

Local Market Update – December 2020

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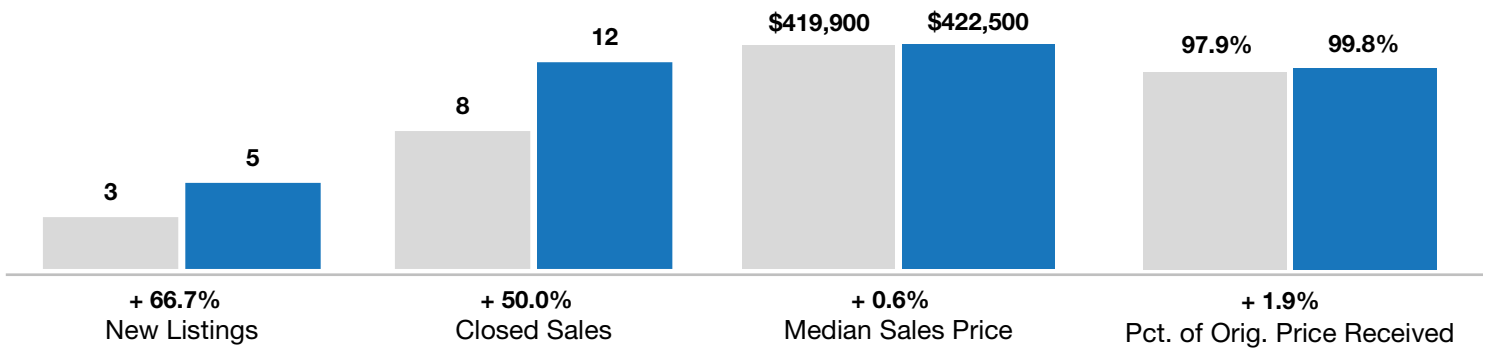
Apison

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	3	5	+ 66.7%	127	150	+ 18.1%
Closed Sales	8	12	+ 50.0%	99	125	+ 26.3%
Median Sales Price	\$419,900	\$422,500	+ 0.6%	\$346,775	\$362,101	+ 4.4%
Pct. of Orig. Price Received	97.9%	99.8%	+ 1.9%	97.1%	98.0%	+ 0.9%
Days on Market Until Sale	193	105	- 45.6%	98	93	- 5.1%
Inventory of Homes for Sale	35	18	- 48.6%	--	--	--
Months Supply of Inventory	4.0	1.5	- 62.5%	--	--	--

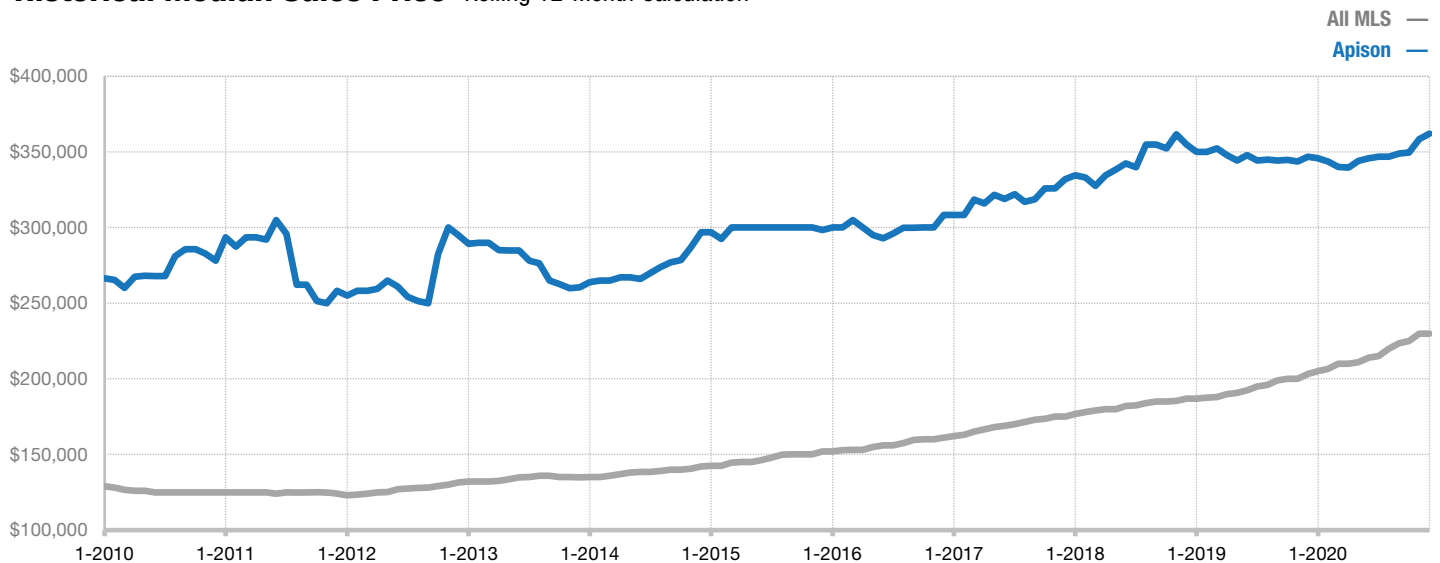
Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

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Bakewell / Lakesite / Sale Creek / Soddy

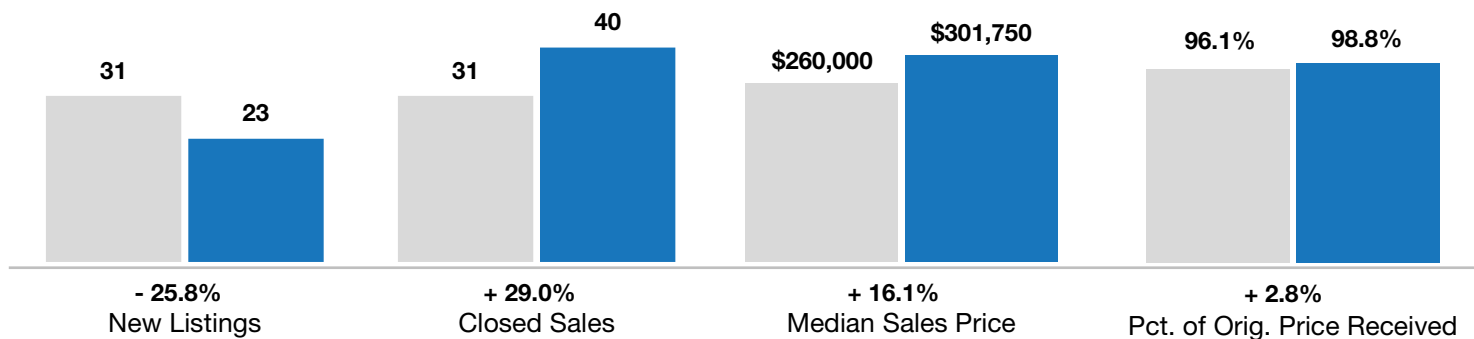
ZIP Codes: 37379 and 37384

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	31	23	- 25.8%	585	594	+ 1.5%
Closed Sales	31	40	+ 29.0%	485	546	+ 12.6%
Median Sales Price	\$260,000	\$301,750	+ 16.1%	\$226,250	\$259,800	+ 14.8%
Pct. of Orig. Price Received	96.1%	98.8%	+ 2.8%	96.9%	98.5%	+ 1.7%
Days on Market Until Sale	72	20	- 72.2%	50	35	- 30.0%
Inventory of Homes for Sale	94	45	- 52.1%	--	--	--
Months Supply of Inventory	2.4	1.0	- 58.3%	--	--	--

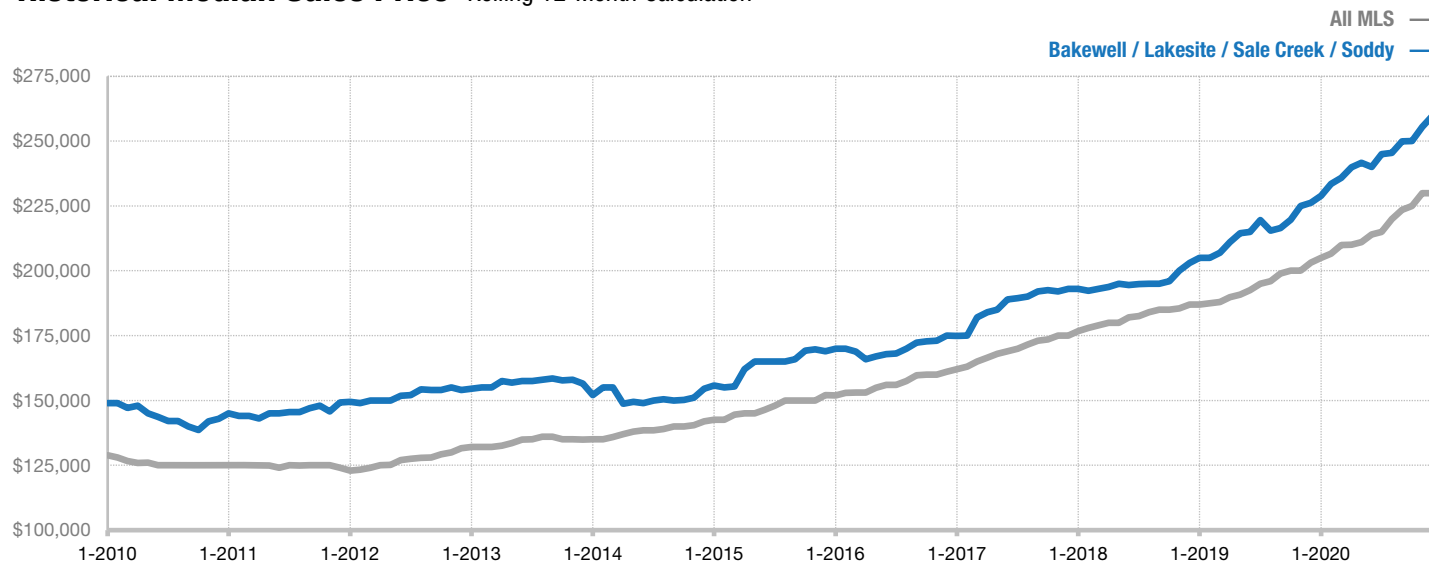
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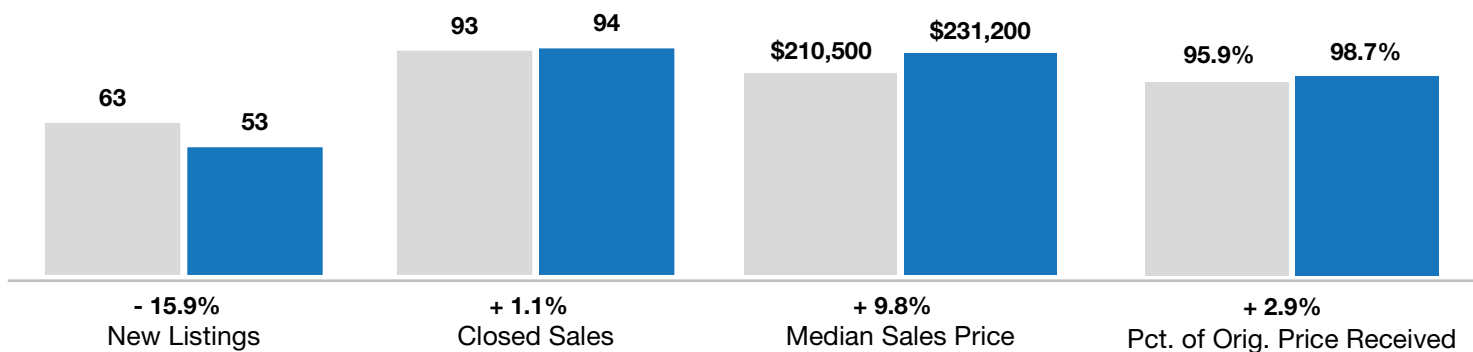
Bradley County

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	63	53	- 15.9%	1,249	1,228	- 1.7%
Closed Sales	93	94	+ 1.1%	924	1,091	+ 18.1%
Median Sales Price	\$210,500	\$231,200	+ 9.8%	\$210,000	\$221,000	+ 5.2%
Pct. of Orig. Price Received	95.9%	98.7%	+ 2.9%	96.3%	97.6%	+ 1.3%
Days on Market Until Sale	38	22	- 42.1%	41	36	- 12.2%
Inventory of Homes for Sale	207	87	- 58.0%	--	--	--
Months Supply of Inventory	2.6	0.9	- 65.4%	--	--	--

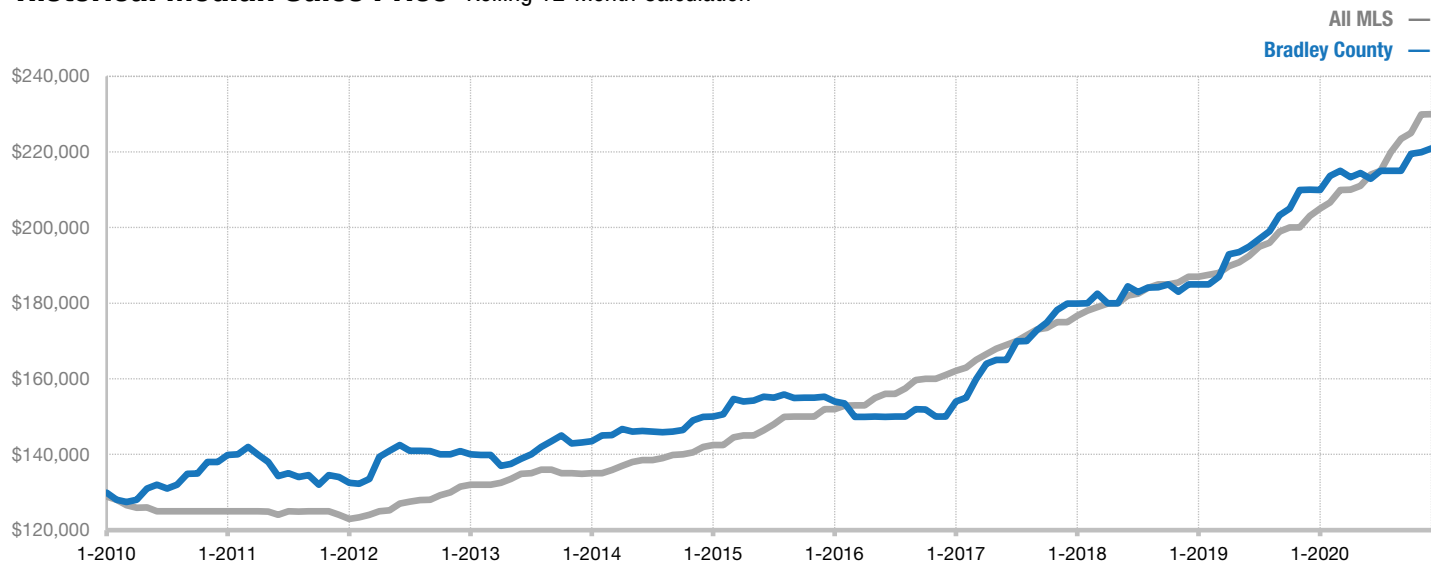
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Brainerd

