

**CURRENT MARKET ANALYSIS**

	NUMBER OF LISTINGS	DOLLAR VOLUME	AVERAGE PRICE	AVG MKT TIME	
ALL CURRENT LISTINGS	6,873	1,107,675,798	161,163		
NEW LISTINGS IN JUNE	1,104	172,024,973	155,820		16.1% OF ALL CURRENT LISTINGS
CURRENT RESIDENTIAL BY BR	4,840	858,183,990	177,311		
1 BEDROOM OR LESS	37	4,203,925	113,620		0.8% OF CURRENT RESIDENTIAL BY BR
2 BEDROOMS	674	62,678,078	92,994		13.9% OF CURRENT RESIDENTIAL BY BR
3 BEDROOMS	2,943	441,580,187	150,044		60.8% OF CURRENT RESIDENTIAL BY BR
4 BEDROOMS	1,004	265,473,720	264,416		20.7% OF CURRENT RESIDENTIAL BY BR
5 BEDROOMS OR MORE	182	84,248,080	462,902		3.8% OF CURRENT RESIDENTIAL BY BR
CURRENT BY STYLE AND AREA	6,873	1,107,675,798	161,163		
RESIDENTIAL HOMES	4,417	812,065,376	183,850		64.3% OF CURRENT BY STYLE AND AREA
Guilford	314	78,599,630	250,317		7.1% OF RESIDENTIAL HOMES
Greensboro	4	571,800	142,950		1.3% OF Guilford County
High Point	187	41,660,213	222,782		59.6% OF Guilford County
Jamestown	12	2,014,900	167,908		3.8% OF Guilford County
Other	111	34,352,717	309,484		35.4% OF Guilford County
Alleghany	1	39,900	39,900		0.0% OF RESIDENTIAL HOMES
Ashe	0				0.0% OF RESIDENTIAL HOMES
Davidson	717	120,298,514	167,780		16.2% OF RESIDENTIAL HOMES
Davie	340	82,213,695	241,805		7.7% OF RESIDENTIAL HOMES
Forsyth	2,165	394,660,027	182,291		49.0% OF RESIDENTIAL HOMES
Rockingham	269	39,232,397	145,845		6.1% OF RESIDENTIAL HOMES
Stokes	247	43,892,299	177,702		5.6% OF RESIDENTIAL HOMES
Surry	262	35,957,954	137,244		5.9% OF RESIDENTIAL HOMES
Wilkes	0				0.0% OF RESIDENTIAL HOMES
Yadkin	77	11,624,160	150,963		1.7% OF RESIDENTIAL HOMES
Other	25	5,546,800	221,872		0.6% OF RESIDENTIAL HOMES
CONDO	414	44,836,148	108,300		6.0% OF CURRENT BY STYLE AND AREA
MULTI-FAMILY	19	2,622,800	138,042		0.3% OF CURRENT BY STYLE AND AREA
LAND	1,814	163,161,491	89,946		26.4% OF CURRENT BY STYLE AND AREA
CI IMPROVED	95	39,726,300	418,172		1.4% OF CURRENT BY STYLE AND AREA
CI LAND	105	43,981,217	418,869		1.5% OF CURRENT BY STYLE AND AREA
SOLD LISTINGS YTD	3,821	570,127,069	149,209	137	
JUNE SALES	831	134,275,261	161,583	138	21.7% OF SOLD LISTINGS YTD
SOLD LISTINGS THIS QUARTER	2,213	343,144,402	155,058	138	
RESIDENTIAL FINANCING YTD	3,523	548,482,729	155,686	125	
Assumable	106	13,878,505	130,929	126	3.0% OF RESIDENTIAL FINANCING YTD
Cash	346	41,270,730	119,280	116	9.8% OF RESIDENTIAL FINANCING YTD
Conventional	2,602	438,266,497	168,434	127	73.9% OF RESIDENTIAL FINANCING YTD
Exchange	5	1,224,750	244,950	152	0.1% OF RESIDENTIAL FINANCING YTD
Fannie Mae	1	102,000	102,000	210	0.0% OF RESIDENTIAL FINANCING YTD
Farmers Home Loan	4	373,173	93,293	191	0.1% OF RESIDENTIAL FINANCING YTD
Federal Land Bank	0				0.0% OF RESIDENTIAL FINANCING YTD
FHA	351	38,909,257	110,853	114	10.0% OF RESIDENTIAL FINANCING YTD
L/A Escal	0				0.0% OF RESIDENTIAL FINANCING YTD
L/A Fixed	1	89,900	89,900	229	0.0% OF RESIDENTIAL FINANCING YTD
L/A Qual	0				0.0% OF RESIDENTIAL FINANCING YTD
Lease Purchase	0				0.0% OF RESIDENTIAL FINANCING YTD
NC Housing	4	386,260	96,565	115	0.1% OF RESIDENTIAL FINANCING YTD
Other	0				0.0% OF RESIDENTIAL FINANCING YTD
Owner Financing	10	958,700	95,870	176	0.3% OF RESIDENTIAL FINANCING YTD
VA	87	11,943,051	137,276	130	2.5% OF RESIDENTIAL FINANCING YTD
Non-Specified	0				0.0% OF RESIDENTIAL FINANCING YTD

