

Local Market Update – July 2020

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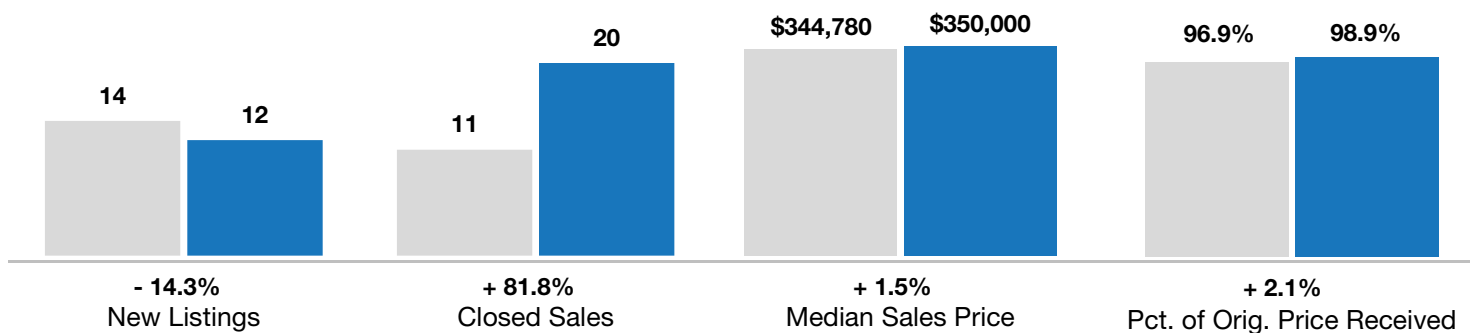
Apison

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	14	12	- 14.3%	89	94	+ 5.6%
Closed Sales	11	20	+ 81.8%	64	76	+ 18.8%
Median Sales Price	\$344,780	\$350,000	+ 1.5%	\$327,500	\$340,000	+ 3.8%
Pct. of Orig. Price Received	96.9%	98.9%	+ 2.1%	97.3%	97.5%	+ 0.2%
Days on Market Until Sale	77	86	+ 11.7%	90	97	+ 7.8%
Inventory of Homes for Sale	45	29	- 35.6%	--	--	--
Months Supply of Inventory	5.5	3.0	- 45.5%	--	--	--

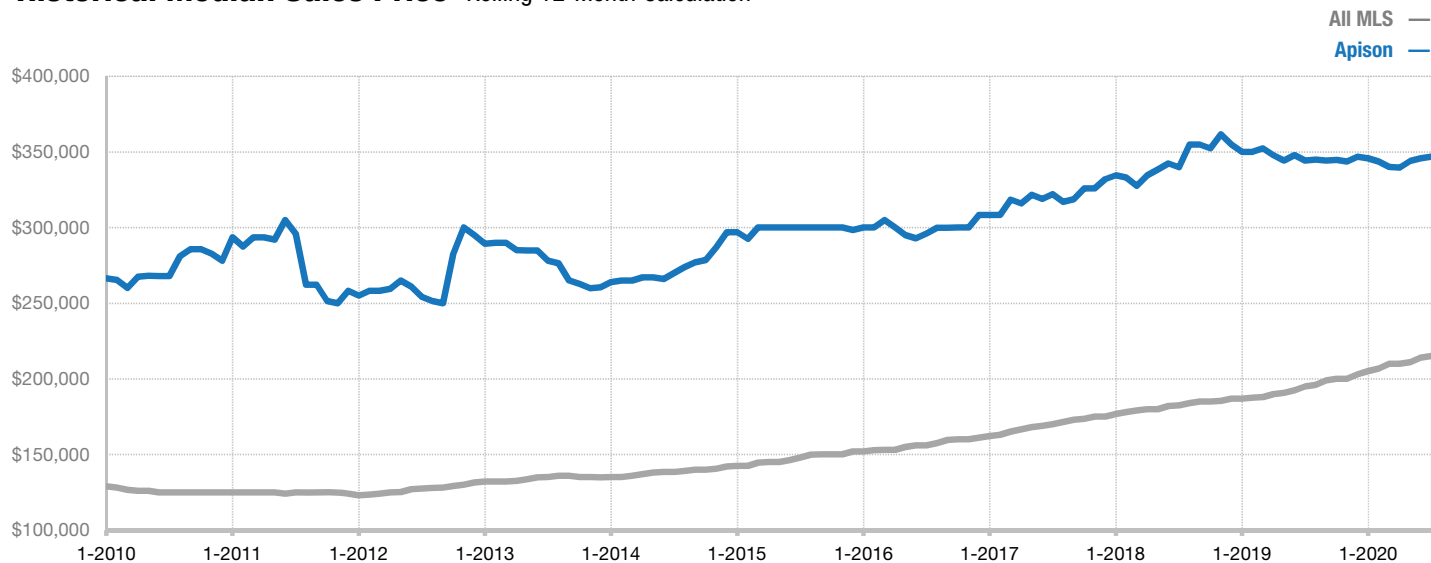
Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

July

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Historical Median Sales Price Rolling 12-Month Calculation



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Bakewell / Lakesite / Sale Creek / Soddy

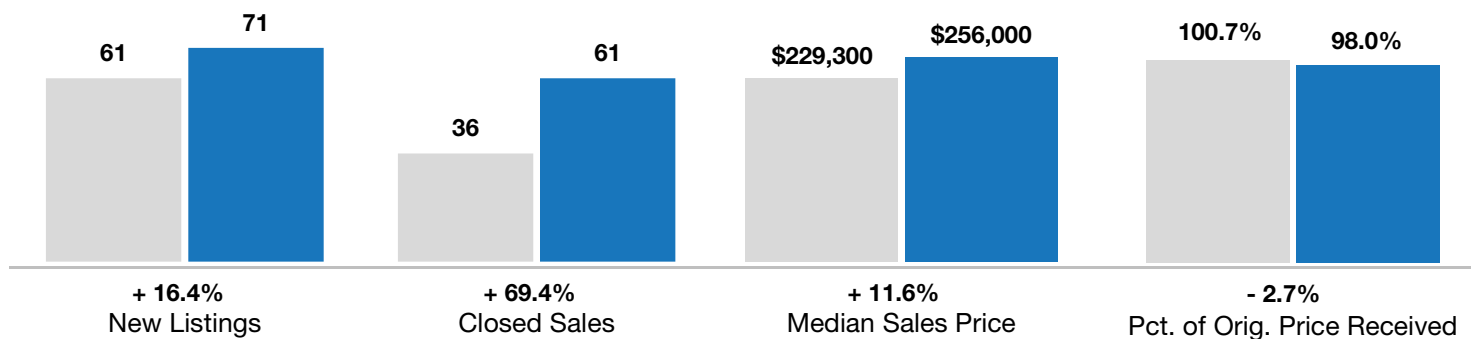
ZIP Codes: 37379 and 37384

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	61	71	+ 16.4%	392	373	- 4.8%
Closed Sales	36	61	+ 69.4%	277	284	+ 2.5%
Median Sales Price	\$229,300	\$256,000	+ 11.6%	\$220,700	\$249,900	+ 13.2%
Pct. of Orig. Price Received	100.7%	98.0%	- 2.7%	96.9%	97.7%	+ 0.8%
Days on Market Until Sale	31	31	0.0%	52	41	- 21.2%
Inventory of Homes for Sale	127	61	- 52.0%	--	--	--
Months Supply of Inventory	3.1	1.4	- 54.8%	--	--	--

