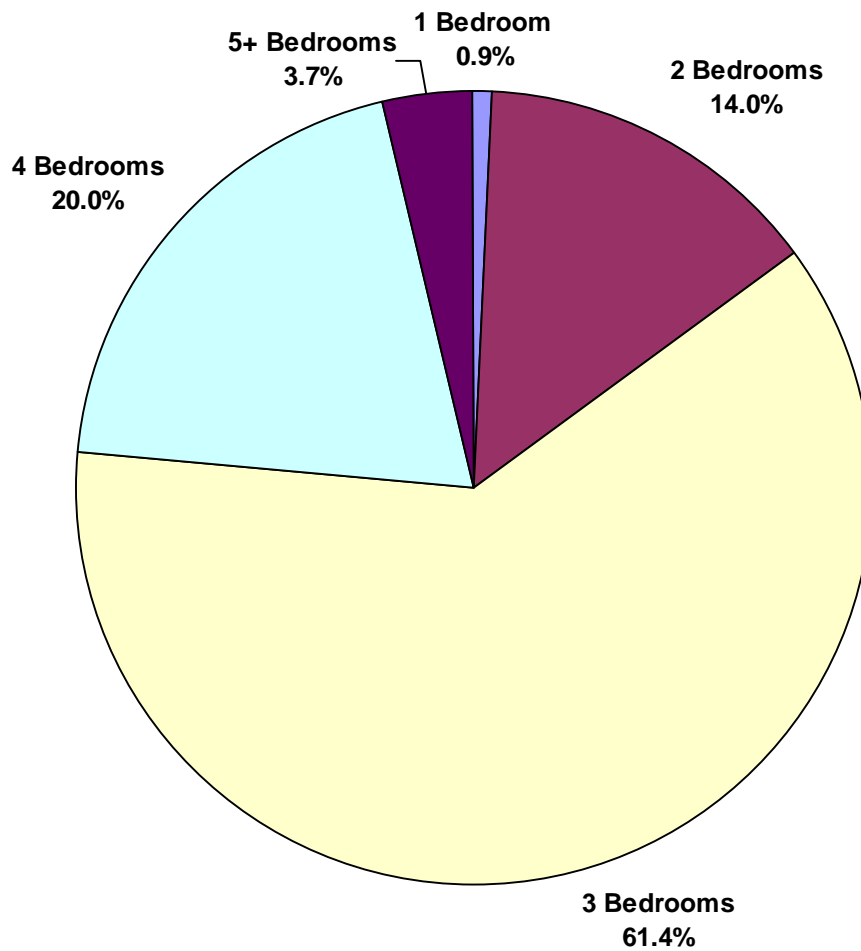
## Winston-Salem Regional Association of Realtors