Winston-Salem Regional Association of Realtors

PROPERTIES LISTED, RESIDENTIAL

MLS PROFILE

Report Period: 01-Jan-2003 Through 30-Jun-2003

RESIDENTIAL LISTINGS

PRICE CLASS	LAST YEAR	THIS YEAR	PERCENT CHANGE
	1/1/2002 thru 6/30/2002	1/1/2003 thru 6/30/2003	
\$ 29,999 and Under	33	43	30.3%
\$ 30,000 - \$ 39,999	60	48	-20.0%
\$ 40,000 - \$ 49,999	71	105	47.9%
\$ 50,000 - \$ 59,999	85	142	67.1%
\$ 60,000 - \$ 69,999	119	176	47.9%
\$ 70,000 - \$ 79,999	163	219	34.4%
\$ 80,000 - \$ 89,999	209	303	45.0%
\$ 90,000 - \$ 99,999	212	279	31.6%
\$100,000 - \$119,999	562	737	31.1%
\$120,000 - \$139,999	680	797	17.2%
\$140,000 - \$159,999	405	513	26.7%
\$160,000 - \$179,999	276	382	38.4%
\$180,000 - \$199,999	212	303	42.9%
\$200,000 - \$249,999	289	405	40.1%
\$250,000 - \$299,999	207	252	21.7%
\$300,000 - \$399,999	171	230	34.5%
\$400,000 - \$499,999	54	111	105.6%
\$500,000 and Above	62	109	75.8%
<b>TOTAL</b>	<b>3,870</b>	<b>5,154</b>	<b>33.2%</b>

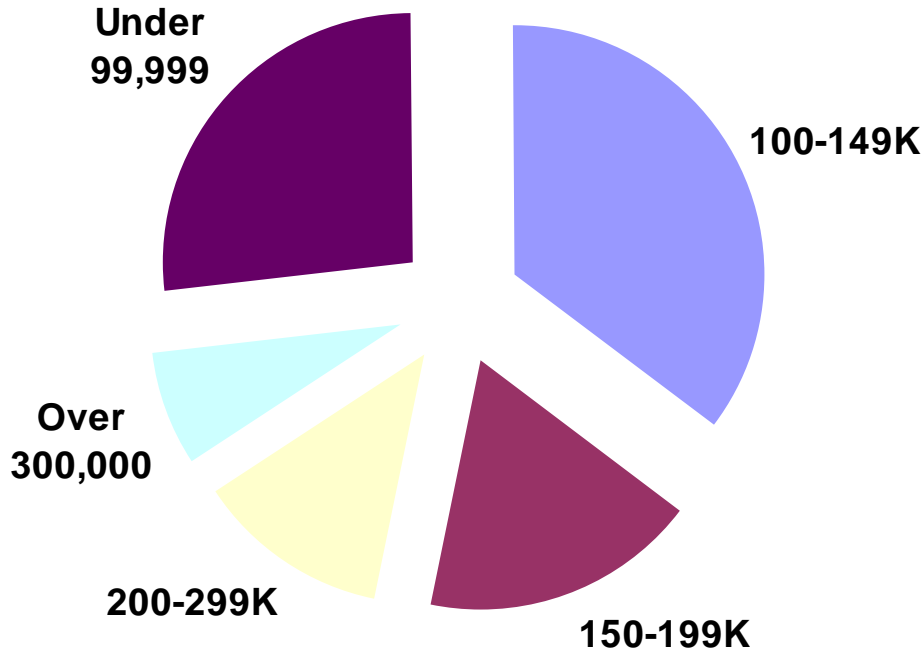
Winston-Salem Regional Association of Realtors