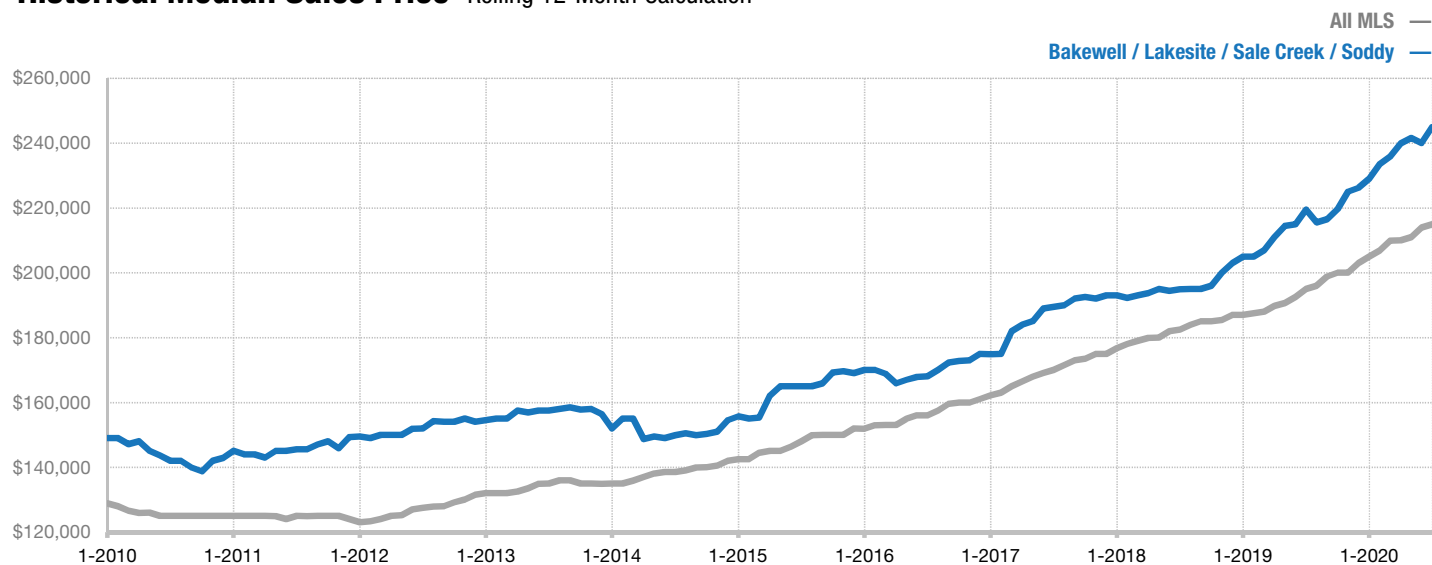
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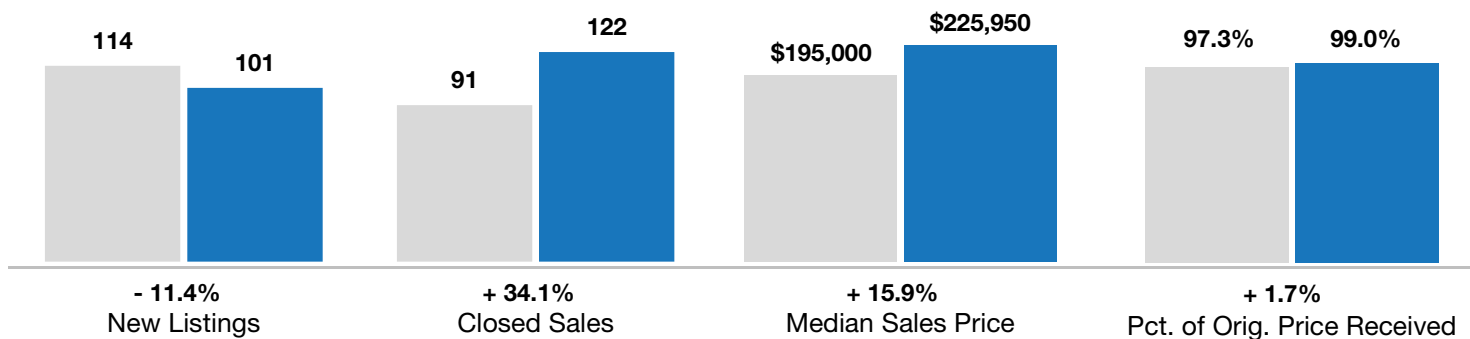
Bradley County

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	114	101	- 11.4%	763	743	- 2.6%
Closed Sales	91	122	+ 34.1%	530	609	+ 14.9%
Median Sales Price	\$195,000	\$225,950	+ 15.9%	\$203,950	\$212,900	+ 4.4%
Pct. of Orig. Price Received	97.3%	99.0%	+ 1.7%	96.6%	97.0%	+ 0.4%
Days on Market Until Sale	31	40	+ 29.0%	42	44	+ 4.8%
Inventory of Homes for Sale	225	103	- 54.2%	--	--	--
Months Supply of Inventory	3.0	1.2	- 60.0%	--	--	--