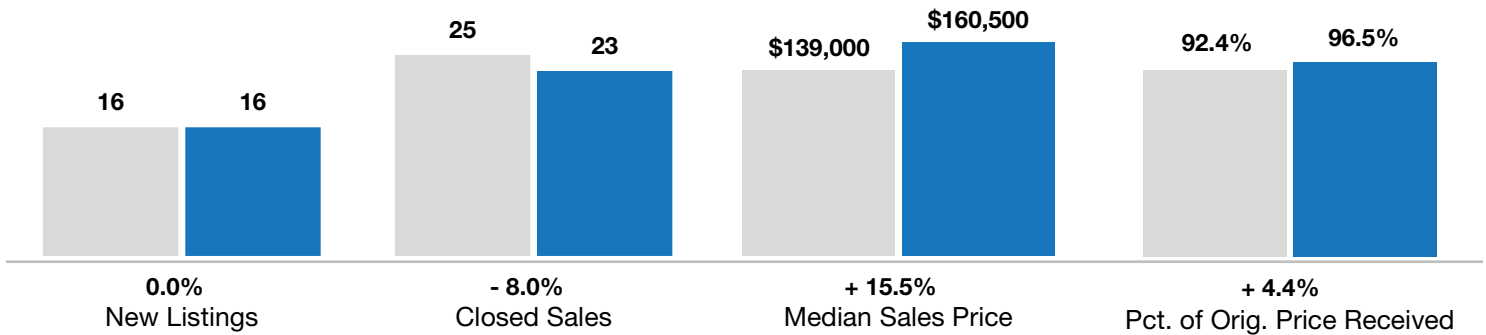
Includes the Ridgeside Community

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	16	16	0.0%	342	311	- 9.1%
Closed Sales	25	23	- 8.0%	289	269	- 6.9%
Median Sales Price	\$139,000	\$160,500	+ 15.5%	\$135,500	\$167,100	+ 23.3%
Pct. of Orig. Price Received	92.4%	96.5%	+ 4.4%	94.9%	97.8%	+ 3.1%
Days on Market Until Sale	53	24	- 54.7%	41	25	- 39.0%
Inventory of Homes for Sale	48	24	- 50.0%	--	--	--
Months Supply of Inventory	2.0	1.1	- 45.0%	--	--	--

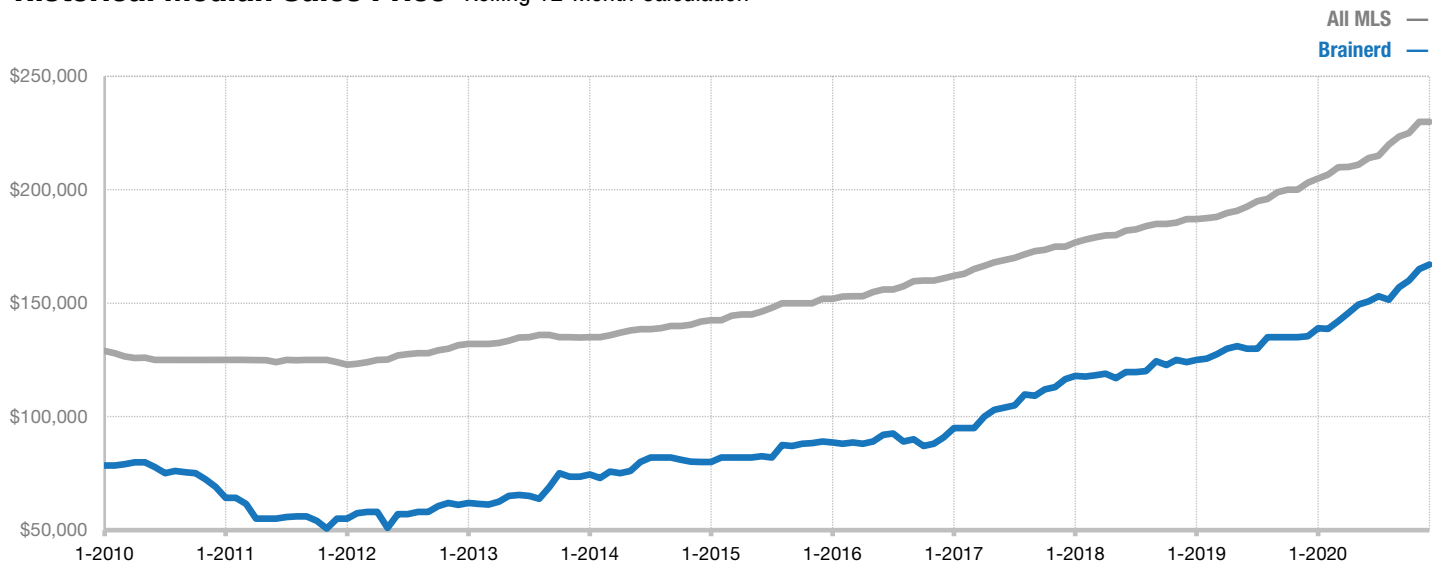
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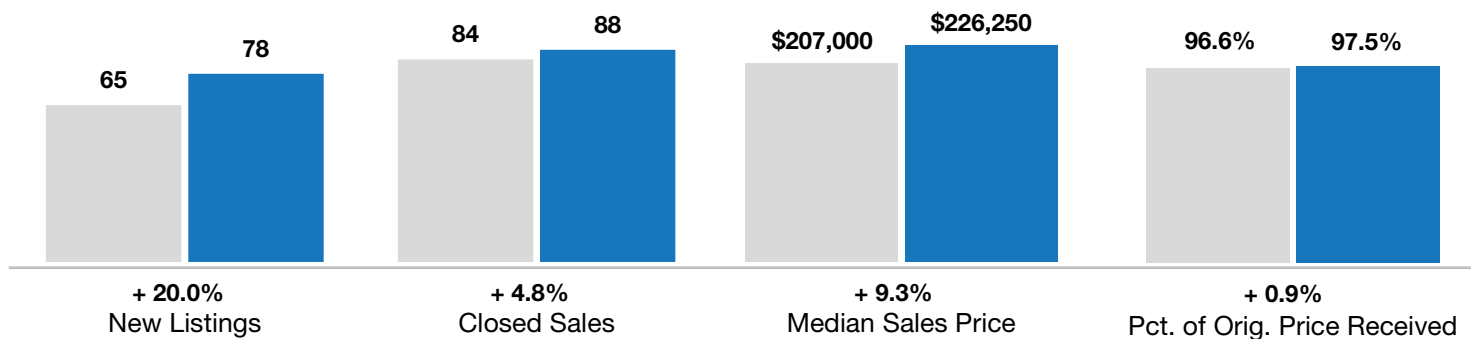
Catoosa County

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	65	78	+ 20.0%	1,255	1,252	- 0.2%
Closed Sales	84	88	+ 4.8%	1,038	1,116	+ 7.5%
Median Sales Price	\$207,000	\$226,250	+ 9.3%	\$185,000	\$209,542	+ 13.3%
Pct. of Orig. Price Received	96.6%	97.5%	+ 0.9%	96.7%	97.5%	+ 0.8%
Days on Market Until Sale	45	26	- 42.2%	43	37	- 14.0%
Inventory of Homes for Sale	189	92	- 51.3%	--	--	--
Months Supply of Inventory	2.2	1.0	- 54.5%	--	--	--

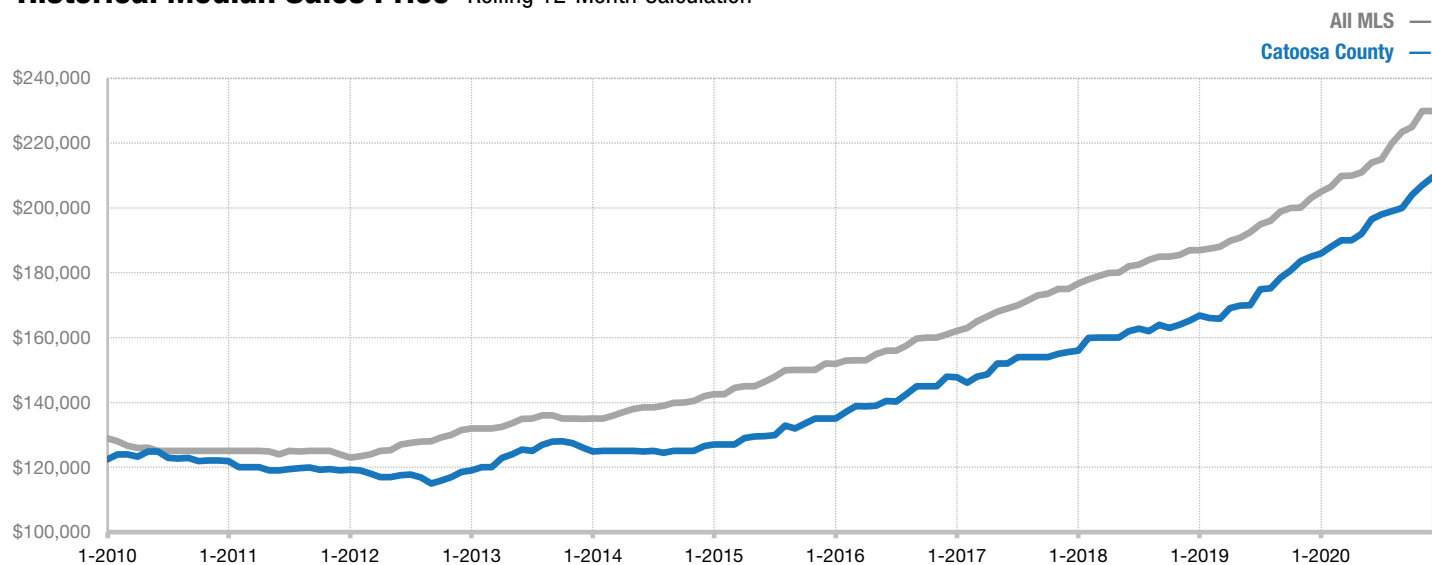
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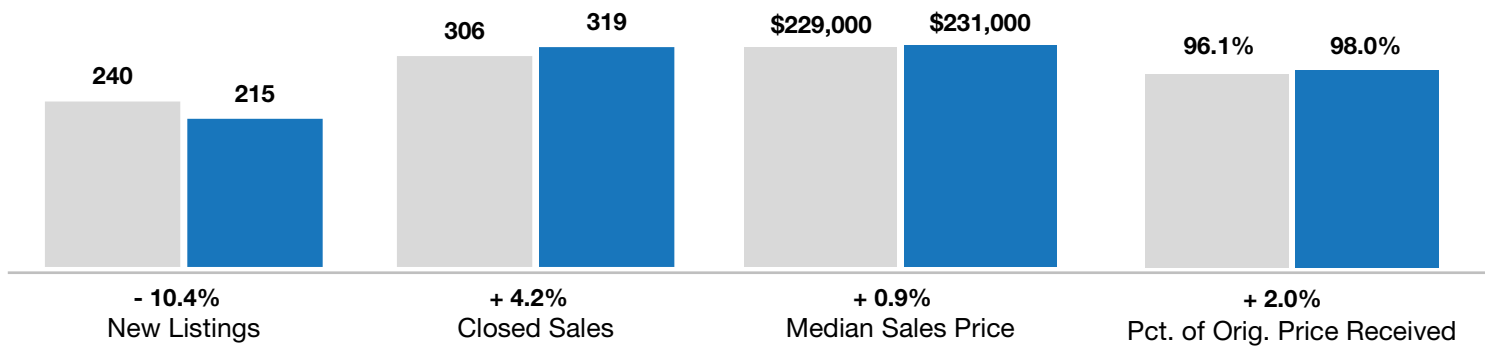
Chattanooga

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	240	215	- 10.4%	4,545	4,172	- 8.2%
Closed Sales	306	319	+ 4.2%	3,497	3,546	+ 1.4%
Median Sales Price	\$229,000	\$231,000	+ 0.9%	\$195,500	\$230,000	+ 17.6%
Pct. of Orig. Price Received	96.1%	98.0%	+ 2.0%	95.7%	97.6%	+ 2.0%
Days on Market Until Sale	42	29	- 31.0%	43	37	- 14.0%
Inventory of Homes for Sale	723	363	- 49.8%	--	--	--
Months Supply of Inventory	2.3	0.9	- 60.9%	--	--	--