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Run date: 6/30/2003

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	1	0						0	0	0	62,800
Ashe	0	0	0						0	0	0	
Davidson	734	348	279	37,513,586	38,519,452	97.39%	134,457	137	0	0	0	131,321
Davie	361	160	137	26,522,226	27,085,577	97.92%	193,593	187	0	0	0	183,486
Forsyth	2,467	1,307	1,280	206,170,004	211,178,720	97.63%	161,070	115	0	0	0	155,696
Guilford	360	183	154	33,456,757	34,004,900	98.39%	217,252	110	0	0	0	196,598
Other	25	8	0						0	0	0	168,172
Rockingham	269	127	59	8,925,700	9,227,389	96.73%	151,283	173	0	0	0	134,034
Stokes	255	110	71	8,285,643	8,616,875	96.16%	116,699	124	0	0	0	126,873
Surry	291	126	66	9,648,500	9,293,100	103.82%	146,189	120	0	0	0	122,609
Wilkes	0	0	0						0	0	0	
Yadkin	77	35	18	1,830,700	1,940,400	94.35%	101,706	151	0	0	0	123,510
TOTAL	4,840	2,405	2,064	332,353,116	339,866,413	97.79%	161,024	125	0	0	0	153,990

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

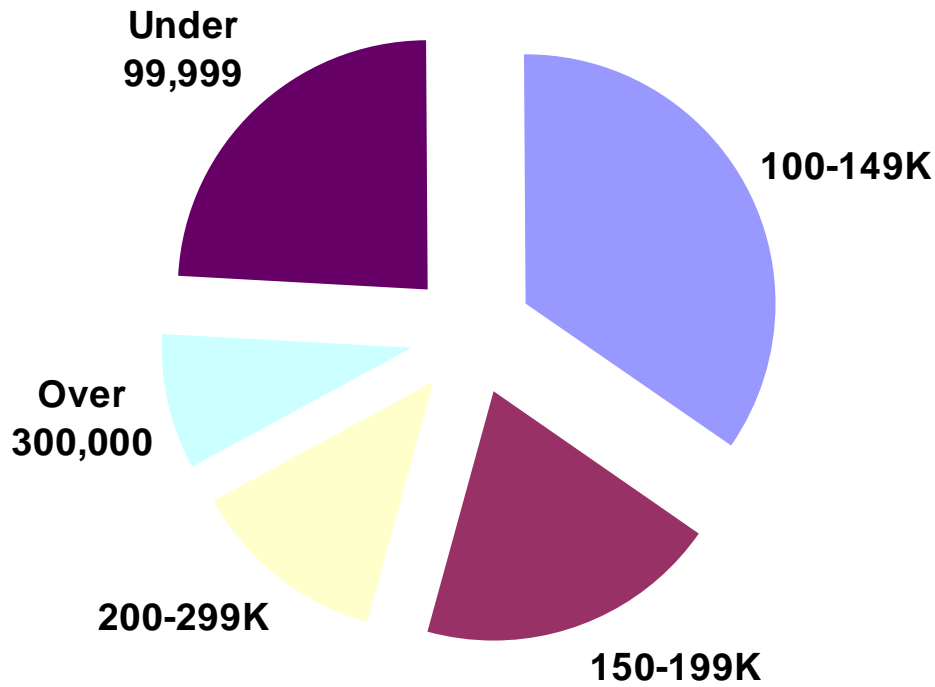


<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	206	6.0%
50,000 - 99,999	730	21.3%
100,000 - 149,999	1,211	35.3%
150,000 - 199,999	604	17.6%
200,000 - 249,999	259	7.6%
250,000 - 299,999	161	4.7%
300,000 - 349,999	92	2.7%
350,000 - 399,999	62	1.8%
400,000 - 449,999	33	1.0%
450,000 - 499,999	21	0.6%
OVER - 500,000	47	1.4%

### SOLD LISTINGS BY PRICE RANGE

Second Quarter

SINGLE FAMILY

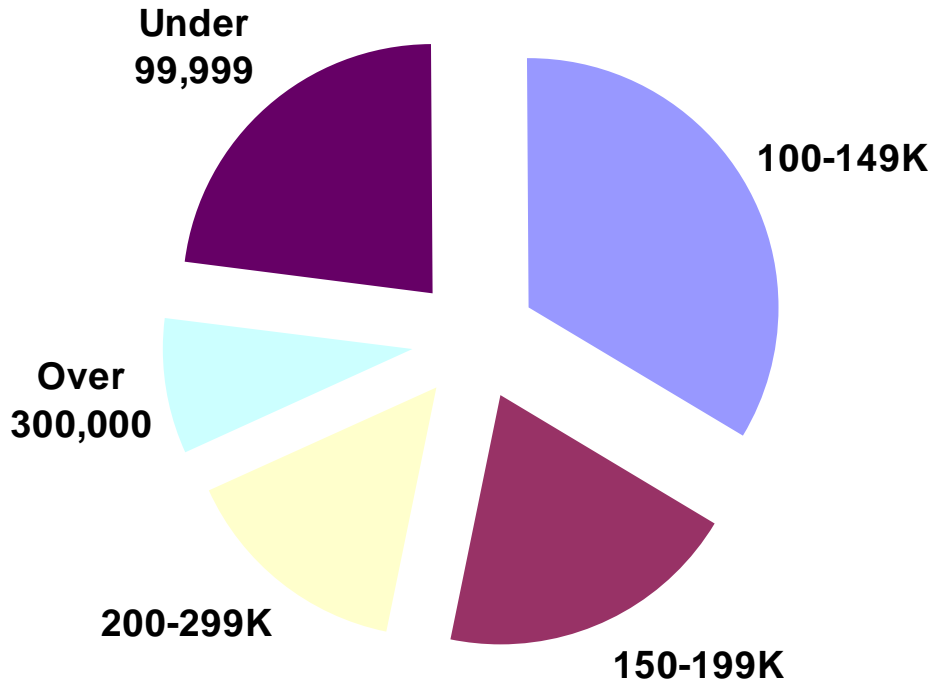


PRICE RANGE	# SOLD	PERCENT
UNDER - 49,999	86	4.2%
50,000 - 99,999	415	20.1%
100,000 - 149,999	719	34.8%
150,000 - 199,999	401	19.4%
200,000 - 249,999	164	7.9%
250,000 - 299,999	100	4.8%
300,000 - 349,999	66	3.2%
350,000 - 399,999	44	2.1%
400,000 - 449,999	28	1.4%
450,000 - 499,999	14	0.7%
OVER - 500,000	27	1.3%