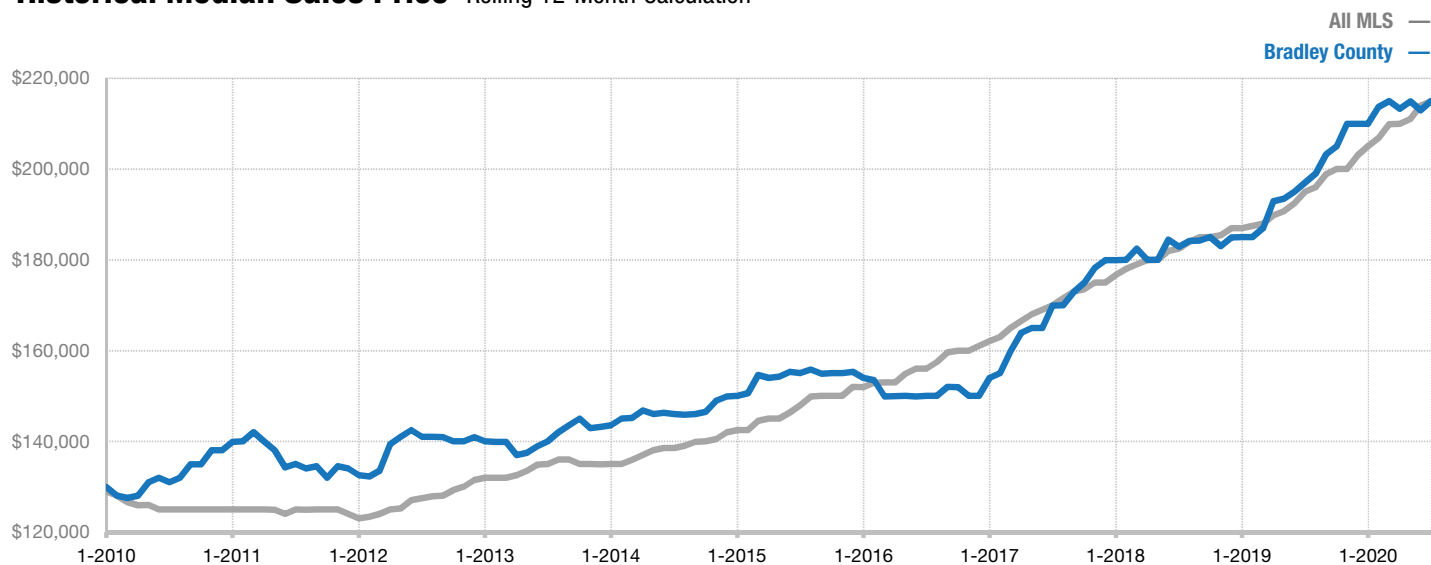
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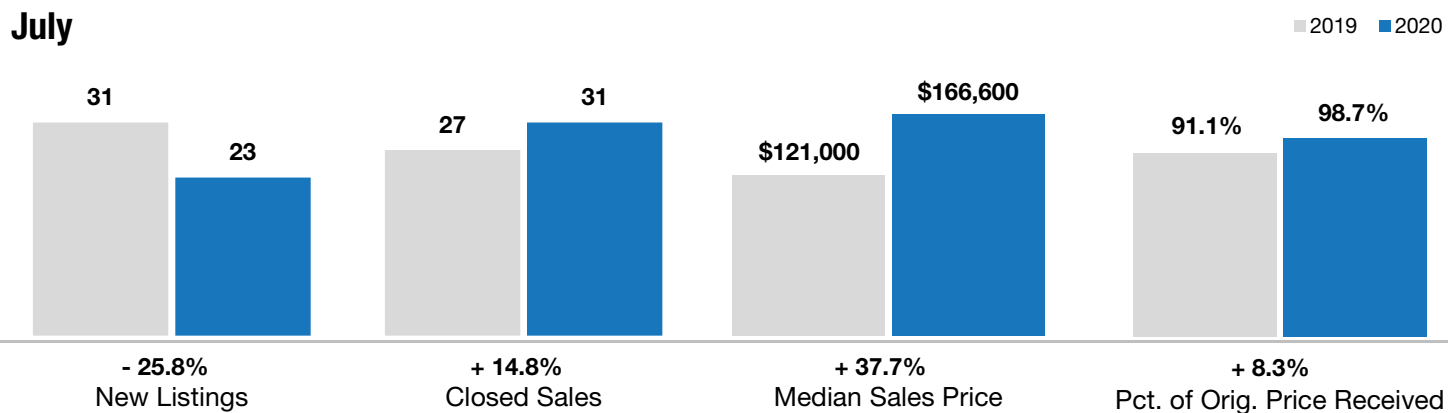
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Brainerd

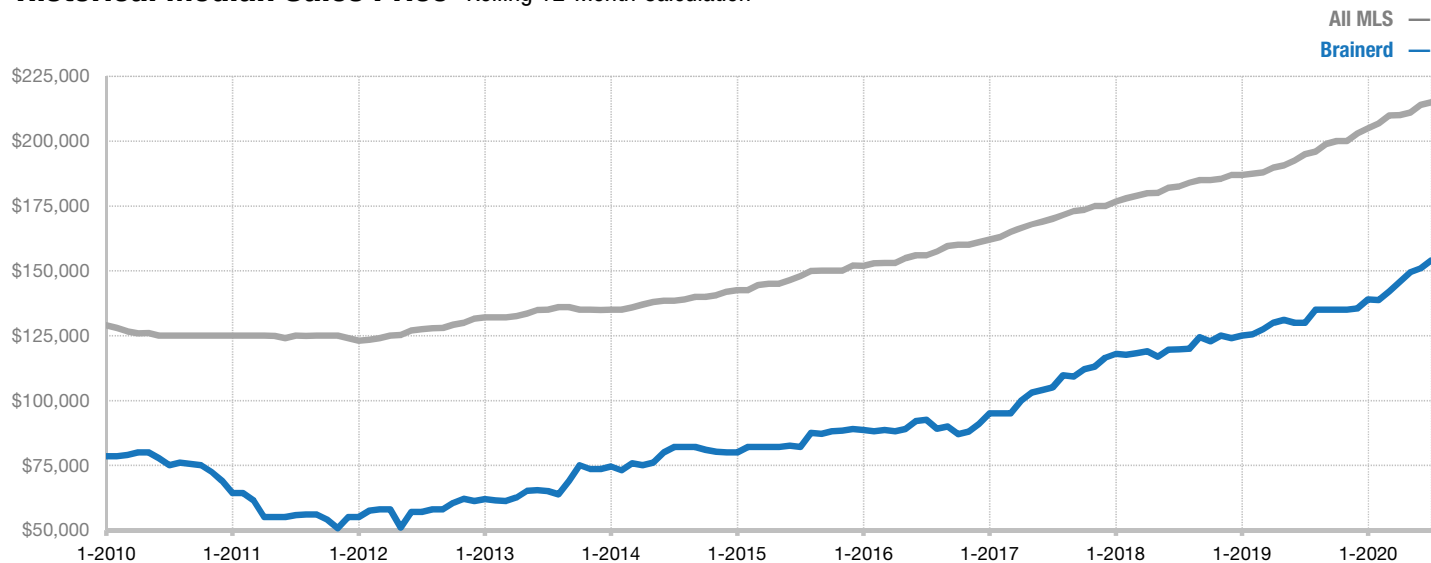
Includes the Ridgeside Community

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	31	23	- 25.8%	221	193	- 12.7%
Closed Sales	27	31	+ 14.8%	169	166	- 1.8%
Median Sales Price	\$121,000	\$166,600	+ 37.7%	\$133,000	\$165,800	+ 24.7%
Pct. of Orig. Price Received	91.1%	98.7%	+ 8.3%	94.6%	97.1%	+ 2.6%
Days on Market Until Sale	29	17	- 41.4%	41	32	- 22.0%
Inventory of Homes for Sale	57	27	- 52.6%	--	--	--
Months Supply of Inventory	2.3	1.2	- 47.8%	--	--	--