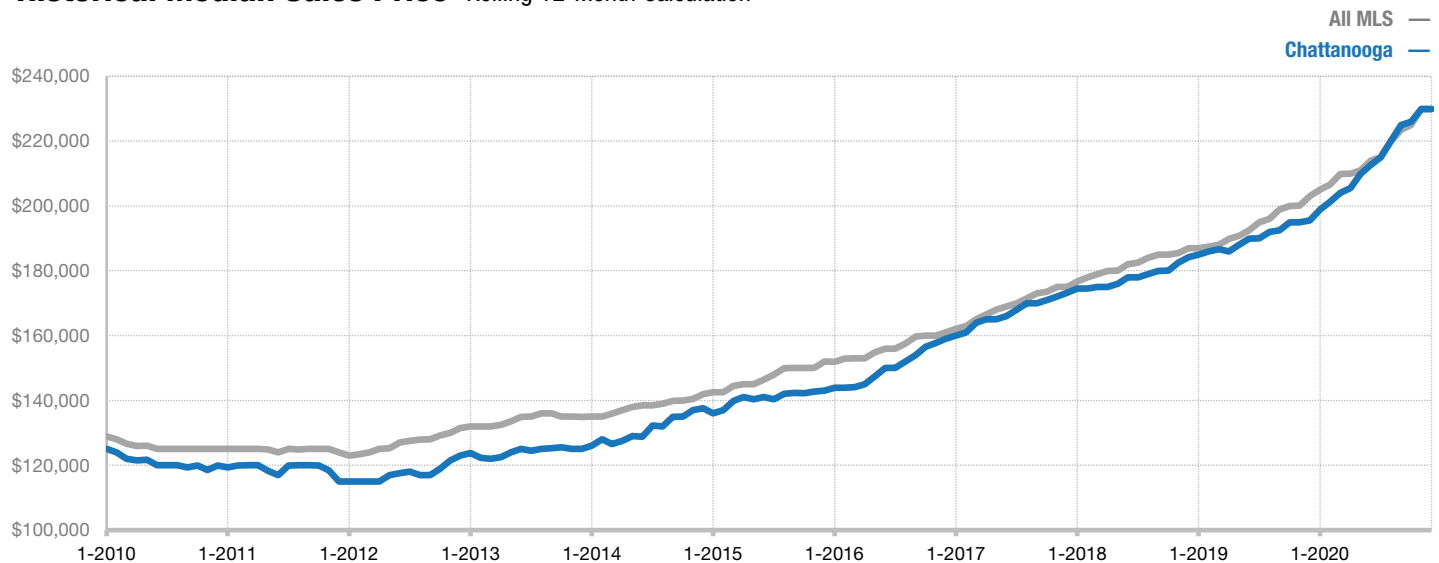
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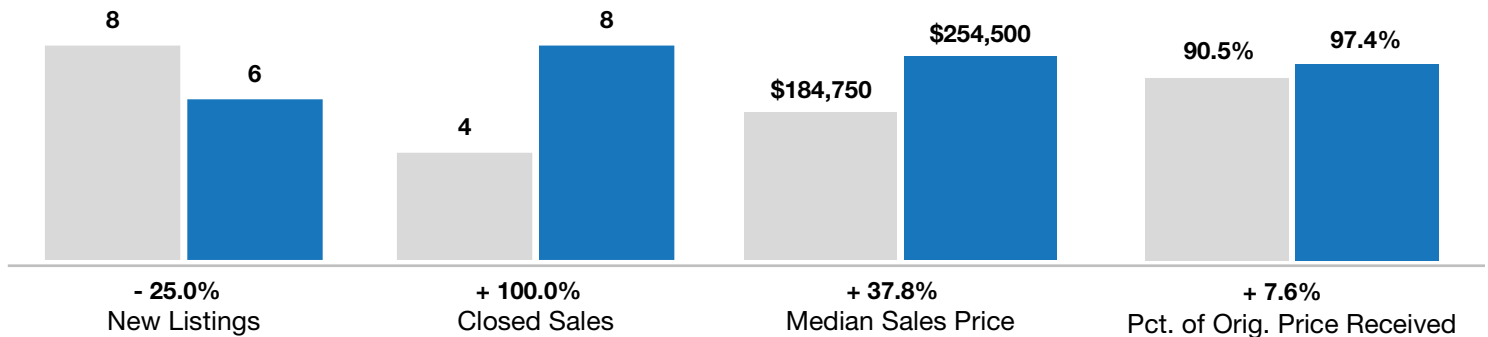
Chattooga County

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	8	6	- 25.0%	93	105	+ 12.9%
Closed Sales	4	8	+ 100.0%	69	99	+ 43.5%
Median Sales Price	\$184,750	\$254,500	+ 37.8%	\$115,875	\$125,000	+ 7.9%
Pct. of Orig. Price Received	90.5%	97.4%	+ 7.6%	92.7%	95.2%	+ 2.7%
Days on Market Until Sale	48	18	- 62.5%	59	38	- 35.6%
Inventory of Homes for Sale	21	9	- 57.1%	--	--	--
Months Supply of Inventory	3.5	1.1	- 68.6%	--	--	--

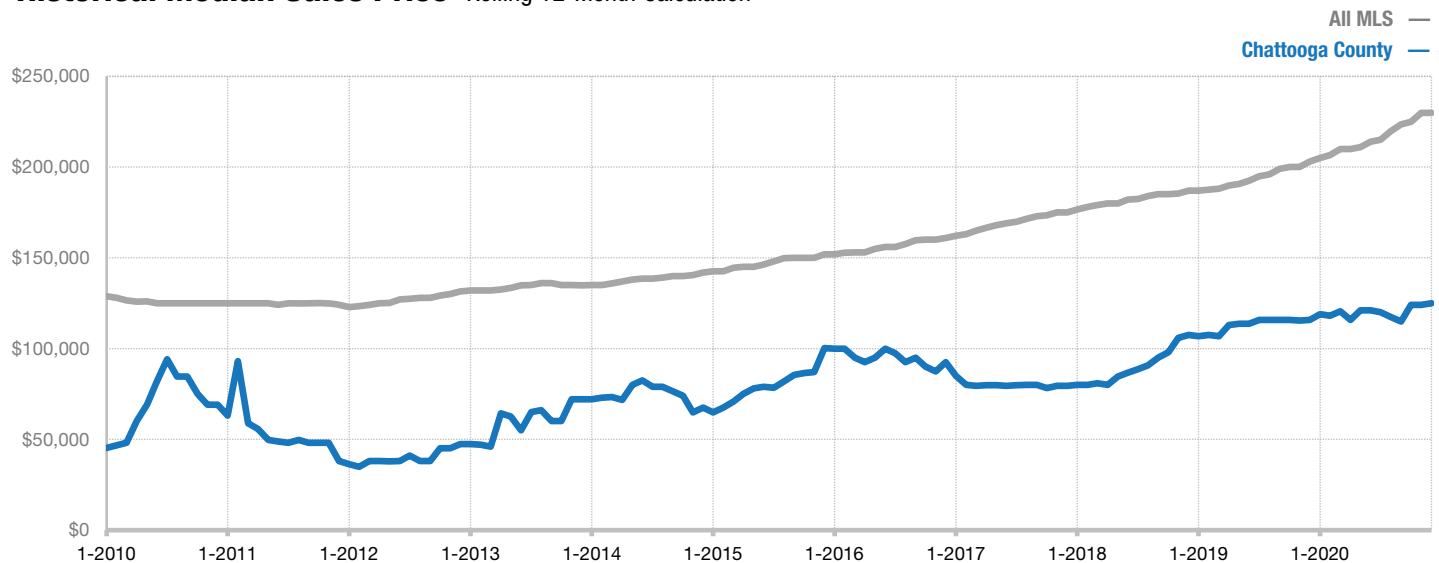
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Collegedale

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	0	6	--	1	10	+ 900.0%
Closed Sales	0	0	--	1	0	- 100.0%
Median Sales Price	\$0	\$0	--	\$335,000	\$0	- 100.0%
Pct. of Orig. Price Received	0.0%	0.0%	--	91.8%	0.0%	- 100.0%
Days on Market Until Sale	0	0	--	53	0	- 100.0%
Inventory of Homes for Sale	0	6	--	--	--	--
Months Supply of Inventory	0	0	--	--	--	--

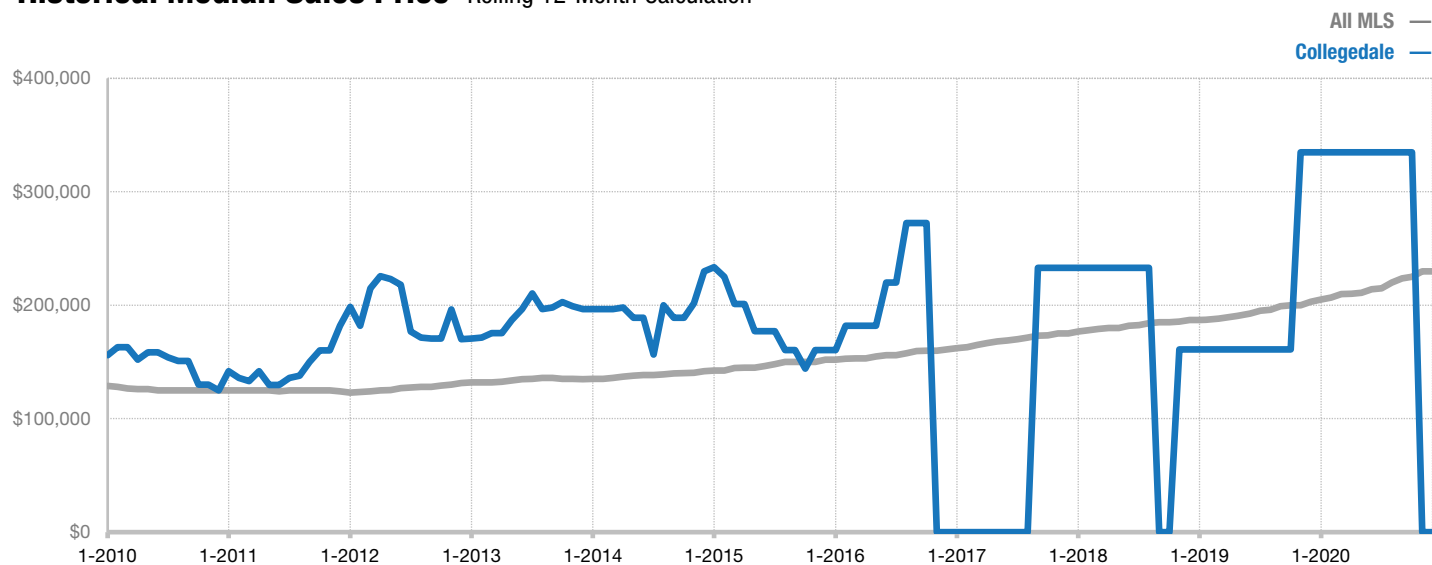
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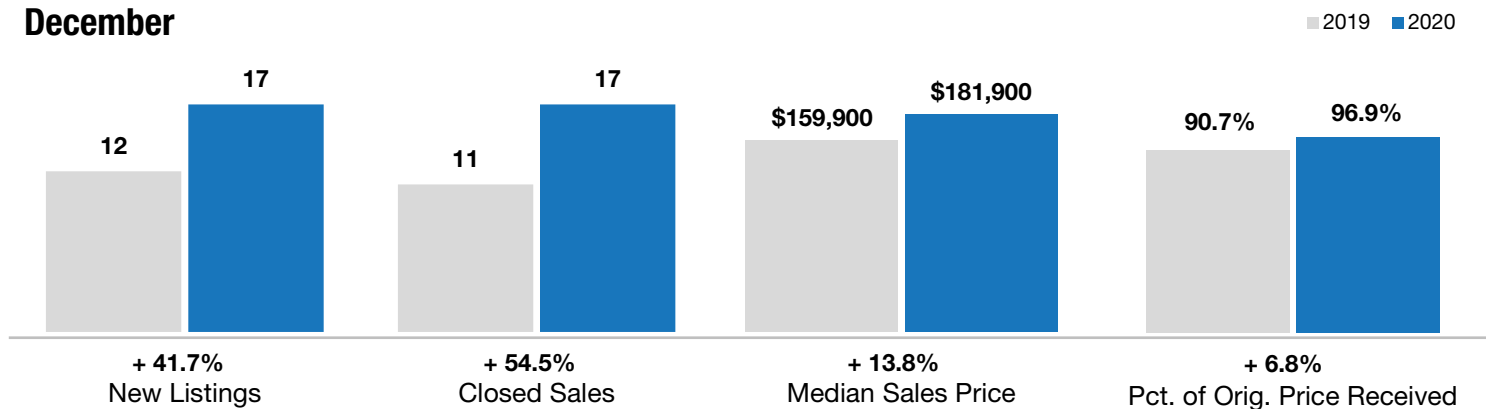
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Dade County

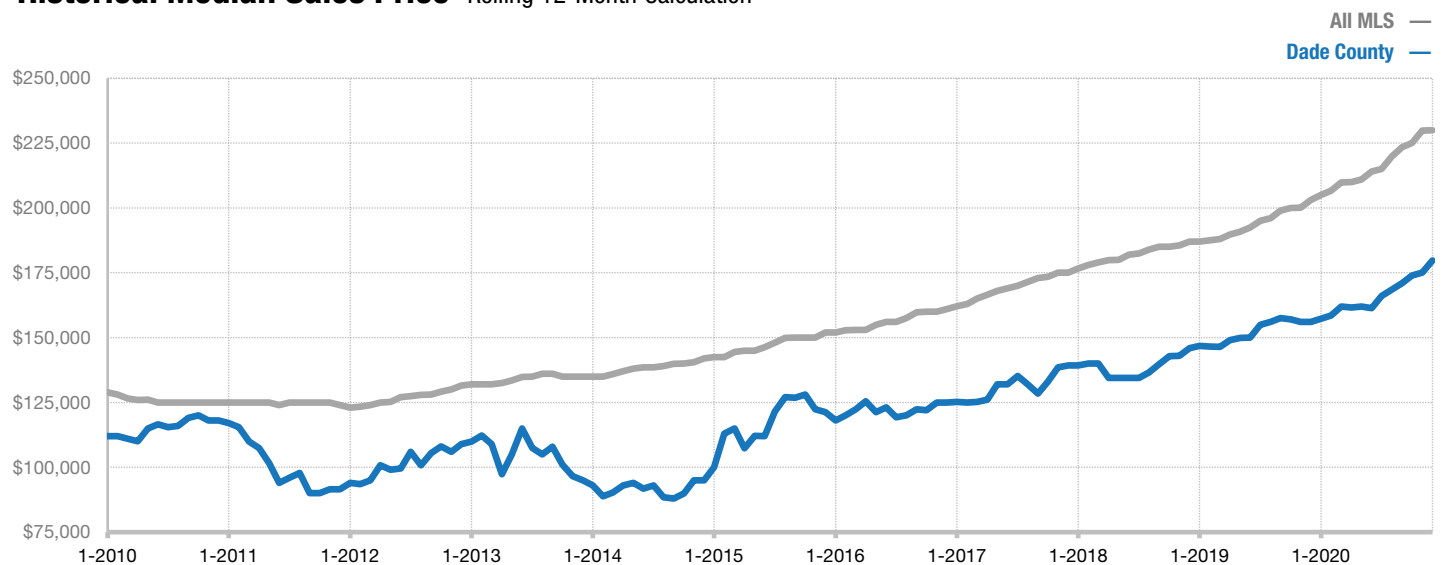
Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	12	17	+ 41.7%	206	222	+ 7.8%
Closed Sales	11	17	+ 54.5%	126	157	+ 24.6%
Median Sales Price	\$159,900	\$181,900	+ 13.8%	\$156,000	\$179,750	+ 15.2%
Pct. of Orig. Price Received	90.7%	96.9%	+ 6.8%	91.9%	95.9%	+ 4.4%
Days on Market Until Sale	59	31	- 47.5%	59	63	+ 6.8%
Inventory of Homes for Sale	63	41	- 34.9%	--	--	--
Months Supply of Inventory	5.9	2.6	- 55.9%	--	--	--