### SOLD LISTINGS BY PRICE RANGE

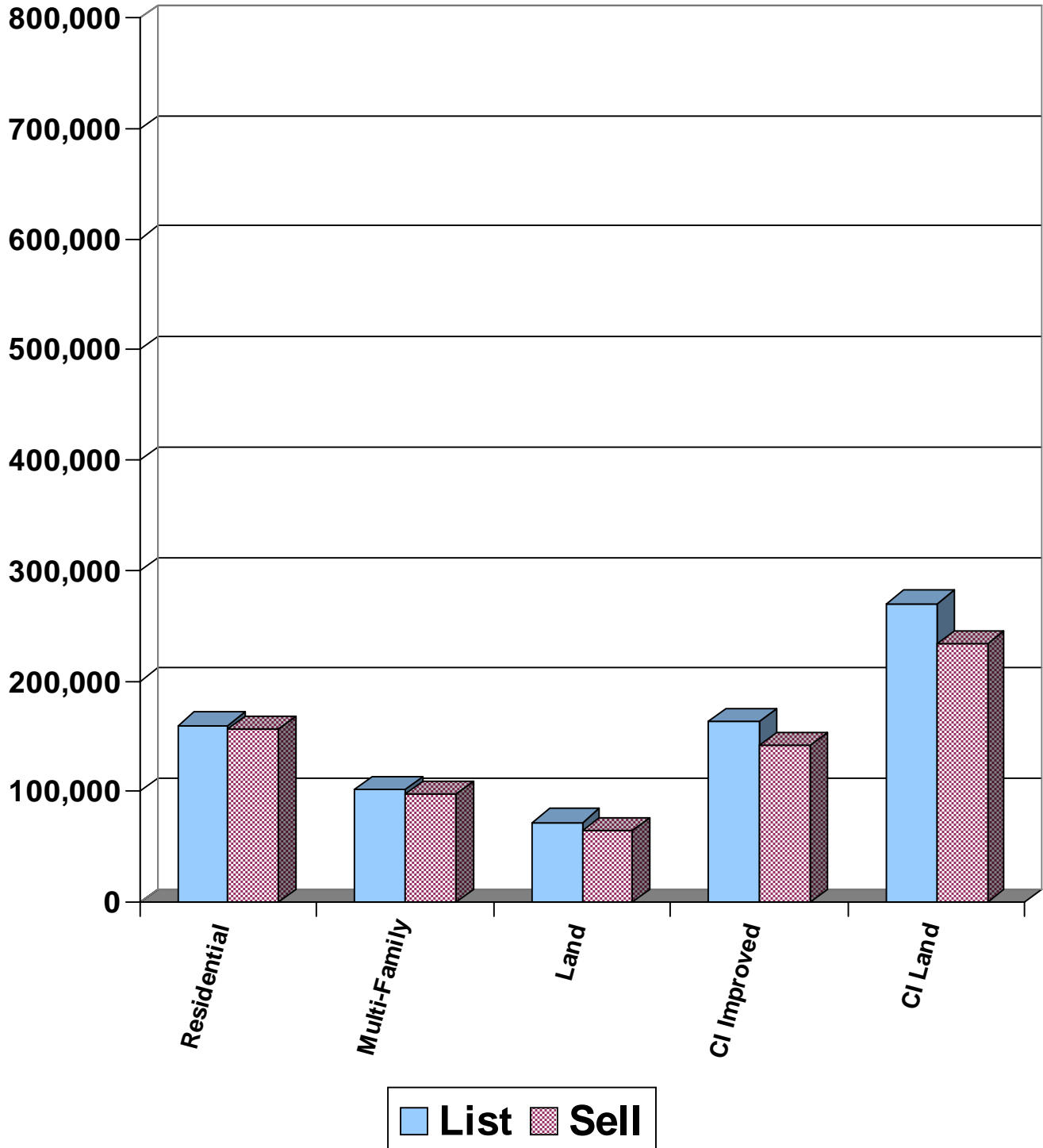
June

SINGLE FAMILY

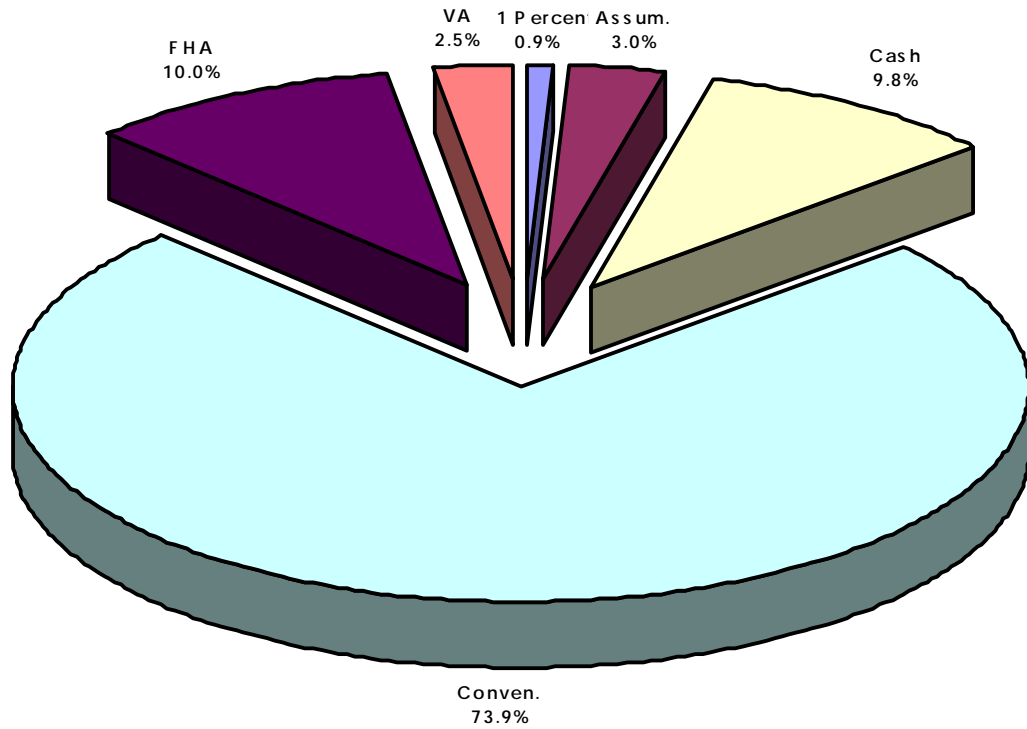


<u>PRICE RANGE</u>	<u># SOLD</u>	<u>PERCENT</u>
UNDER - 49,999	29	3.8%
50,000 - 99,999	149	19.4%
100,000 - 149,999	258	33.6%
150,000 - 199,999	149	19.4%
200,000 - 249,999	66	8.6%
250,000 - 299,999	49	6.4%
300,000 - 349,999	18	2.3%
350,000 - 399,999	19	2.5%
400,000 - 449,999	13	1.7%
450,000 - 499,999	3	0.4%
OVER - 500,000	15	2.0%