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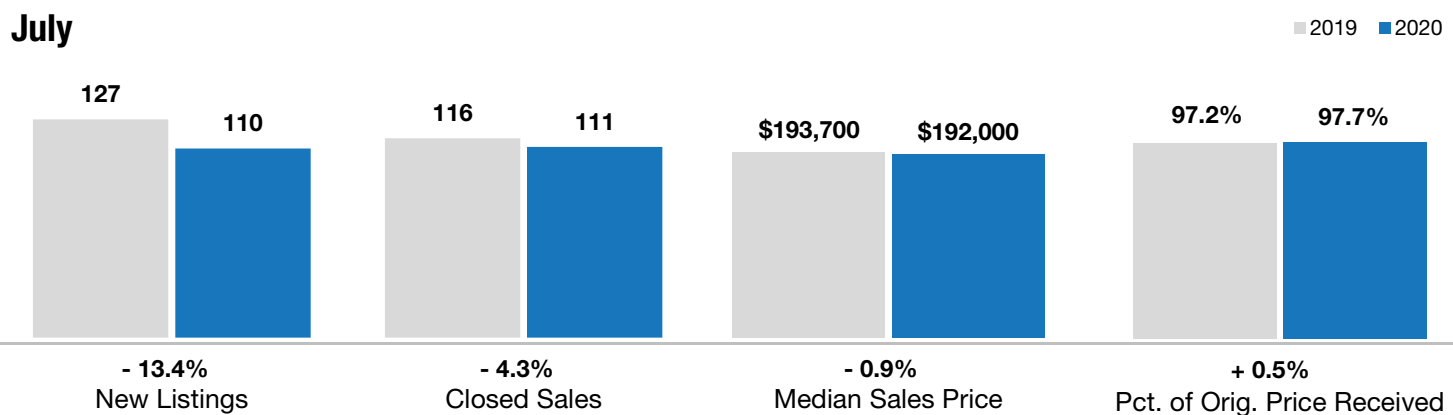


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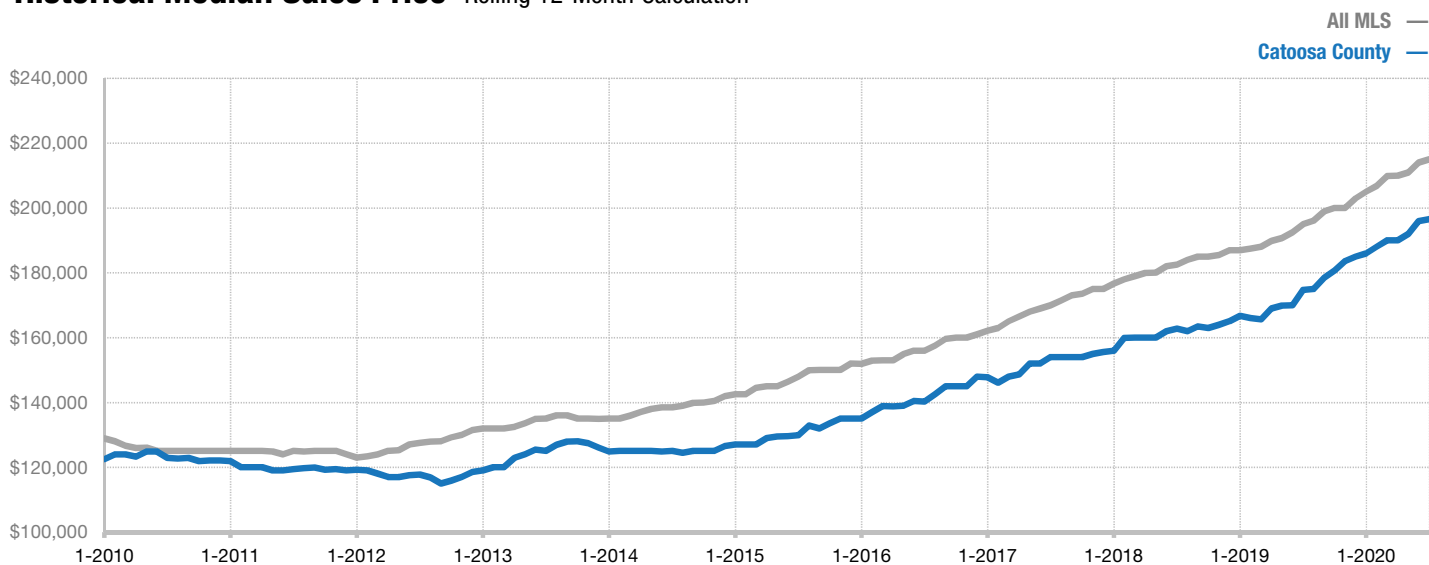
Catoosa County

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	127	110	- 13.4%	781	735	- 5.9%
Closed Sales	116	111	- 4.3%	601	595	- 1.0%
Median Sales Price	\$193,700	\$192,000	- 0.9%	\$182,950	\$200,380	+ 9.5%
Pct. of Orig. Price Received	97.2%	97.7%	+ 0.5%	97.0%	97.4%	+ 0.4%
Days on Market Until Sale	34	26	- 23.5%	42	42	0.0%
Inventory of Homes for Sale	210	104	- 50.5%	--	--	--
Months Supply of Inventory	2.6	1.2	- 53.8%	--	--	--