### PROFILE OF CURRENT RESIDENTIAL LISTINGS

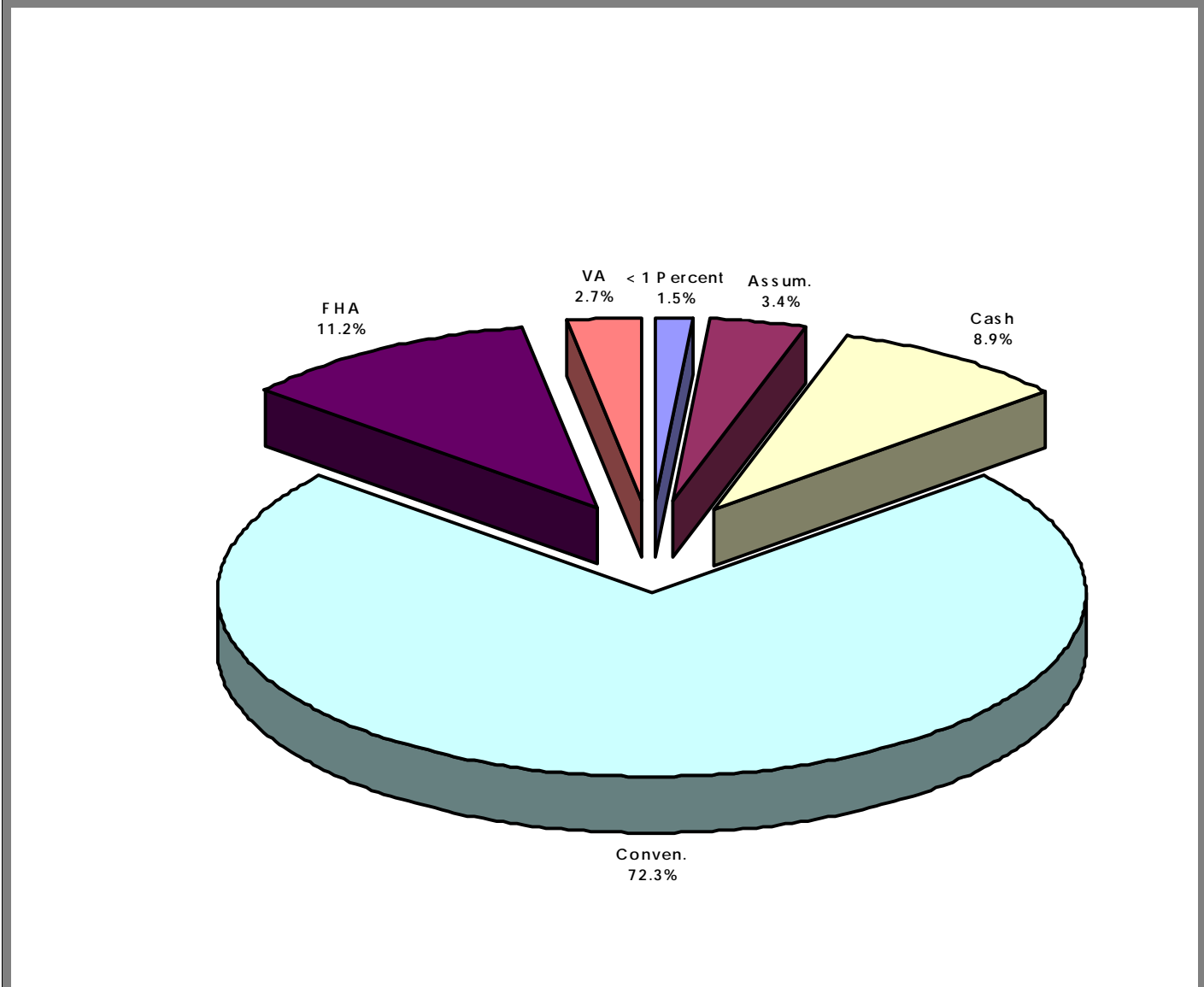
\$ 0 - 19,999	\$ 20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	PRICE RANGE
2- 3 4 5+	2- 3 4 5+	2- 3 4 5+	2- 3 4 5+	2- 3 4 5+	2- 3 4 5+	BEDROOMS COUNTY TOTAL
						Alleghany 0
						Ashe 0
	3	4 1	7 7 2	9 8 1	10 13	Davidson 65
	1	1	2 1	1 4	3 7	Davie 20
1	1 1	18 2 1	25 3 1	34 5 2	41 27 3 2	Forsyth 167
				1	1	Guilford 2
	1	1 1 1	1 1	2	1	Other 9
	1	2 1	5 3	4 8	6 7	Rockingham 37
	1	2	2 1	1 4	4	Stokes 15
2		2 2	9 1	4 4 2	10 18	Surry 54
						Wilkes 0
1		1 1	1 1	1 1	1	Yadkin 8
2 2	6 3	31 8 2	51 18 4	55 35 6	73 76 3 2	<b>SUBTOTAL 377</b>