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Downtown Chattanooga

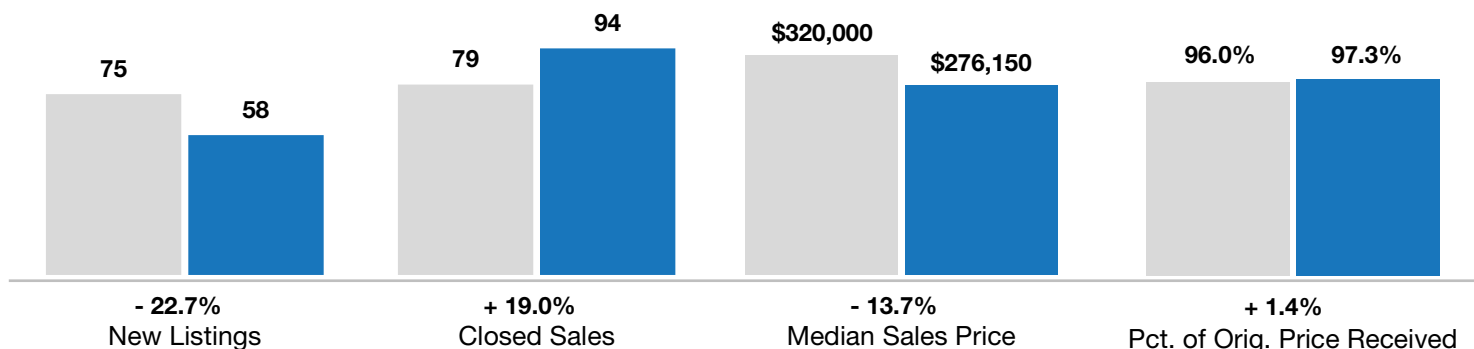
ZIP Codes: 37402, 37403, 37404, 37405, 37406, 37408 and 37450

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	75	58	- 22.7%	1,437	1,399	- 2.6%
Closed Sales	79	94	+ 19.0%	987	1,063	+ 7.7%
Median Sales Price	\$320,000	\$276,150	- 13.7%	\$236,155	\$273,875	+ 16.0%
Pct. of Orig. Price Received	96.0%	97.3%	+ 1.4%	94.0%	96.3%	+ 2.4%
Days on Market Until Sale	60	38	- 36.7%	57	50	- 12.3%
Inventory of Homes for Sale	326	177	- 45.7%	--	--	--
Months Supply of Inventory	3.7	1.1	- 70.3%	--	--	--

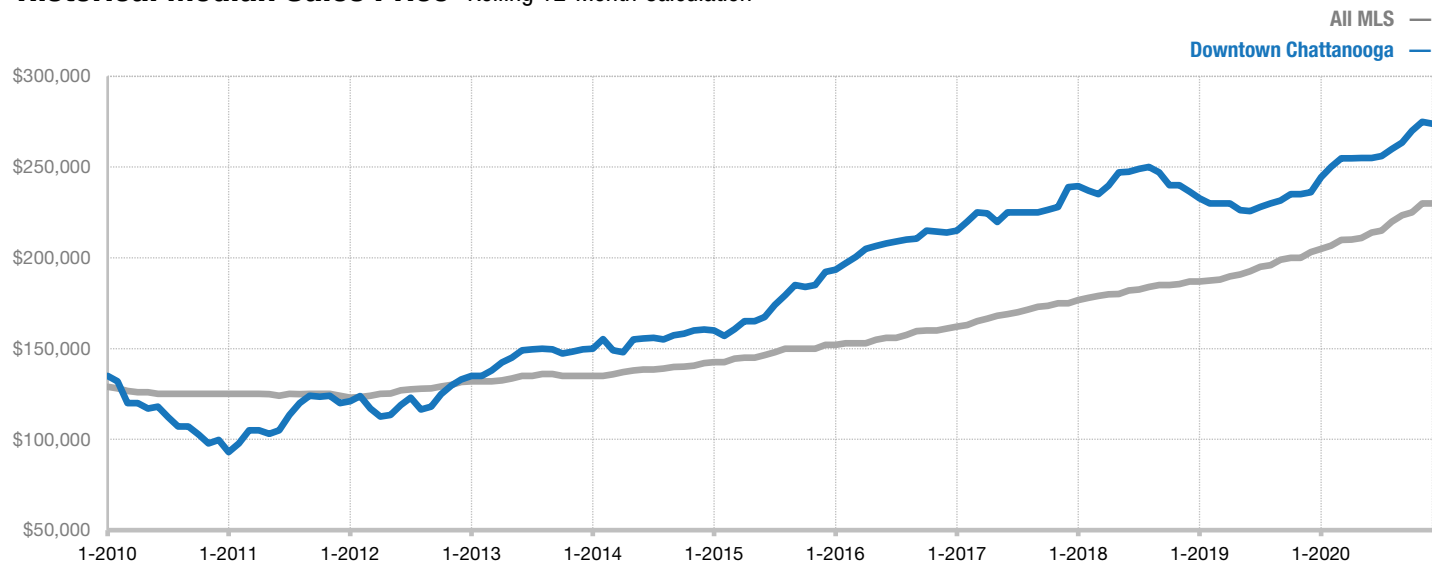
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East Brainerd

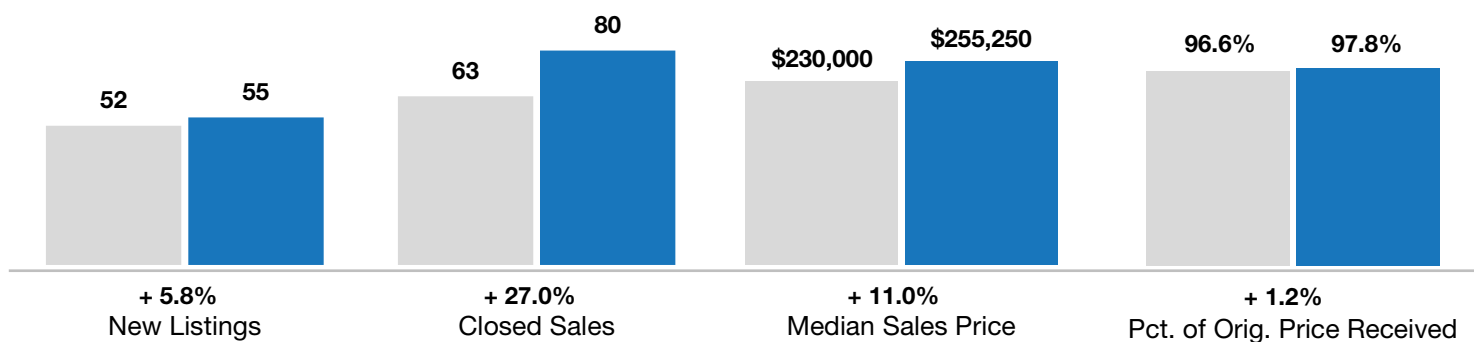
Includes the Cromwell, Dalewood, Eastdale & Tyner Communities

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	52	55	+ 5.8%	997	996	- 0.1%
Closed Sales	63	80	+ 27.0%	826	850	+ 2.9%
Median Sales Price	\$230,000	\$255,250	+ 11.0%	\$228,000	\$250,000	+ 9.6%
Pct. of Orig. Price Received	96.6%	97.8%	+ 1.2%	97.0%	98.2%	+ 1.2%
Days on Market Until Sale	32	27	- 15.6%	39	31	- 20.5%
Inventory of Homes for Sale	126	64	- 49.2%	--	--	--
Months Supply of Inventory	1.9	0.9	- 52.6%	--	--	--

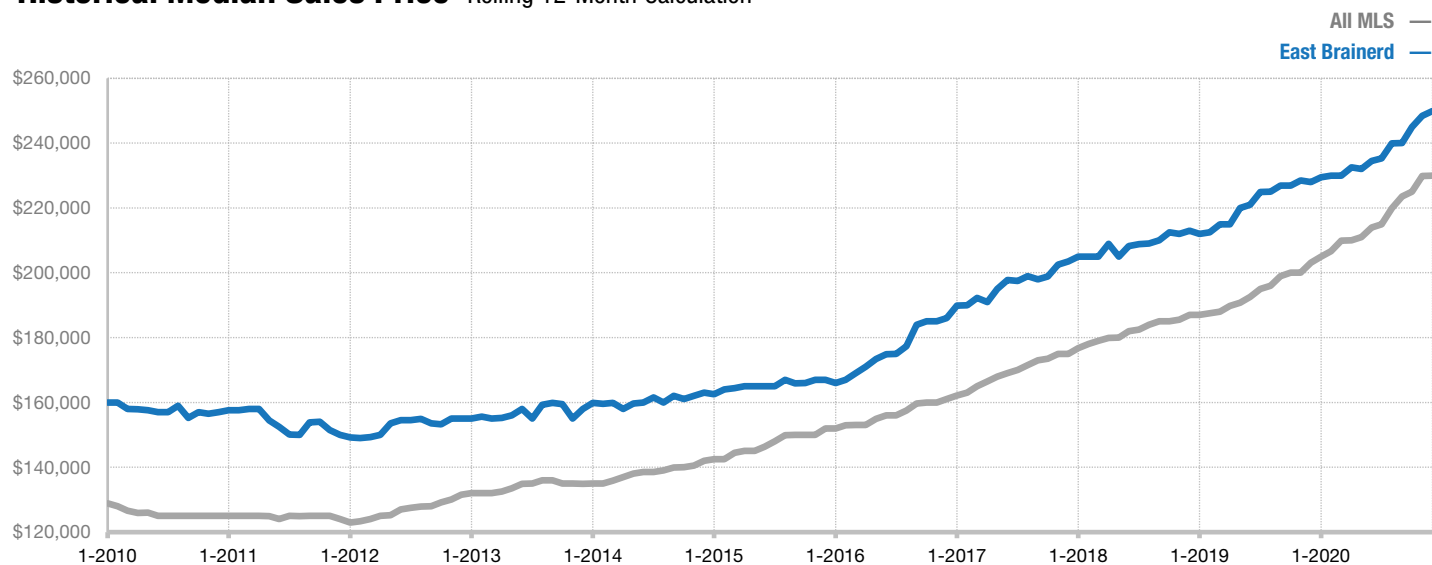
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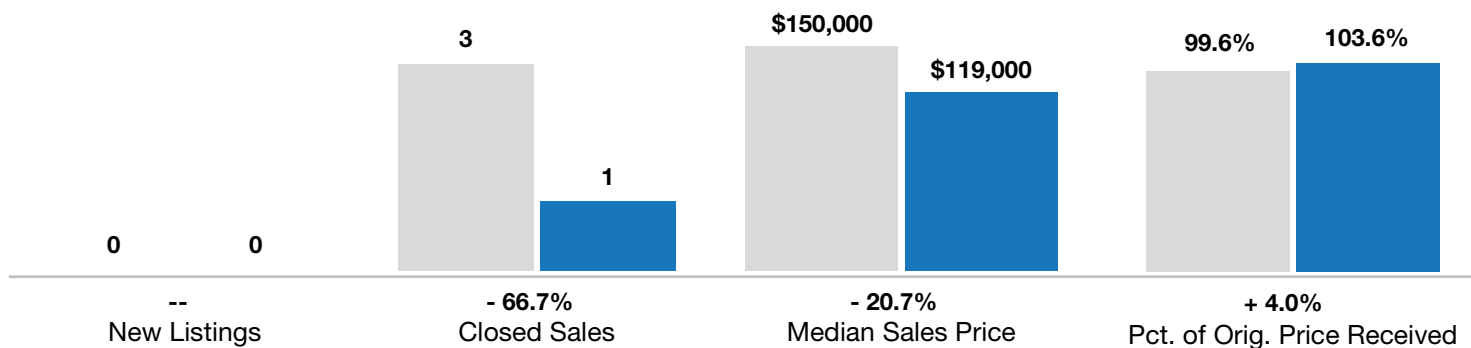
East Ridge

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	0	0	--	16	7	- 56.3%
Closed Sales	3	1	- 66.7%	21	5	- 76.2%
Median Sales Price	\$150,000	\$119,000	- 20.7%	\$165,000	\$132,000	- 20.0%
Pct. of Orig. Price Received	99.6%	103.6%	+ 4.0%	97.9%	101.3%	+ 3.5%
Days on Market Until Sale	19	2	- 89.5%	38	4	- 89.5%
Inventory of Homes for Sale	2	1	- 50.0%	--	--	--
Months Supply of Inventory	1.3	0.6	- 53.8%	--	--	--

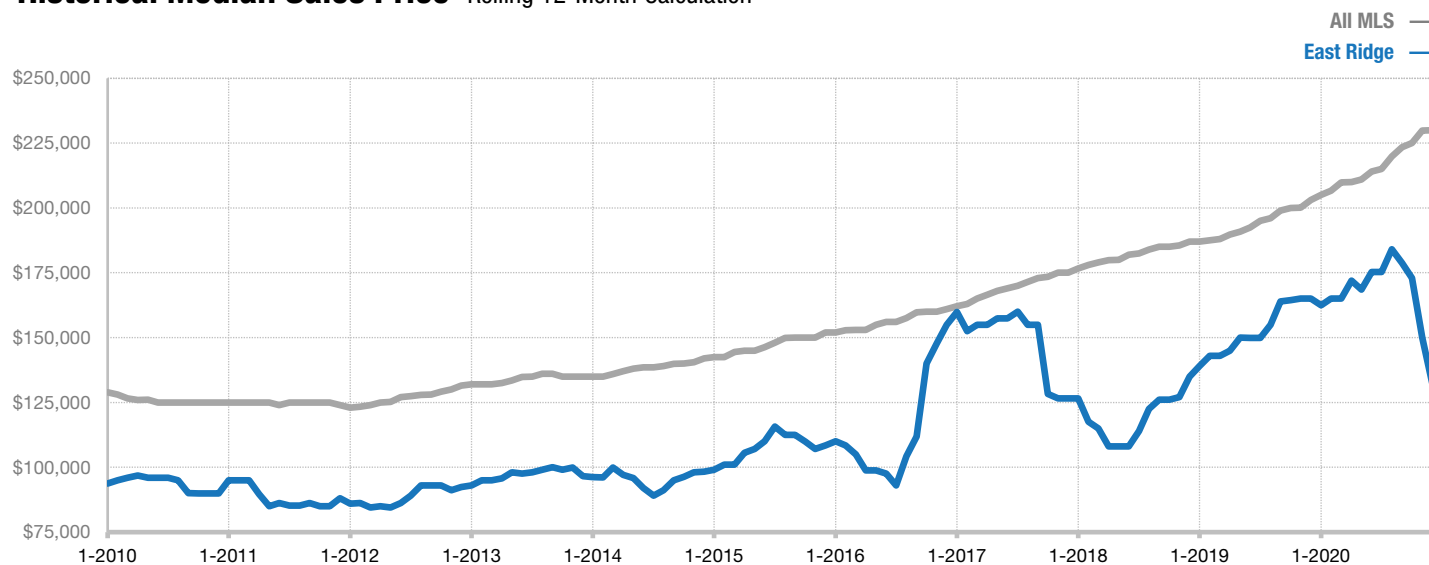
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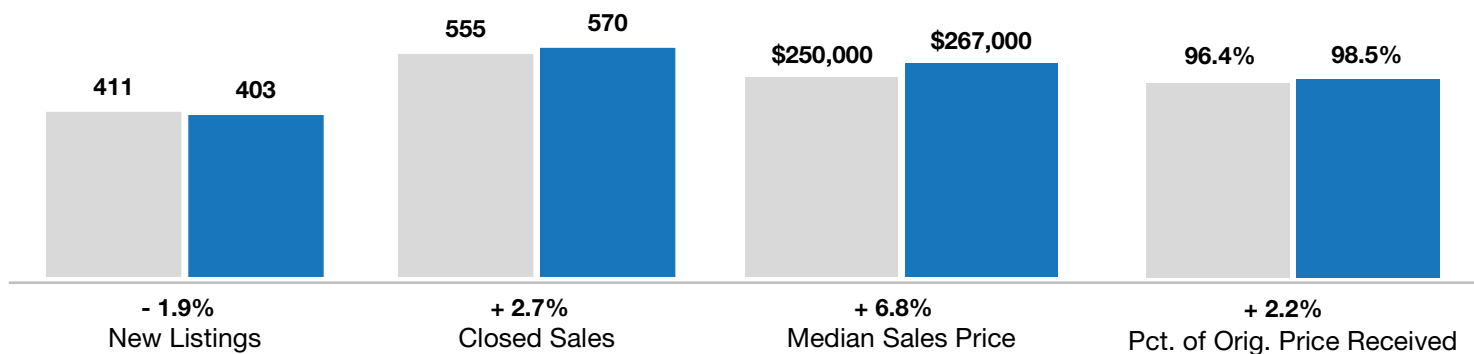
Hamilton County