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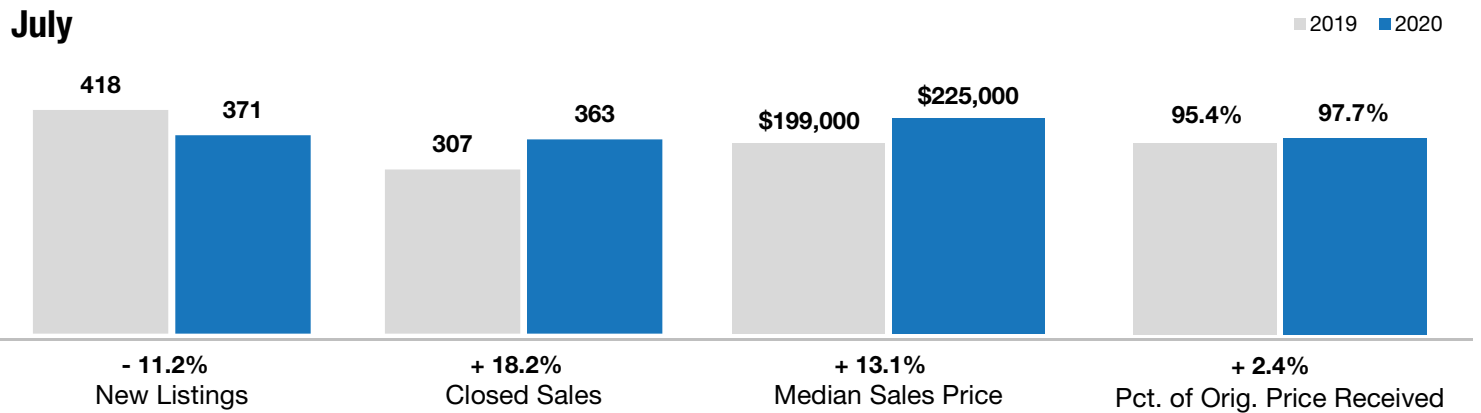


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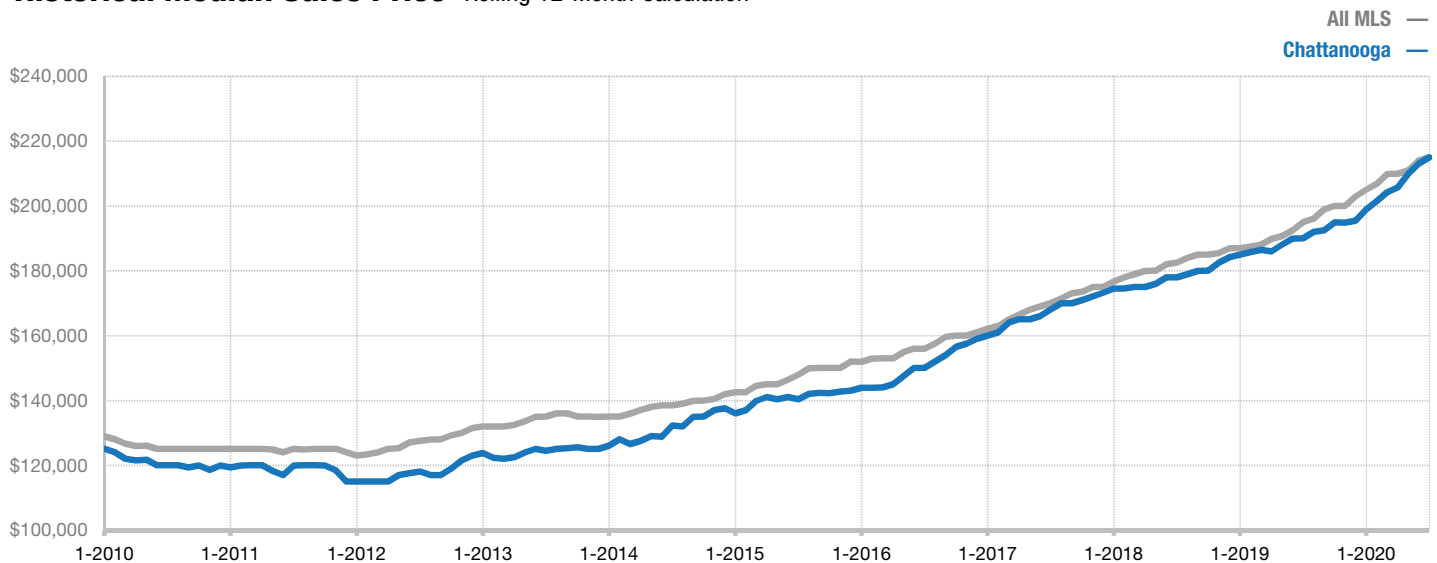
Chattanooga

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	418	371	- 11.2%	2,887	2,505	- 13.2%
Closed Sales	307	363	+ 18.2%	2,010	1,954	- 2.8%
Median Sales Price	\$199,000	\$225,000	+ 13.1%	\$190,000	\$220,000	+ 15.8%
Pct. of Orig. Price Received	95.4%	97.7%	+ 2.4%	95.5%	97.2%	+ 1.8%
Days on Market Until Sale	41	35	- 14.6%	44	42	- 4.5%
Inventory of Homes for Sale	933	502	- 46.2%	--	--	--
Months Supply of Inventory	3.1	1.5	- 51.6%	--	--	--

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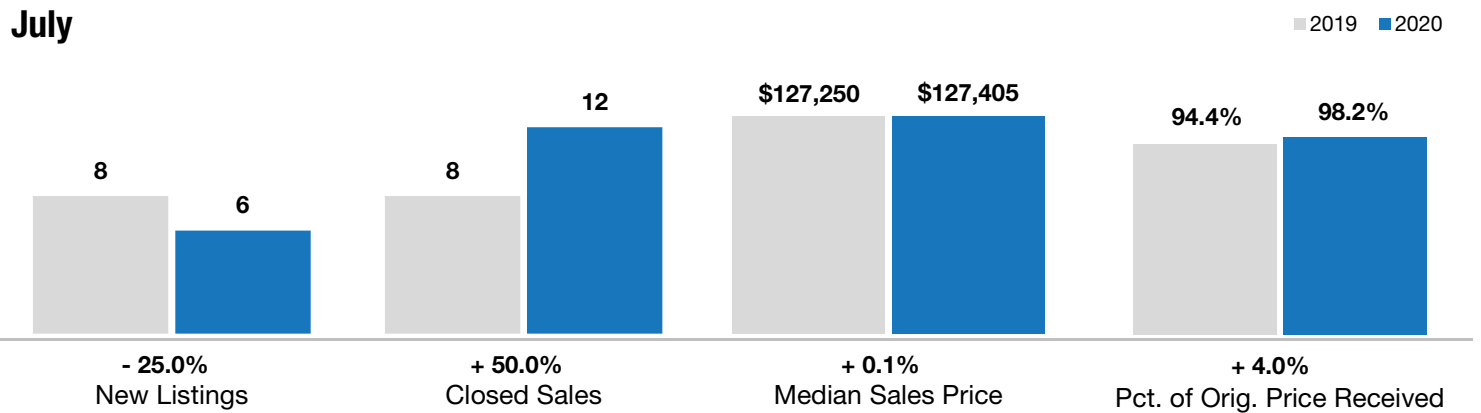