\$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
					1	Alleghany 1
						Ashe 0
8 12 1	15 30 2 1	6 42 1	7 276 17 1	6 75 27 1	3 57 56 14	Davidson 723
8 9 1	2 14	9 3	16 83 6	6 57 19 1	4 60 80 21	Davie 419
57 36 5	67 56 2 2	39 95 11	87 772 66 6	18 310 128 15	9 144 240 63	Forsyth 2,395
	1 1	25	20 61 2	57 42	1 37 100 13	Guilford 362
2 1	1 2		5	1 2 1	5 1 1	Other 31
2 10 2	4 10 3	2 12 1 2	55 10 1	2 15 8	24 17 4	Rockingham 221
4 9 2	3 15 3	5 18 2	4 58 11 1	4 40 5 2	4 20 10 4	Stokes 239
4 14 1 1	5 14 3 1	3 17 1	20 37 12 1	2 31 6 3	4 17 17 7	Surry 275
					1 1	Wilkes 2
1 4 1	1 2	1 6	1 13 1	5 1	1 6 6 3	Yadkin 61
84 96 13 2	99 144 13 4	81 199 19 2	155 1360 124 11	39 592 237 22	27 371 528 130	<b>TOTAL 4,729</b>

# Current Residential Listings By Number of Bedrooms



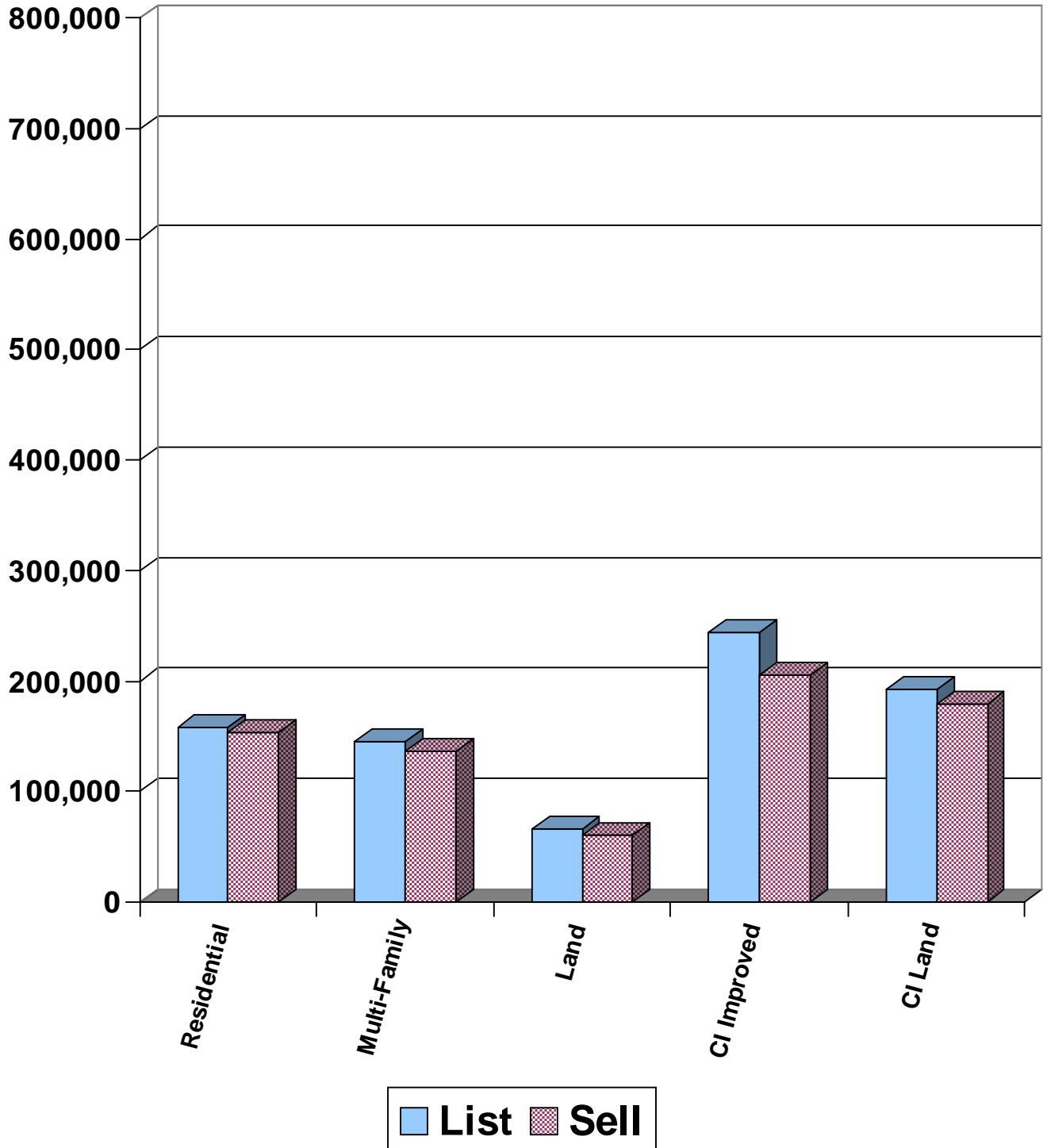
## Winston-Salem Regional Association of Realtors SOLD RESIDENTIAL LISTINGS YTD\* BY SOLD TERMS