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	411	403	- 1.9%	8,241	7,623	- 7.5%
Closed Sales	555	570	+ 2.7%	6,492	6,722	+ 3.5%
Median Sales Price	\$250,000	\$267,000	+ 6.8%	\$229,900	\$259,900	+ 13.0%
Pct. of Orig. Price Received	96.4%	98.5%	+ 2.2%	96.3%	97.9%	+ 1.7%
Days on Market Until Sale	48	31	- 35.4%	47	42	- 10.6%
Inventory of Homes for Sale	1,353	618	- 54.3%	--	--	--
Months Supply of Inventory	2.4	0.9	- 62.5%	--	--	--

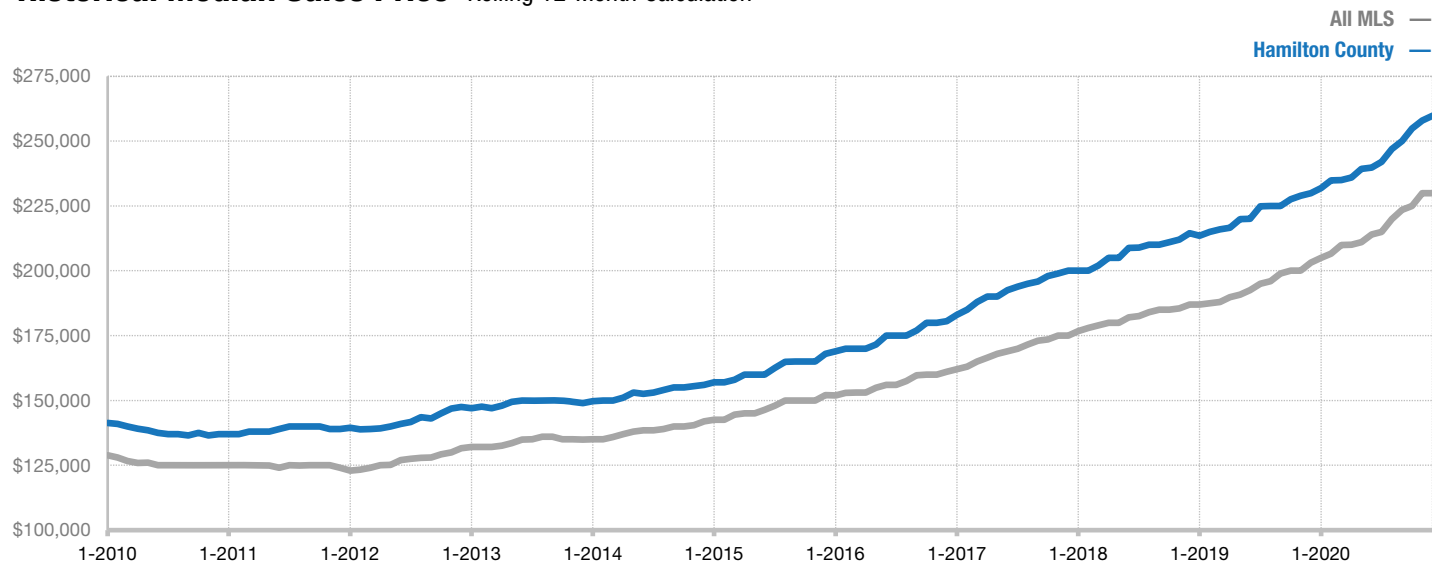
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Harrison / Georgetown

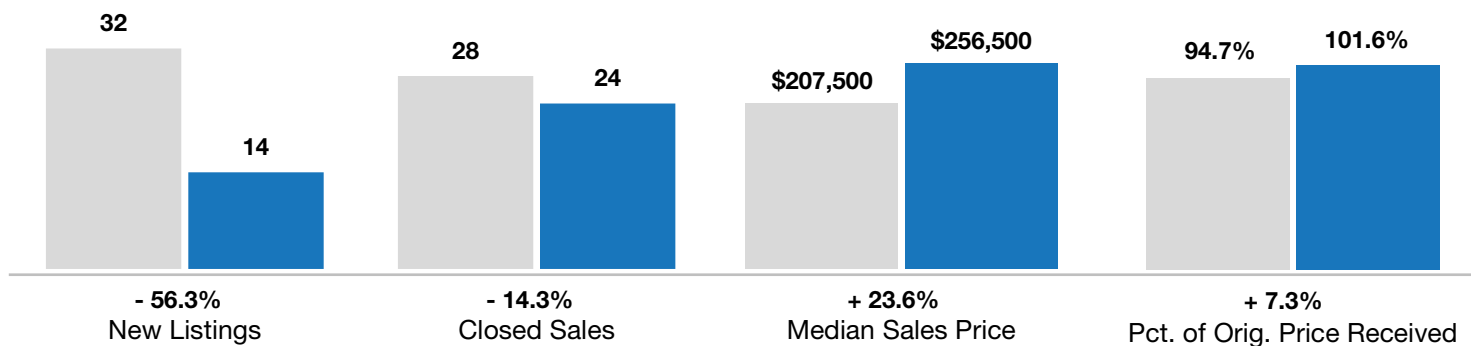
ZIP Codes: 37341 and 37308

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	32	14	- 56.3%	399	311	- 22.1%
Closed Sales	28	24	- 14.3%	267	309	+ 15.7%
Median Sales Price	\$207,500	\$256,500	+ 23.6%	\$197,000	\$230,660	+ 17.1%
Pct. of Orig. Price Received	94.7%	101.6%	+ 7.3%	96.5%	98.2%	+ 1.8%
Days on Market Until Sale	57	25	- 56.1%	48	53	+ 10.4%
Inventory of Homes for Sale	80	19	- 76.3%	--	--	--
Months Supply of Inventory	3.3	0.7	- 78.8%	--	--	--

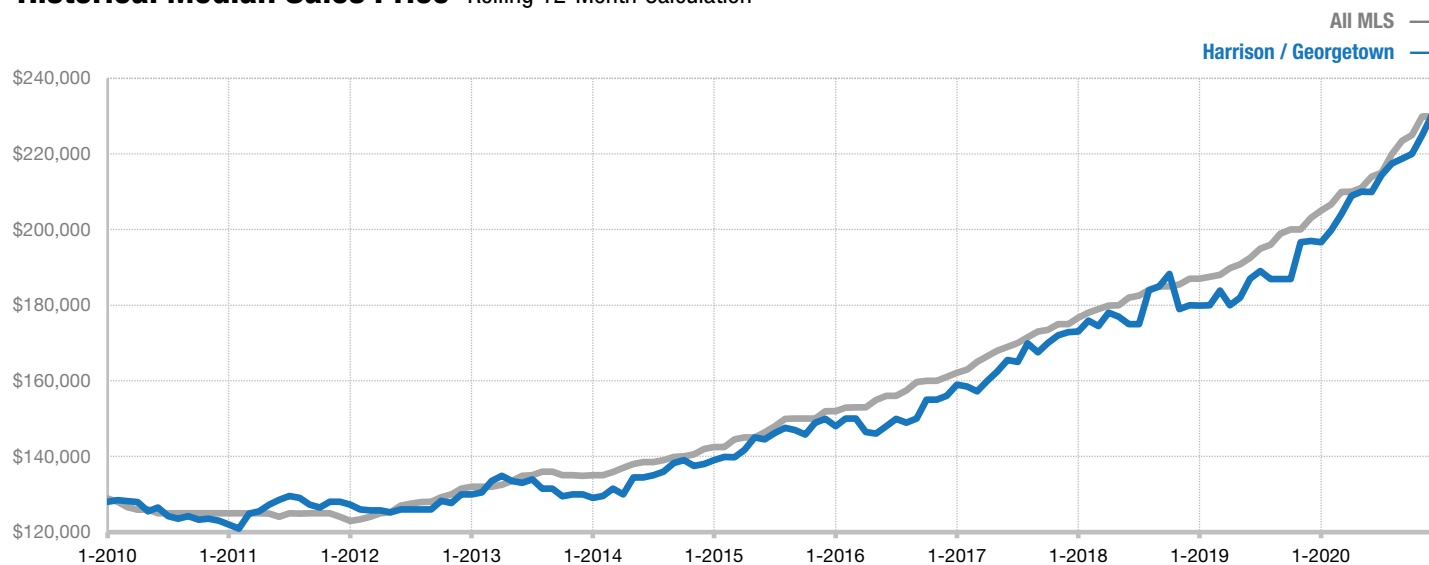
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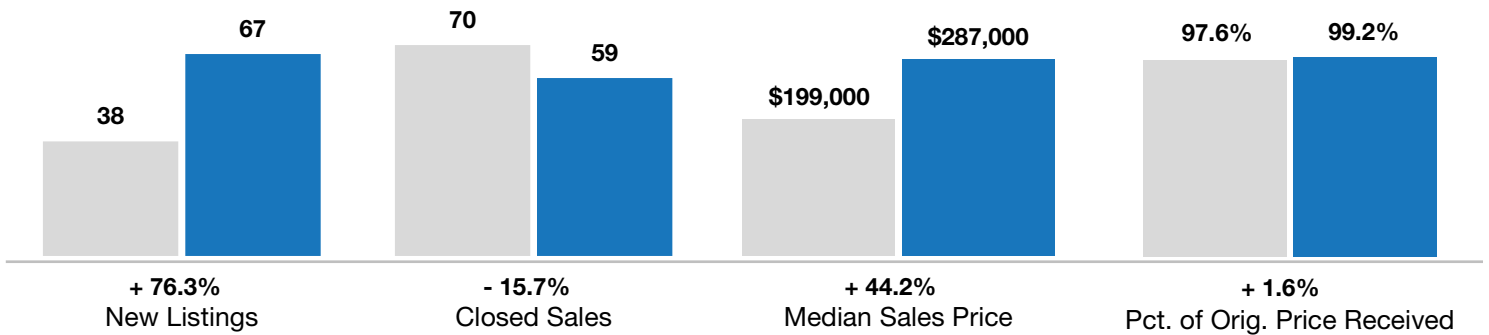
Hixson

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	38	67	+ 76.3%	885	938	+ 6.0%
Closed Sales	70	59	- 15.7%	785	832	+ 6.0%
Median Sales Price	\$199,000	\$287,000	+ 44.2%	\$220,000	\$251,500	+ 14.3%
Pct. of Orig. Price Received	97.6%	99.2%	+ 1.6%	97.5%	98.8%	+ 1.3%
Days on Market Until Sale	37	17	- 54.1%	39	34	- 12.8%
Inventory of Homes for Sale	102	52	- 49.0%	--	--	--
Months Supply of Inventory	1.6	0.6	- 62.5%	--	--	--

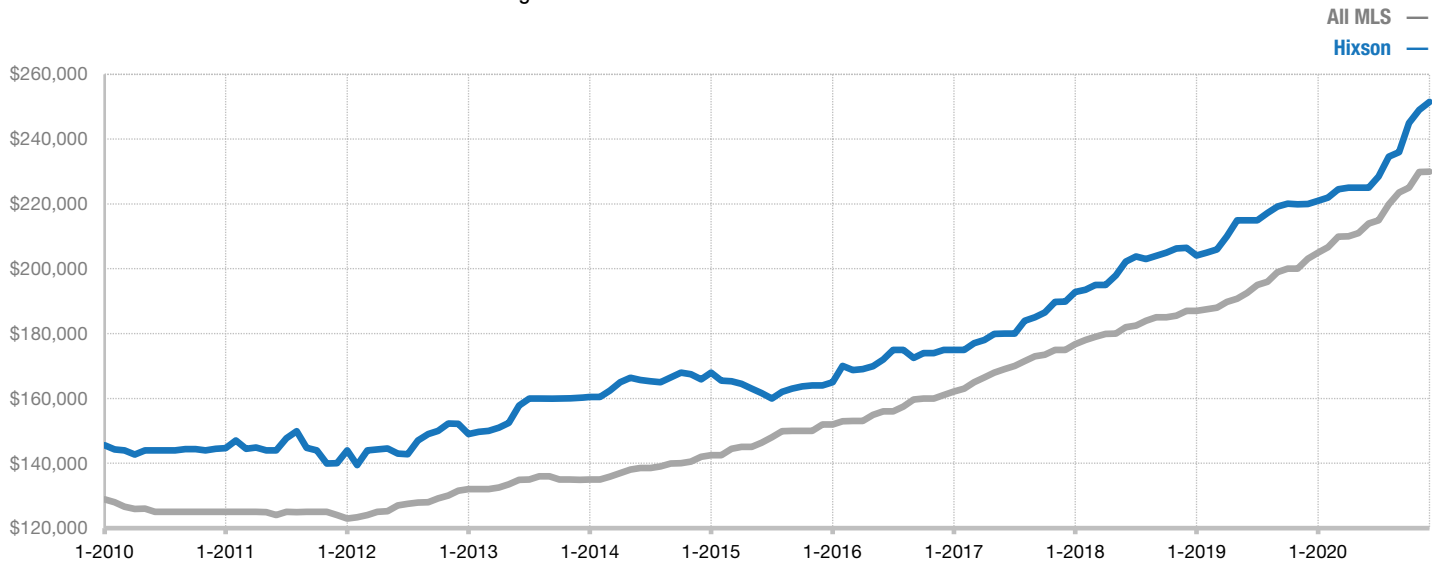
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Lookout Mountain