# AVERAGE SELLING PRICE YTD



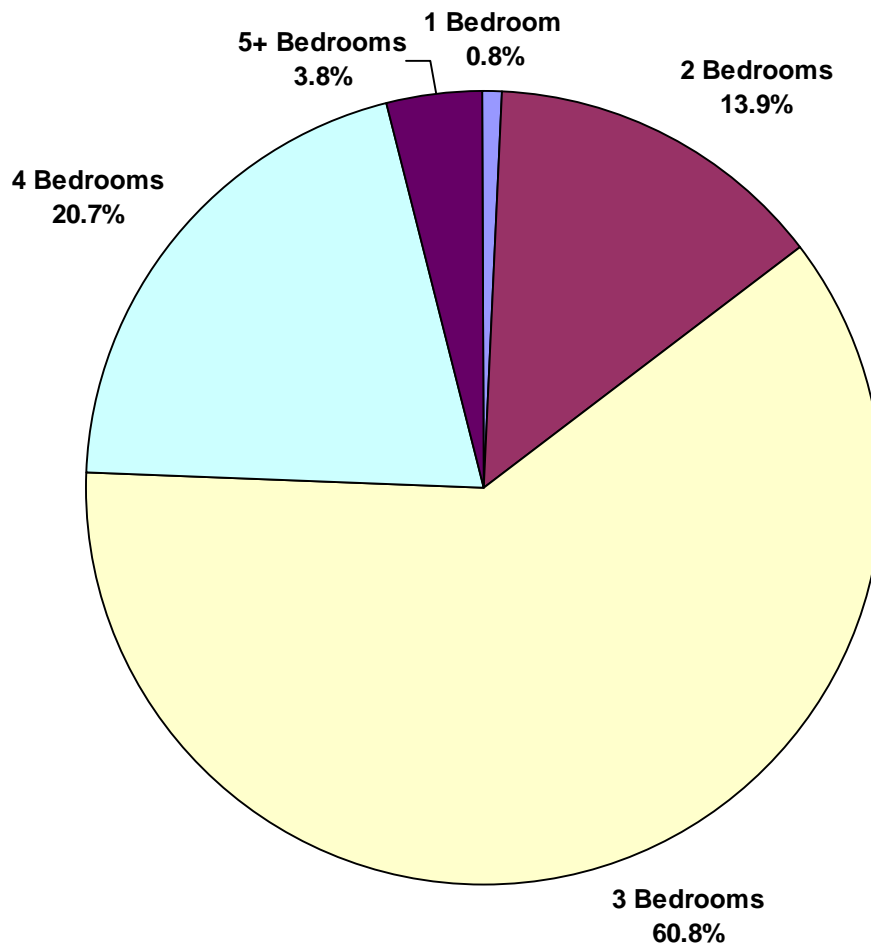
## Winston-Salem Regional Association of Realtors SOLD RESIDENTIAL LISTINGS YTD\* BY SOLD TERMS



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

Assumable	3.0%
Cash	9.8%
Conventional	73.9%
Exchange	0.1%
Fannie Mae	0.0%
Farmers Home Loan	0.1%
Federal Land Bank	0.0%
FHA	10.0%
L/A Escal	0.0%
L/A Fixed	0.0%
L/A Qual	0.0%
Lease Purchase	0.0%
NC Housing	0.1%
Other	0.0%
Owner Financing	0.3%
VA	2.5%
Non-Specified	0.0%

# Current Residential Listings By Number of Bedrooms



### 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
		1				Alleghany 1
						Ashe 0
	2 1	4 3 1	7 13 1	10 11 2	8 7 1	Davidson 71
		1 1	2	2 2	1 5 1	Davie 15
1 3	15	8 2	32 10	34 19 2	47 21 3	Forsyth 197
						Guilford 0
		1	2	1 1		Other 5
1		2	7 1	9 3	6 13 1	Rockingham 43
		2 1	3 4 1	4 8 2	5	Stokes 30
	1	3 2	4 5	8 5 2	13 12 1	Surry 56
						Wilkes 0
1	1		1	1 1	1	Yadkin 6
2 4	17 2 1	21 10 1	56 35 2	69 50 8	75 64 7	<b>SUBTOTAL 424</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
						Alleghany 1
						Ashe 0
8 21 4	9 28 3	5 52 1	10 220 21 1	4 70 37 5	4 79 58 23	Davidson 734
1 6 1	16 1	9 15	10 77 4 1	4 37 17 1	6 54 69 17	Davie 361
49 29 3 1	77 58 3 4	45 72 5 1	98 795 74 4	16 321 114 9	8 150 266 68	Forsyth 2,467
2	2	17	12 57 4 1	1 59 33 2	34 120 16	Guilford 360
2			1 2 1	1 1 2	2 5 1 2	Other 25
6 7 2	4 20 1	5 14 2 1	3 66 11	1 31 6	2 18 21 5	Rockingham 269
1 11 2	5 14 4	12 1	2 72 12	3 36 4 1	5 23 13 4	Stokes 255
7 14 2 1	1 14 1	2 18 5	13 60 15 4	1 23 8 2	22 16 6	Surry 291
						Wilkes 0
2 3 1	2 3	7 3	5 16 3	1 4 5	1 8 5 2	Yadkin 77
74 95 15 2	02 153 13 4	83 190 17 2	154 1365 145 11	32 582 226 20	28 393 569 143	<b>TOTAL 4,840</b>