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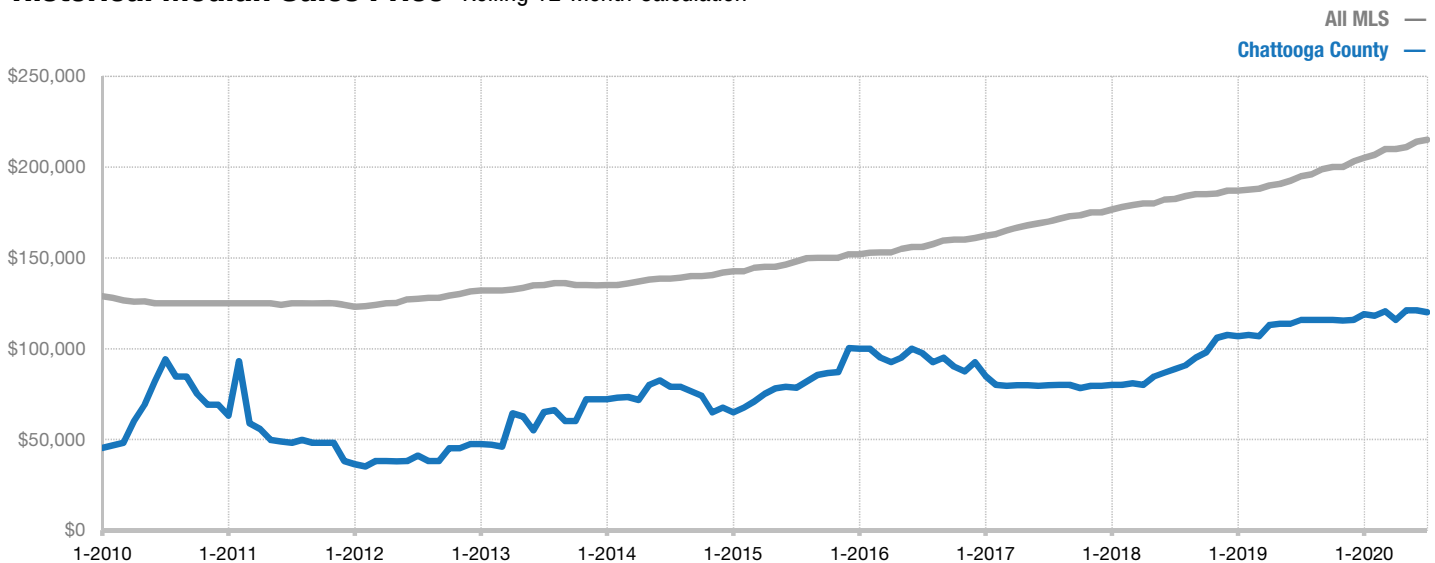
Chattooga County

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	8	6	- 25.0%	54	64	+ 18.5%
Closed Sales	8	12	+ 50.0%	45	53	+ 17.8%
Median Sales Price	\$127,250	\$127,405	+ 0.1%	\$113,700	\$114,000	+ 0.3%
Pct. of Orig. Price Received	94.4%	98.2%	+ 4.0%	91.5%	94.2%	+ 3.0%
Days on Market Until Sale	27	37	+ 37.0%	61	51	- 16.4%
Inventory of Homes for Sale	24	10	- 58.3%	--	--	--
Months Supply of Inventory	3.8	1.4	- 63.2%	--	--	--

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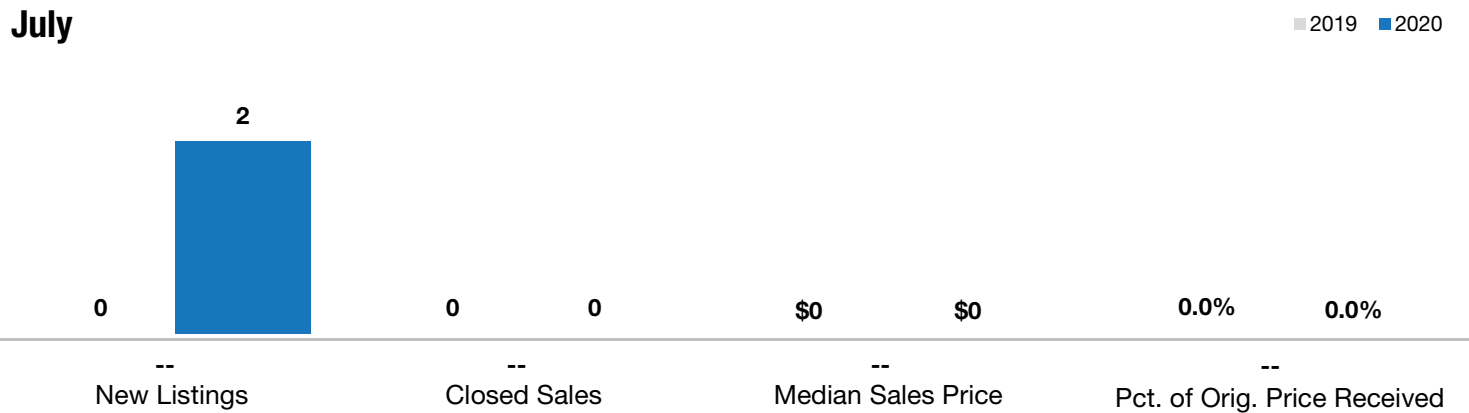