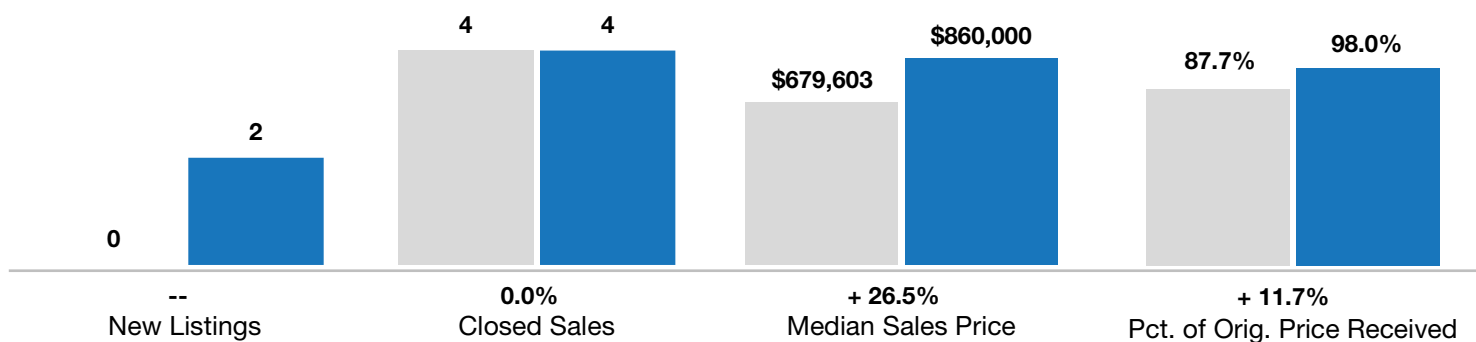
Hamilton County Only

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	0	2	--	66	44	- 33.3%
Closed Sales	4	4	0.0%	53	42	- 20.8%
Median Sales Price	\$679,603	\$860,000	+ 26.5%	\$510,000	\$599,000	+ 17.5%
Pct. of Orig. Price Received	87.7%	98.0%	+ 11.7%	93.8%	96.5%	+ 2.9%
Days on Market Until Sale	164	13	- 92.1%	51	55	+ 7.8%
Inventory of Homes for Sale	15	4	- 73.3%	--	--	--
Months Supply of Inventory	2.6	1.0	- 61.5%	--	--	--

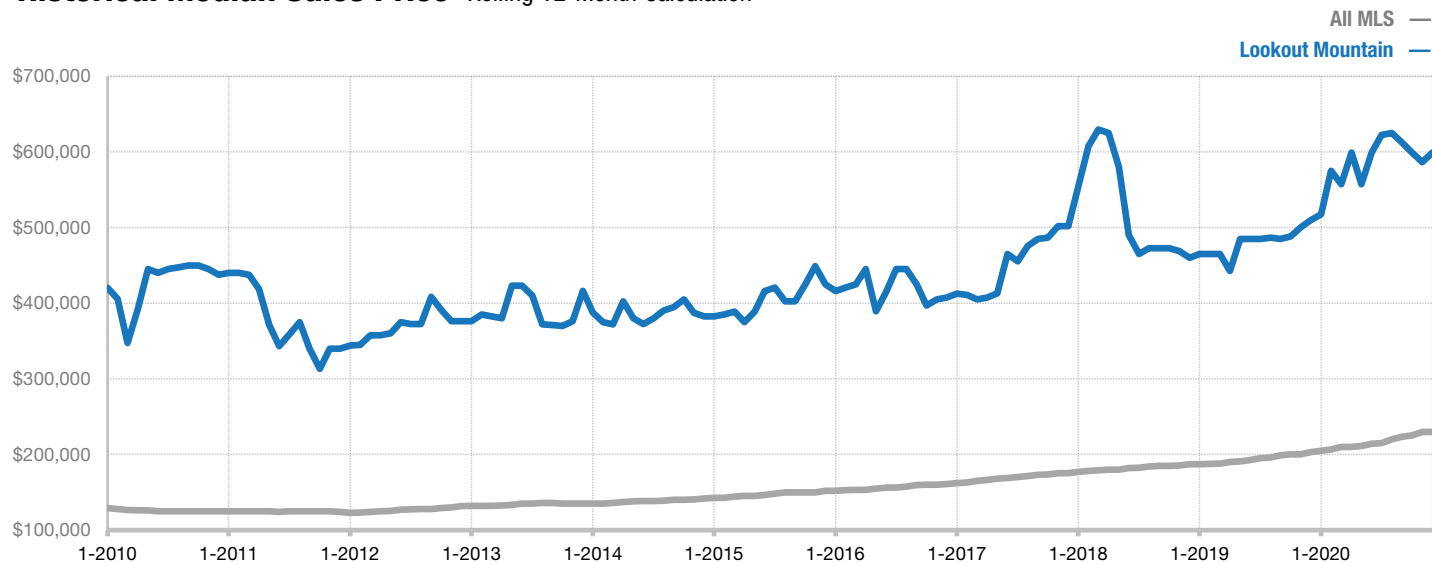
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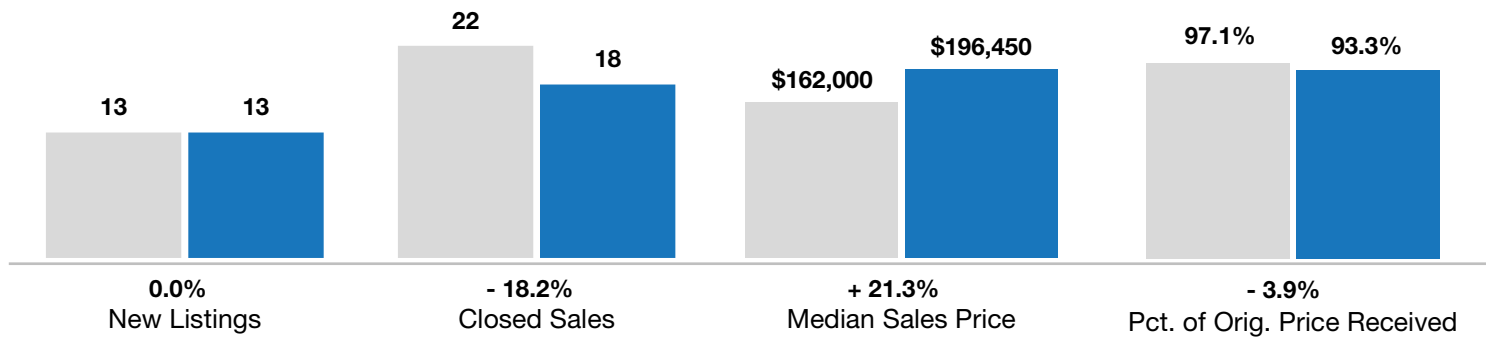
Marion County

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	13	13	0.0%	286	235	- 17.8%
Closed Sales	22	18	- 18.2%	199	217	+ 9.0%
Median Sales Price	\$162,000	\$196,450	+ 21.3%	\$149,500	\$172,000	+ 15.1%
Pct. of Orig. Price Received	97.1%	93.3%	- 3.9%	93.5%	94.9%	+ 1.5%
Days on Market Until Sale	53	64	+ 20.8%	69	75	+ 8.7%
Inventory of Homes for Sale	86	32	- 62.8%	--	--	--
Months Supply of Inventory	5.0	1.8	- 64.0%	--	--	--

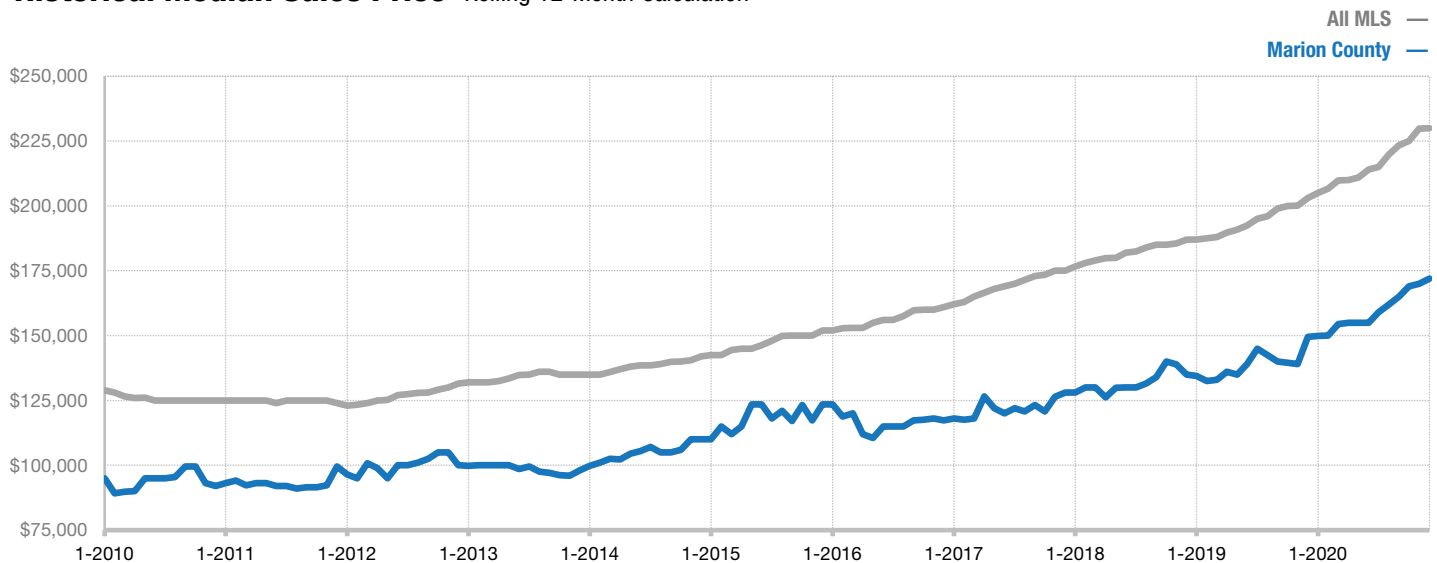
Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

December

■ 2019 ■ 2020



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2020

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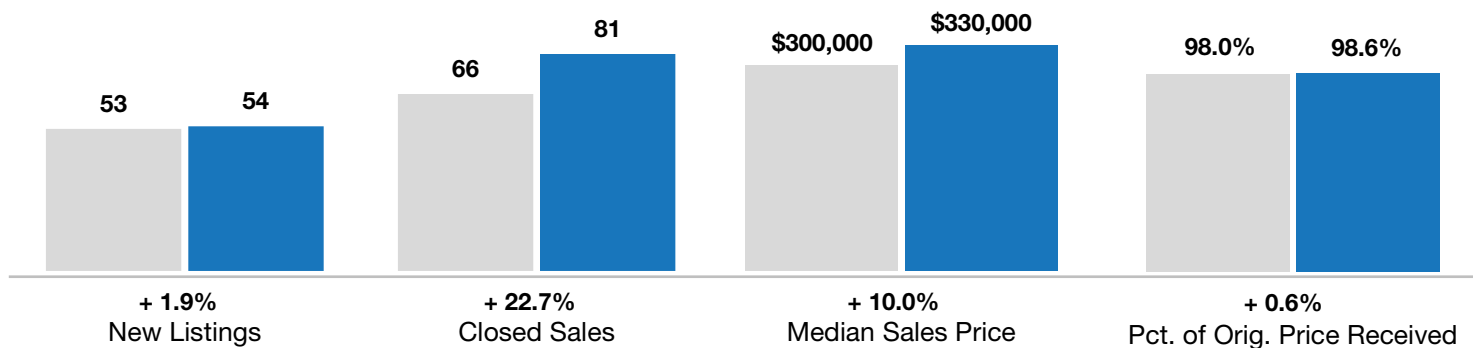
Ooltewah

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	53	54	+ 1.9%	1,123	1,008	- 10.2%
Closed Sales	66	81	+ 22.7%	902	944	+ 4.7%
Median Sales Price	\$300,000	\$330,000	+ 10.0%	\$300,000	\$325,000	+ 8.3%
Pct. of Orig. Price Received	98.0%	98.6%	+ 0.6%	97.7%	98.3%	+ 0.6%
Days on Market Until Sale	53	45	- 15.1%	57	55	- 3.5%
Inventory of Homes for Sale	213	90	- 57.7%	--	--	--
Months Supply of Inventory	2.8	1.1	- 60.7%	--	--	--

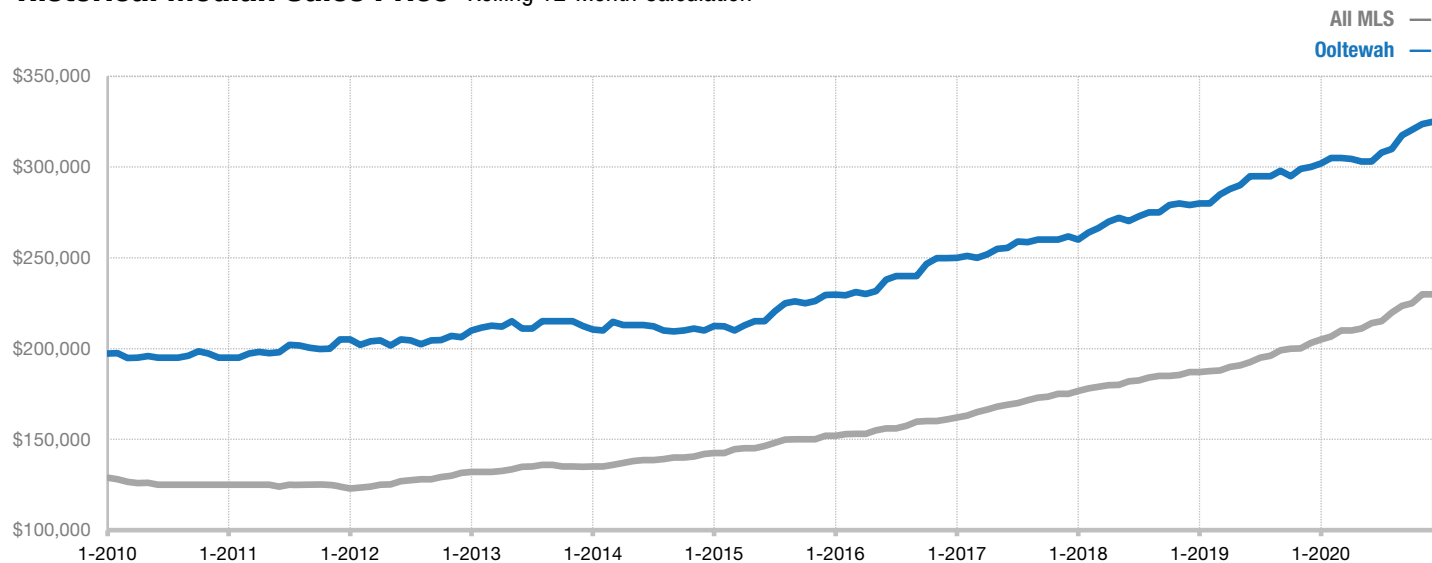
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December