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

Assumable	3.4%
Cash	8.9%
Conventional	72.3%
Exchange	0.1%
Fannie Mae	0.0%
Farmers Home Loan	0.7%
Federal Land Bank	0.0%
FHA	11.2%
L/A Escal	0.0%
L/A Fixed	0.0%
L/A Qual	0.0%
Lease Purchase	0.0%
NC Housing	0.0%
Other	0.0%
Owner Financing	0.3%
VA	2.7%
Non-Specified	0.0%

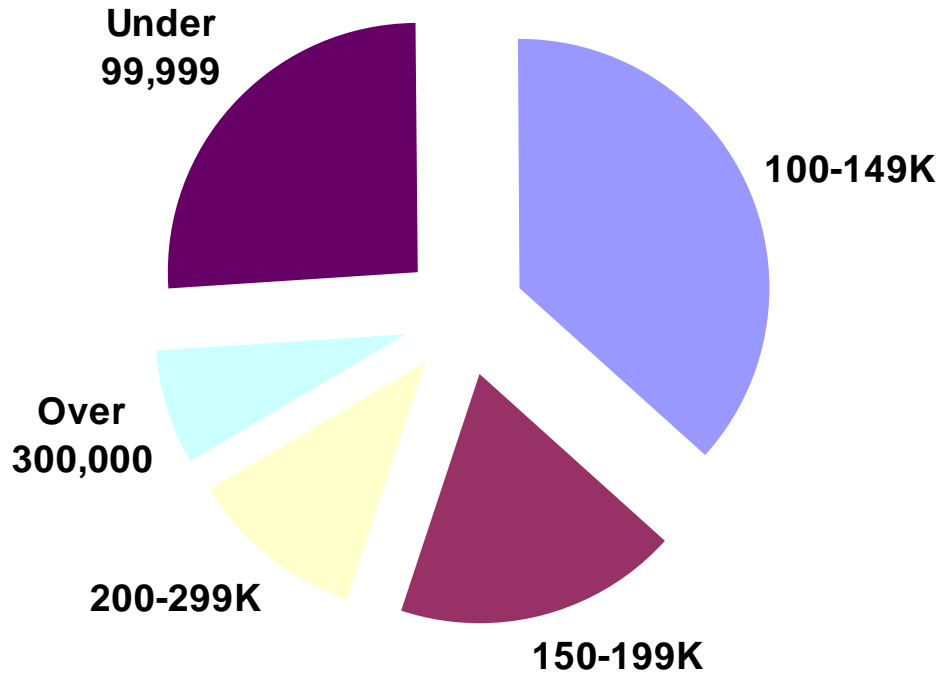
# AVERAGE SELLING PRICE YTD



**SOLD LISTINGS BY PRICE RANGE**

November

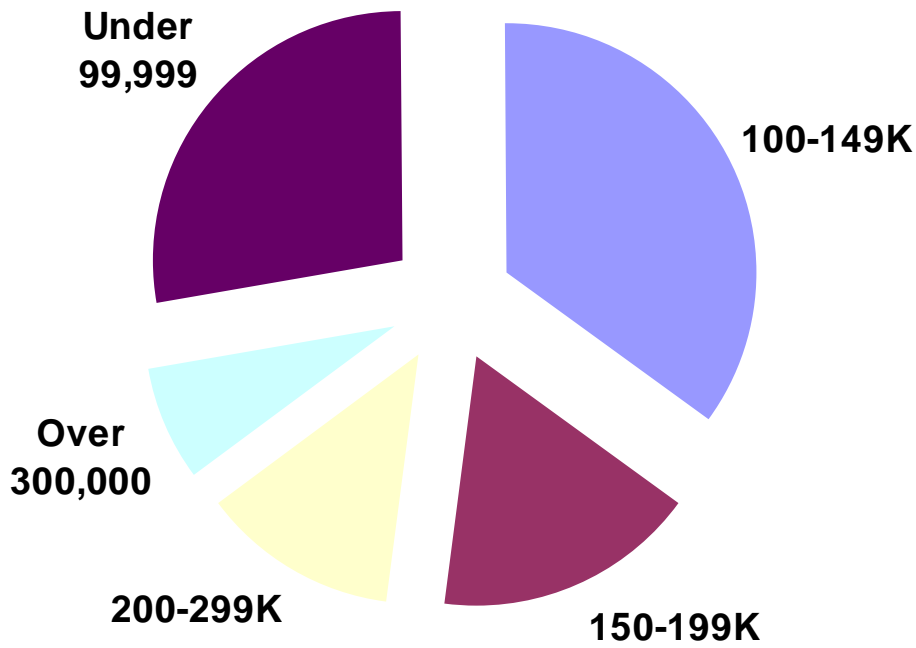
SINGLE FAMILY



<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	30	6.1%
50,000 - 99,999	99	20.1%
100,000 - 149,999	181	36.8%