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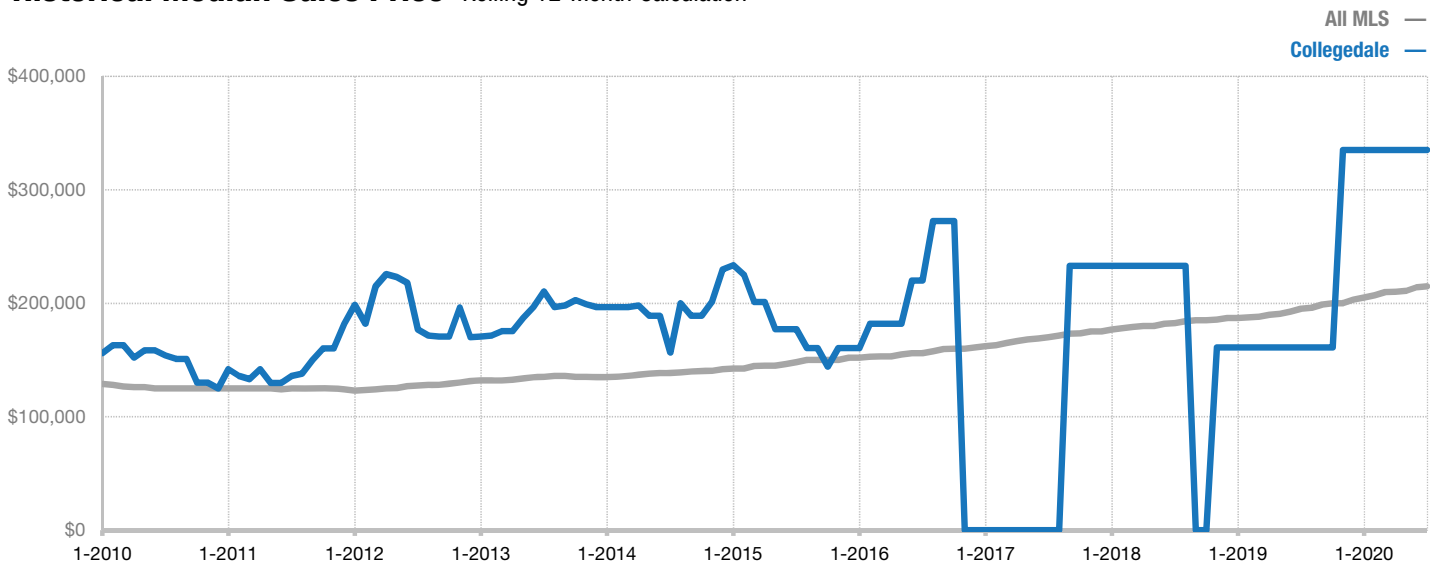
Collegedale

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	0	2	--	0	6	--
Closed Sales	0	0	--	0	0	--
Median Sales Price	\$0	\$0	--	\$0	\$0	--
Pct. of Orig. Price Received	0	0	--	0	0	--
Days on Market Until Sale	\$0	\$0	--	\$0	\$0	--
Inventory of Homes for Sale	0	6	--	--	--	--
Months Supply of Inventory	\$0	6.0	--	--	--	--

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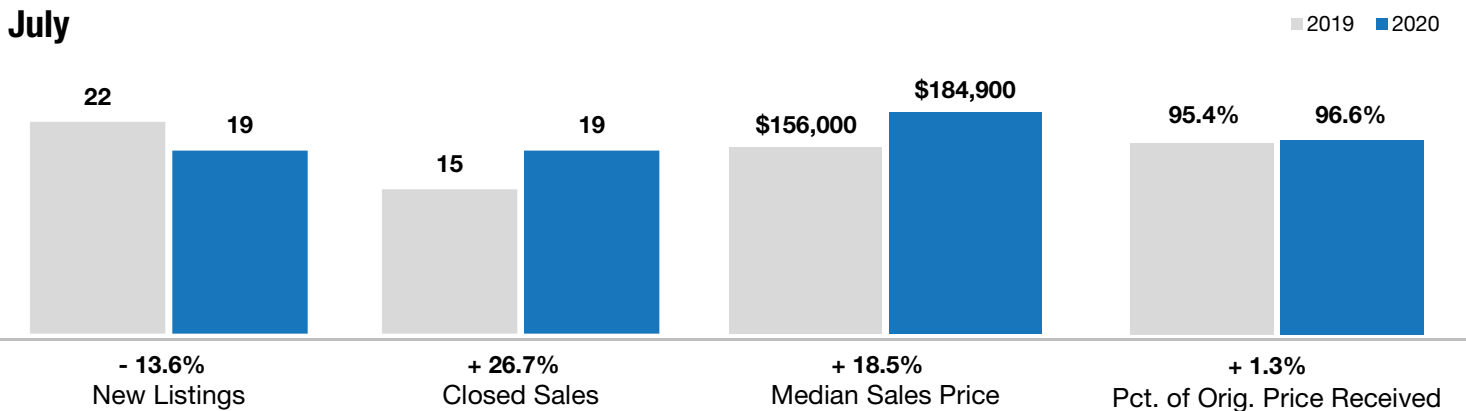


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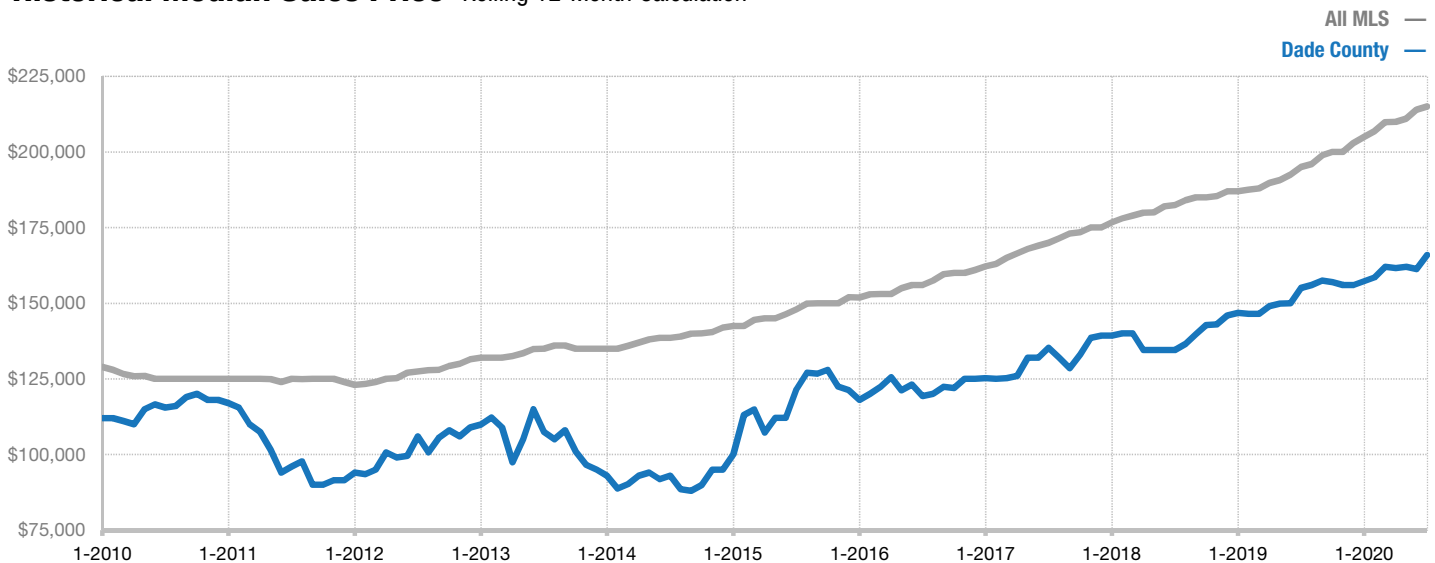
Dade County