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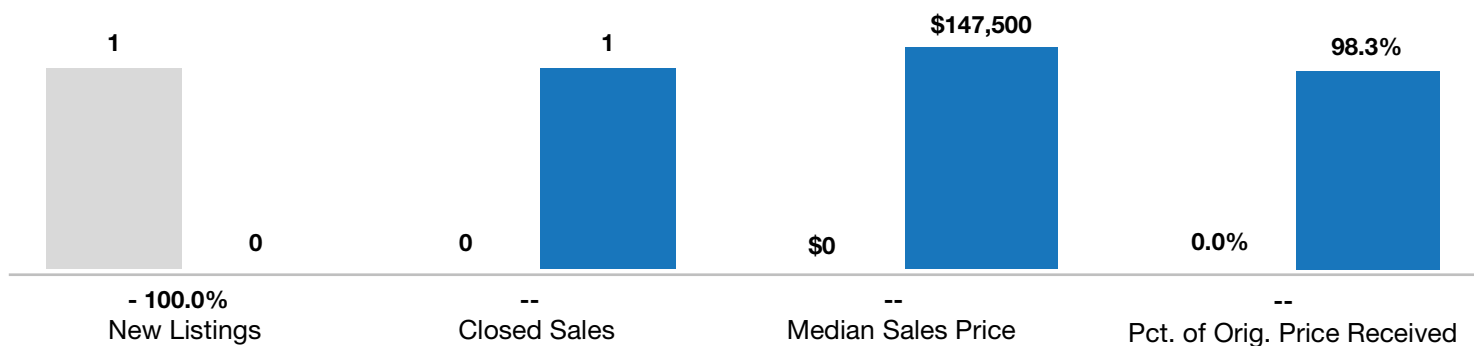
Red Bank

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	1	0	- 100.0%	8	7	- 12.5%
Closed Sales	0	1	--	3	12	+ 300.0%
Median Sales Price	\$0	\$147,500	--	\$230,000	\$217,200	- 5.6%
Pct. of Orig. Price Received	0.0%	98.3%	--	90.4%	97.0%	+ 7.3%
Days on Market Until Sale	0	16	--	28	91	+ 225.0%
Inventory of Homes for Sale	7	0	- 100.0%	--	--	--
Months Supply of Inventory	7.0	0	- 100.0%	--	--	--

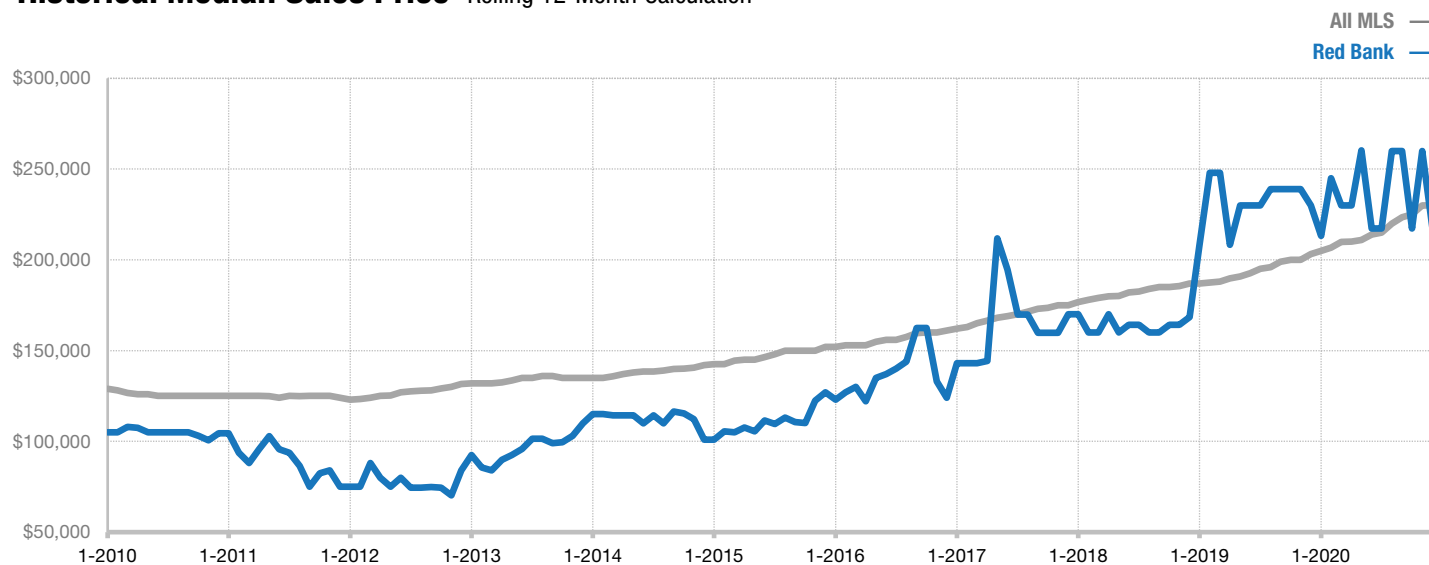
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December

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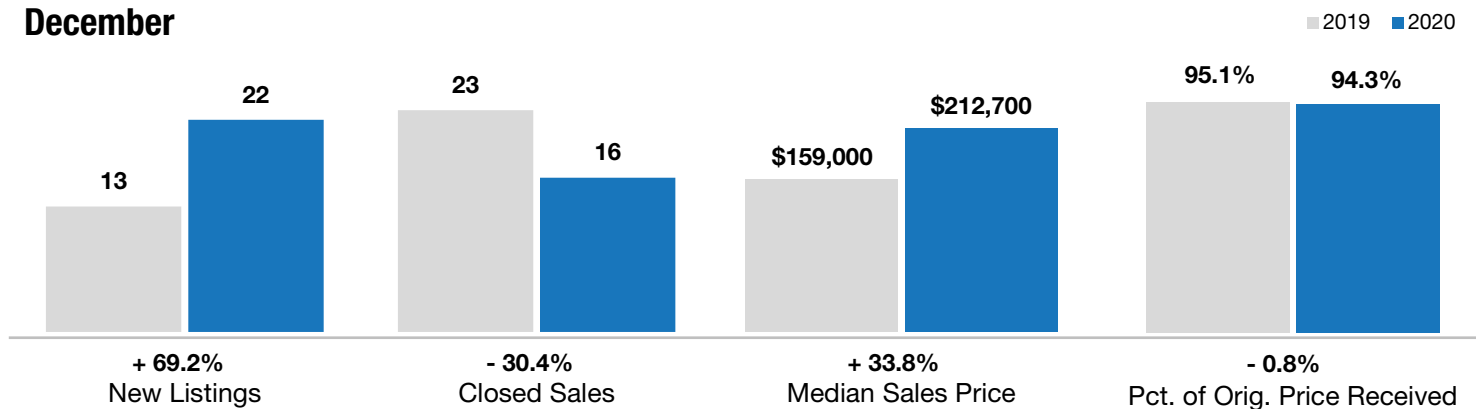
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Rhea County

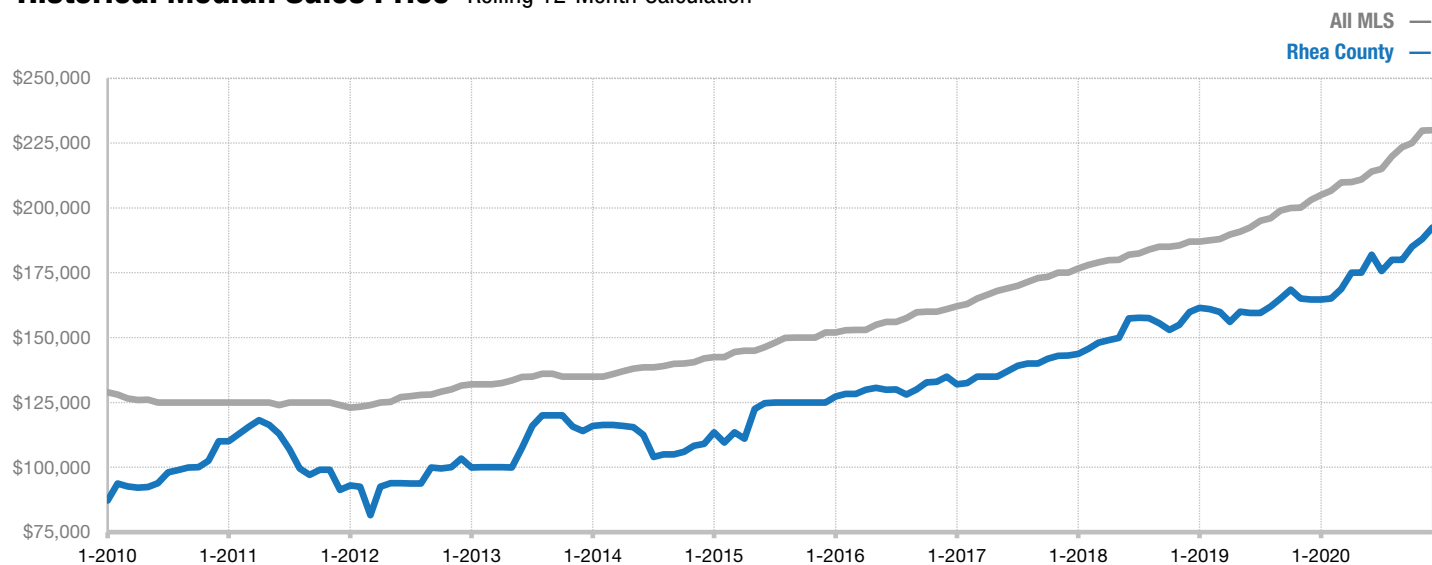
Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	13	22	+ 69.2%	335	285	- 14.9%
Closed Sales	23	16	- 30.4%	245	251	+ 2.4%
Median Sales Price	\$159,000	\$212,700	+ 33.8%	\$164,700	\$192,500	+ 16.9%
Pct. of Orig. Price Received	95.1%	94.3%	- 0.8%	94.1%	95.3%	+ 1.3%
Days on Market Until Sale	63	45	- 28.6%	70	65	- 7.1%
Inventory of Homes for Sale	74	42	- 43.2%	--	--	--
Months Supply of Inventory	3.6	1.9	- 47.2%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

December



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2020

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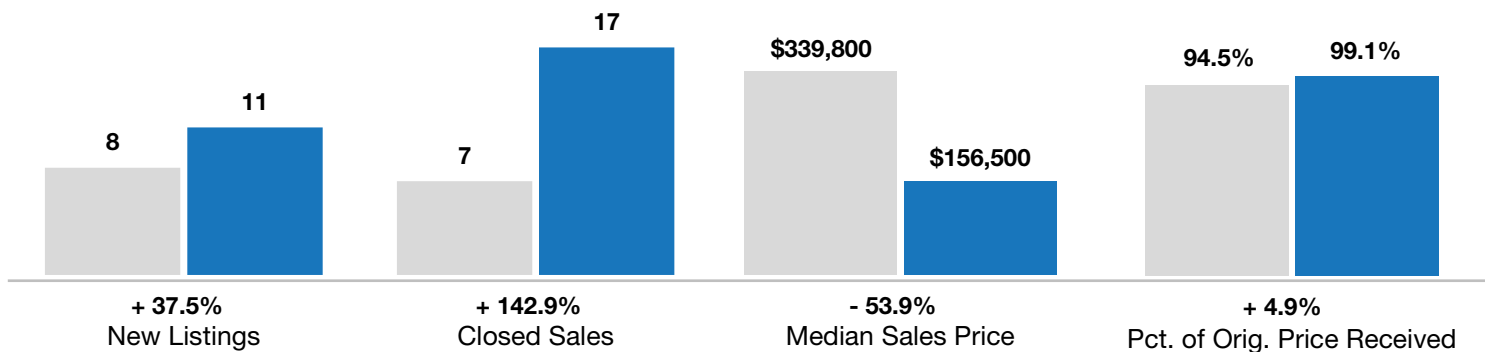
Sequatchie County

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	8	11	+ 37.5%	212	209	- 1.4%
Closed Sales	7	17	+ 142.9%	131	186	+ 42.0%
Median Sales Price	\$339,800	\$156,500	- 53.9%	\$161,000	\$219,000	+ 36.0%
Pct. of Orig. Price Received	94.5%	99.1%	+ 4.9%	95.2%	96.2%	+ 1.1%
Days on Market Until Sale	83	33	- 60.2%	56	60	+ 7.1%
Inventory of Homes for Sale	54	30	- 44.4%	--	--	--
Months Supply of Inventory	4.8	1.8	- 62.5%	--	--	--