150,000 - 199,999	89	18.1%
200,000 - 249,999	34	6.9%
250,000 - 299,999	23	4.7%
300,000 - 349,999	17	3.5%
350,000 - 399,999	6	1.2%
400,000 - 449,999	2	0.4%
450,000 - 499,999	4	0.8%
OVER - 500,000	7	1.4%

### SOLD LISTINGS BY PRICE RANGE

Fourth Quarter  
SINGLE FAMILY

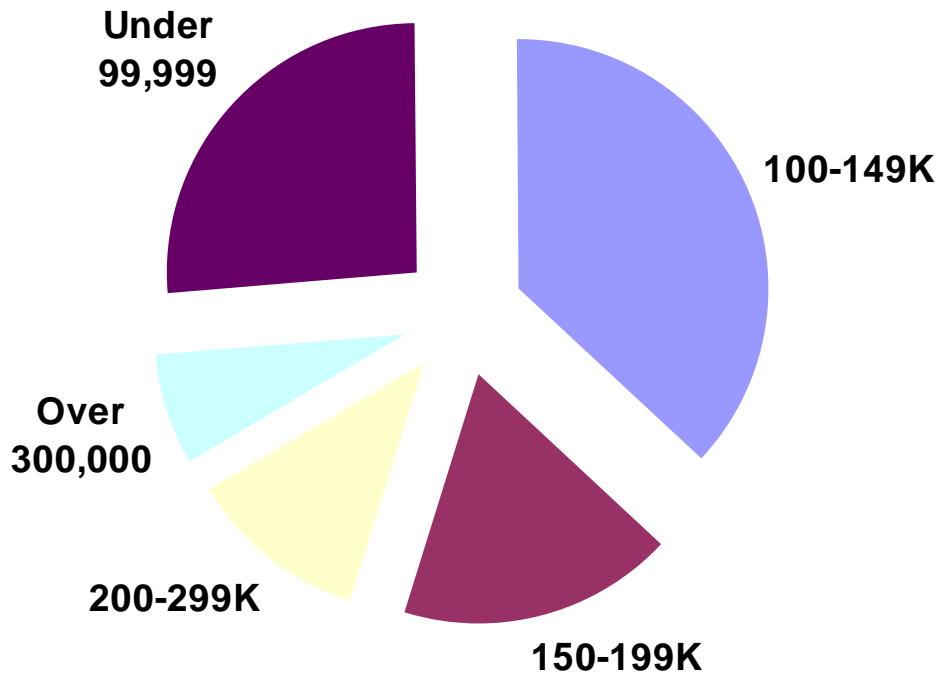


<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	72	6.6%
50,000 - 99,999	230	21.2%
100,000 - 149,999	380	35.0%
150,000 - 199,999	184	17.0%
200,000 - 249,999	86	7.9%
250,000 - 299,999	51	4.7%
300,000 - 349,999	33	3.0%
350,000 - 399,999	12	1.1%
400,000 - 449,999	9	0.8%
450,000 - 499,999	8	0.7%
OVER - 500,000	20	1.8%