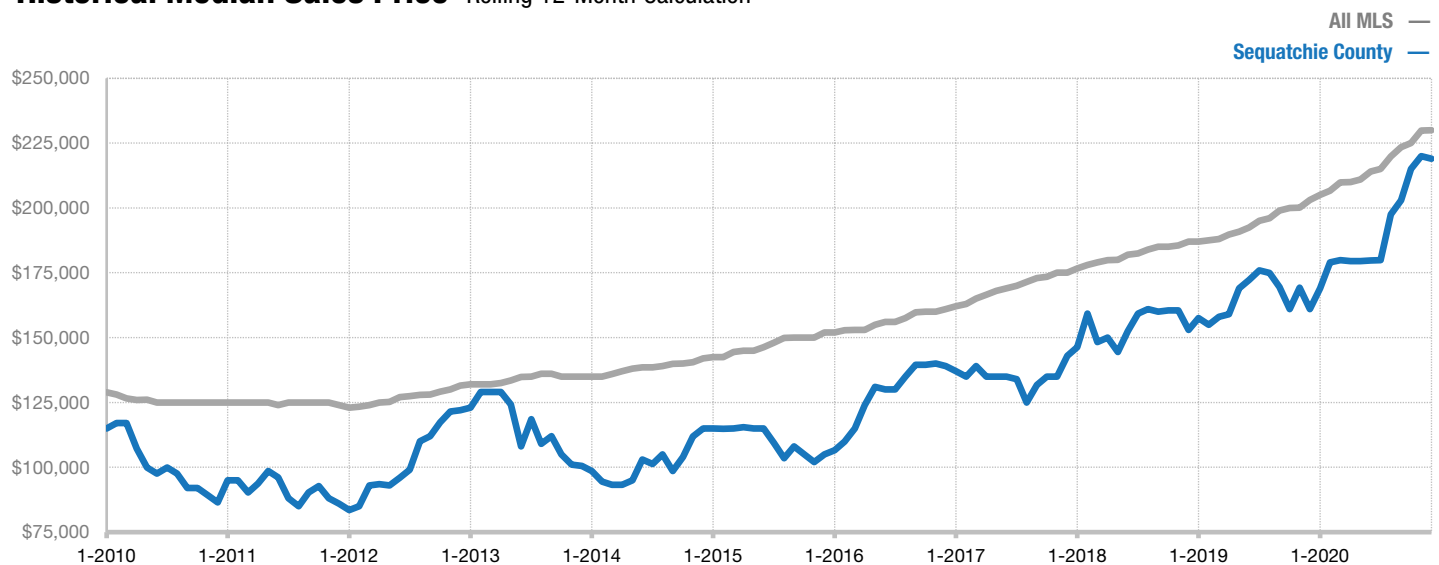
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December

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Local Market Update – December 2020

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Signal Mountain

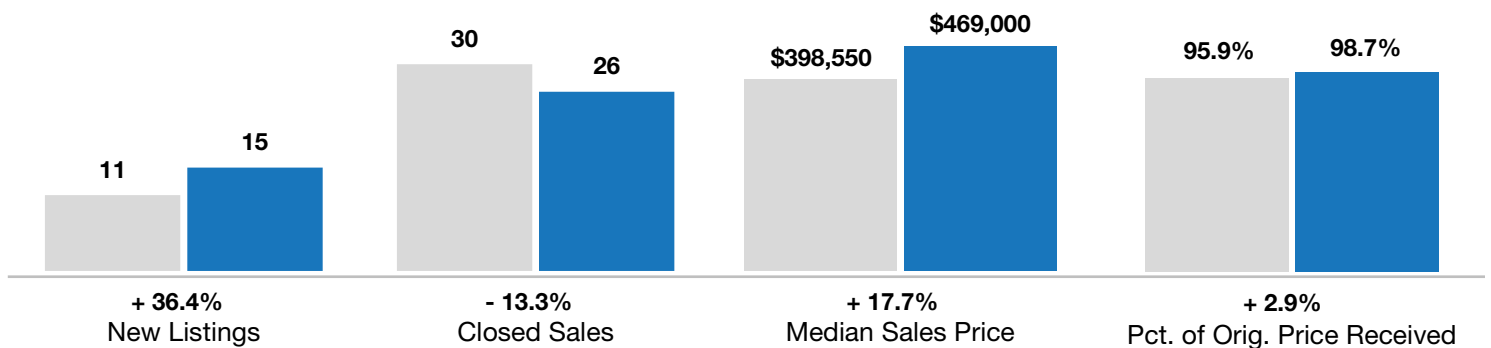
Hamilton County Only

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	11	15	+ 36.4%	399	330	- 17.3%
Closed Sales	30	26	- 13.3%	294	321	+ 9.2%
Median Sales Price	\$398,550	\$469,000	+ 17.7%	\$390,000	\$415,000	+ 6.4%
Pct. of Orig. Price Received	95.9%	98.7%	+ 2.9%	96.0%	97.4%	+ 1.5%
Days on Market Until Sale	54	40	- 25.9%	57	52	- 8.8%
Inventory of Homes for Sale	80	15	- 81.3%	--	--	--
Months Supply of Inventory	3.2	0.5	- 84.4%	--	--	--

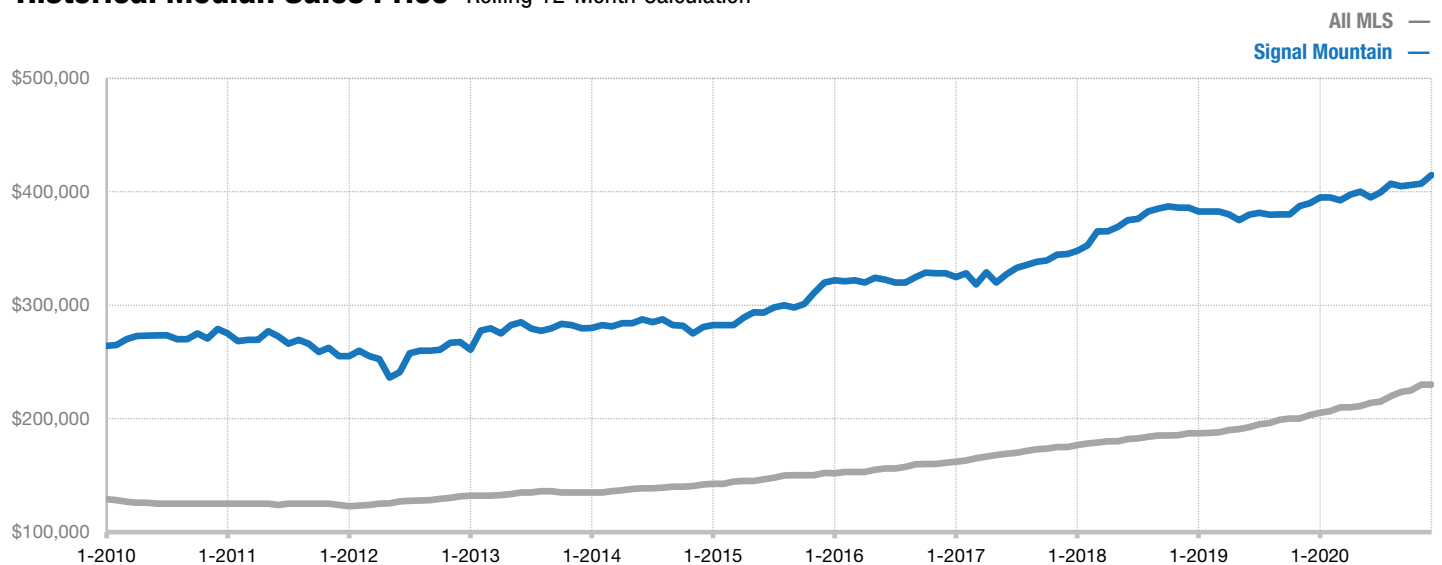
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December

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2020

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St. Elmo / High Park / Avondale

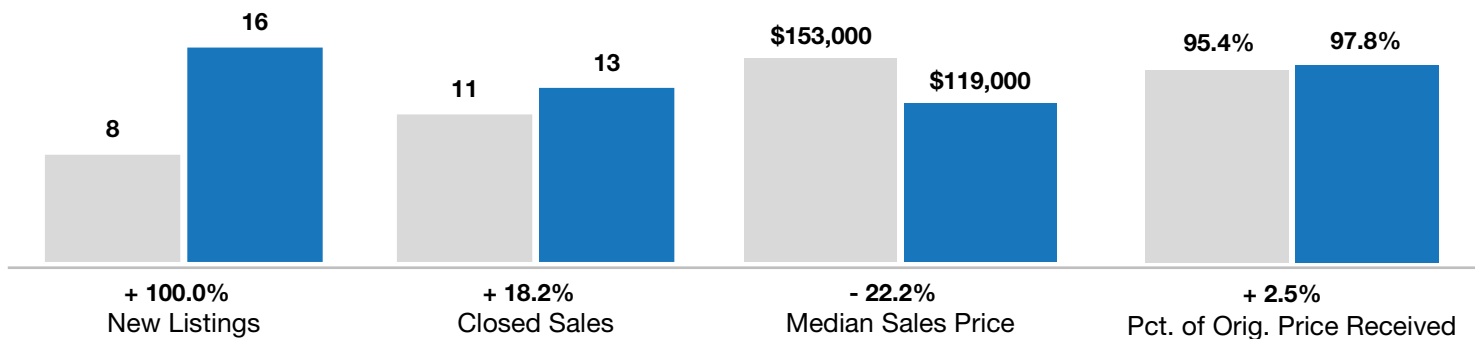
ZIP Codes: 37407, 37409 and 37410

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	8	16	+ 100.0%	247	181	- 26.7%
Closed Sales	11	13	+ 18.2%	181	140	- 22.7%
Median Sales Price	\$153,000	\$119,000	- 22.2%	\$119,500	\$208,250	+ 74.3%
Pct. of Orig. Price Received	95.4%	97.8%	+ 2.5%	92.7%	95.2%	+ 2.7%
Days on Market Until Sale	12	6	- 50.0%	41	28	- 31.7%
Inventory of Homes for Sale	32	19	- 40.6%	--	--	--
Months Supply of Inventory	2.1	1.6	- 23.8%	--	--	--

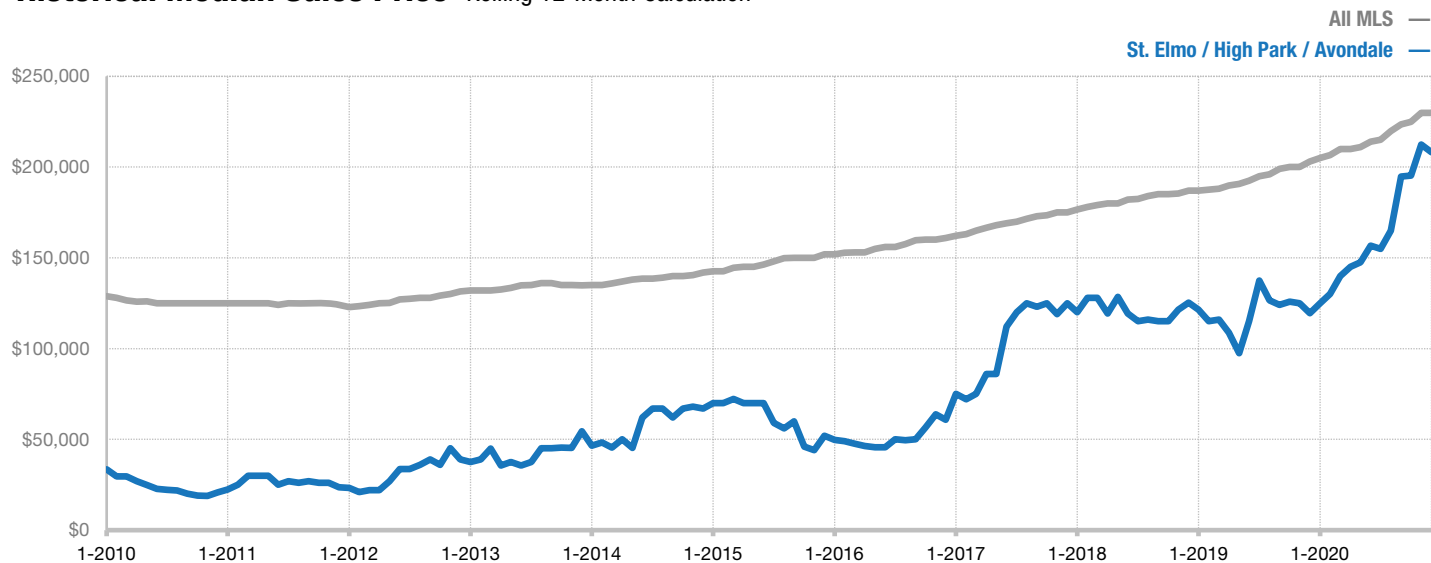
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December

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – December 2020

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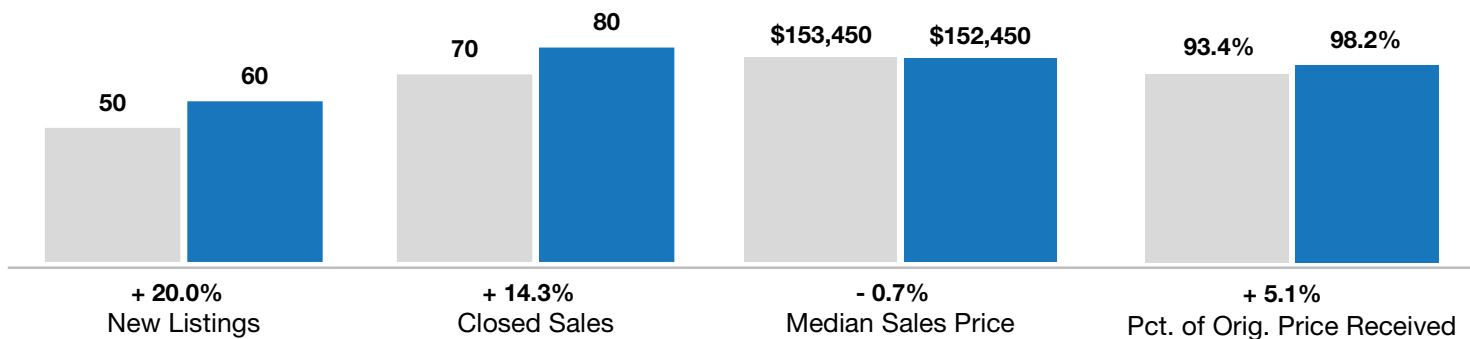
Walker County

Key Metrics	December			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	50	60	+ 20.0%	1,073	1,015	- 5.4%
Closed Sales	70	80	+ 14.3%	837	897	+ 7.2%
Median Sales Price	\$153,450	\$152,450	- 0.7%	\$148,500	\$159,000	+ 7.1%
Pct. of Orig. Price Received	93.4%	98.2%	+ 5.1%	94.8%	96.0%	+ 1.3%
Days on Market Until Sale	56	29	- 48.2%	50	41	- 18.0%
Inventory of Homes for Sale	205	93	- 54.6%	--	--	--
Months Supply of Inventory	2.9	1.2	- 58.6%	--	--	--

Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

December

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Historical Median Sales Price Rolling 12-Month Calculation