### SOLD LISTINGS BY PRICE RANGE

YEAR-TO-DATE

SINGLE FAMILY



<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	339	5.4%
50,000 - 99,999	1,320	20.9%
100,000 - 149,999	2,325	36.9%
150,000 - 199,999	1,119	17.8%
200,000 - 249,999	459	7.3%
250,000 - 299,999	287	4.6%
300,000 - 349,999	180	2.9%
350,000 - 399,999	99	1.6%
400,000 - 449,999	58	0.9%
450,000 - 499,999	28	0.4%
OVER - 500,000	87	1.4%

Winston-Salem Regional Association of Realtors

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Run date: 11/30/2002

RESIDENTIAL STATISTICS QTR

COUNTY	TOTAL ACTIVE	NEW	TOTAL SOLD	TOTAL DOLLAR VOLUME SOLD PRICE	TOTAL DOLLAR VOLUME LIST PRICE	%SALE /LIST	AVERAGE SALE PRICE	AVG DOM	PEND	WTH	EXP	AVERAGE LIST PRICE
Alleghany	1	0	1	50,000	1	000.00%	50,000	32	0	0	0	182,800
Ashe	0	0	0						0	0	0	
Davidson	723	250	135	17,785,384	16,966,663	104.83%	131,744	126	0	0	0	129,972
Davie	419	119	65	11,864,842	12,248,030	96.87%	182,536	123	0	0	0	182,570
Forsyth	2,395	846	652	102,807,801	106,644,528	96.40%	157,681	119	0	0	0	154,206
Guilford	362	166	83	16,578,853	16,822,760	98.55%	199,745	139	0	0	0	193,791
Other	31	26	0						0	0	0	179,948
Rockingham	221	106	22	3,015,400	3,140,500	96.02%	137,064	163	0	0	0	133,824
Stokes	239	74	41	4,654,700	4,825,865	96.45%	113,529	180	0	0	0	123,903
Surry	275	88	35	3,376,450	3,694,600	91.39%	96,470	180	0	0	0	123,259
Wilkes	2	0	0						0	0	0	1,353,950
Yadkin	61	19	7	799,400	842,800	94.85%	114,200	122	0	0	0	125,535
TOTAL	4,729	1,694	1,041	160,932,830	165,185,747	97.43%	154,594	127	0	0	0	152,720

Winston-Salem Regional Association of Realtors

PROPERTIES LISTED, RESIDENTIAL

MLS PROFILE

Report Period: 01-Jan-2002 Through 30-Nov-2002

RESIDENTIAL LISTINGS

PRICE CLASS	LAST YEAR	THIS YEAR	PERCENT CHANGE
	1/1/2001 thru 11/30/2001	1/1/2002 thru 11/30/2002	
\$ 29,999 and Under	363	644	77.4%
\$ 30,000 - \$ 39,999	214	233	8.9%
\$ 40,000 - \$ 49,999	193	217	12.4%
\$ 50,000 - \$ 59,999	213	229	7.5%
\$ 60,000 - \$ 69,999	270	336	24.4%
\$ 70,000 - \$ 79,999	295	406	37.6%
\$ 80,000 - \$ 89,999	428	511	19.4%
\$ 90,000 - \$ 99,999	487	572	17.5%
\$100,000 - \$119,999	1,068	1,229	15.1%
\$120,000 - \$139,999	1,166	1,423	22.0%
\$140,000 - \$159,999	658	896	36.2%
\$160,000 - \$179,999	515	655	27.2%
\$180,000 - \$199,999	379	529	39.6%
\$200,000 - \$249,999	467	677	45.0%
\$250,000 - \$299,999	341	434	27.3%
\$300,000 - \$399,999	324	404	24.7%
\$400,000 - \$499,999	91	138	51.6%
\$500,000 and Above	140	215	53.6%
<b>TOTAL</b>	<b>7,612</b>	<b>9,748</b>	<b>28.1%</b>