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	22	19	- 13.6%	129	128	- 0.8%
Closed Sales	15	19	+ 26.7%	74	75	+ 1.4%
Median Sales Price	\$156,000	\$184,900	+ 18.5%	\$152,500	\$168,500	+ 10.5%
Pct. of Orig. Price Received	95.4%	96.6%	+ 1.3%	93.1%	95.6%	+ 2.7%
Days on Market Until Sale	31	67	+ 116.1%	61	58	- 4.9%
Inventory of Homes for Sale	68	50	- 26.5%	--	--	--
Months Supply of Inventory	6.0	4.7	- 21.7%	--	--	--

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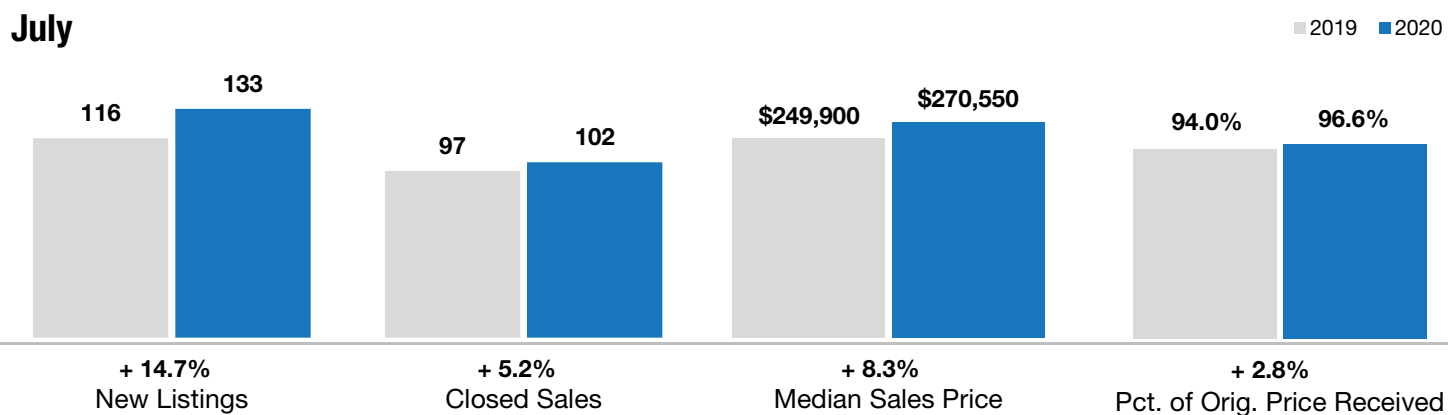
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Downtown Chattanooga

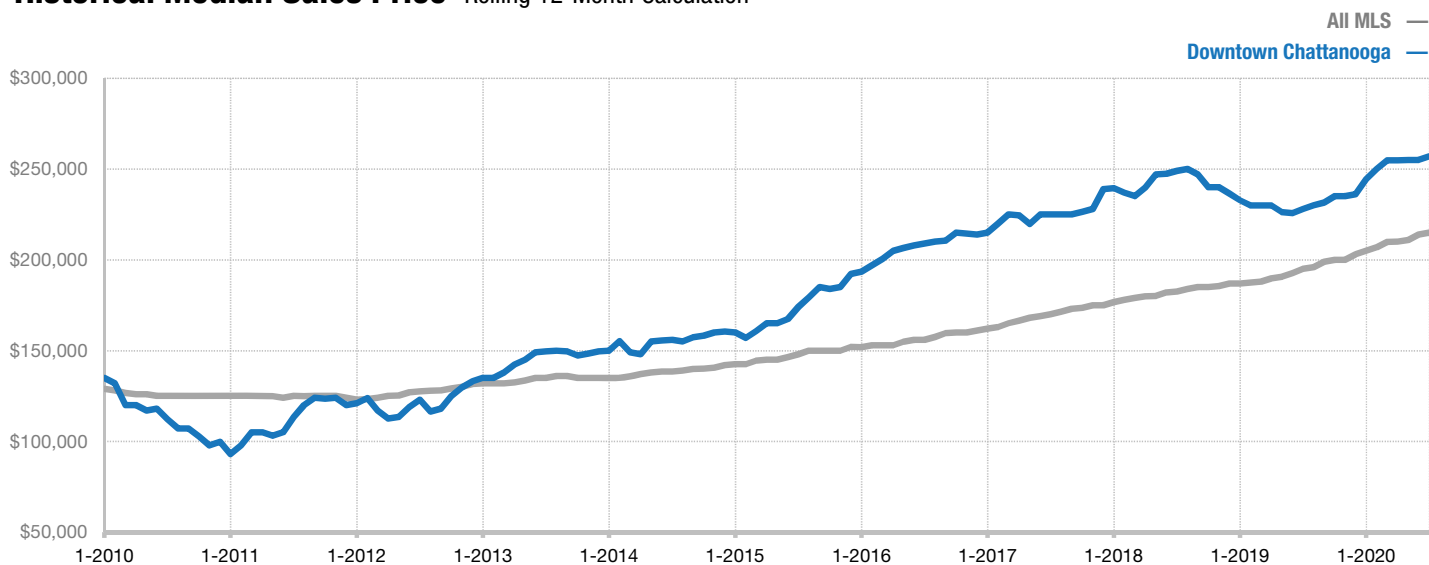
ZIP Codes: 37402, 37403, 37404, 37405, 37406, 37408 and 37450

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	116	133	+ 14.7%	911	848	- 6.9%
Closed Sales	97	102	+ 5.2%	583	583	0.0%
Median Sales Price	\$249,900	\$270,550	+ 8.3%	\$227,250	\$262,500	+ 15.5%
Pct. of Orig. Price Received	94.0%	96.6%	+ 2.8%	93.4%	96.2%	+ 3.0%
Days on Market Until Sale	53	52	- 1.9%	59	54	- 8.5%
Inventory of Homes for Sale	386	248	- 35.8%	--	--	--
Months Supply of Inventory	4.7	2.4	- 48.9%	--	--	--

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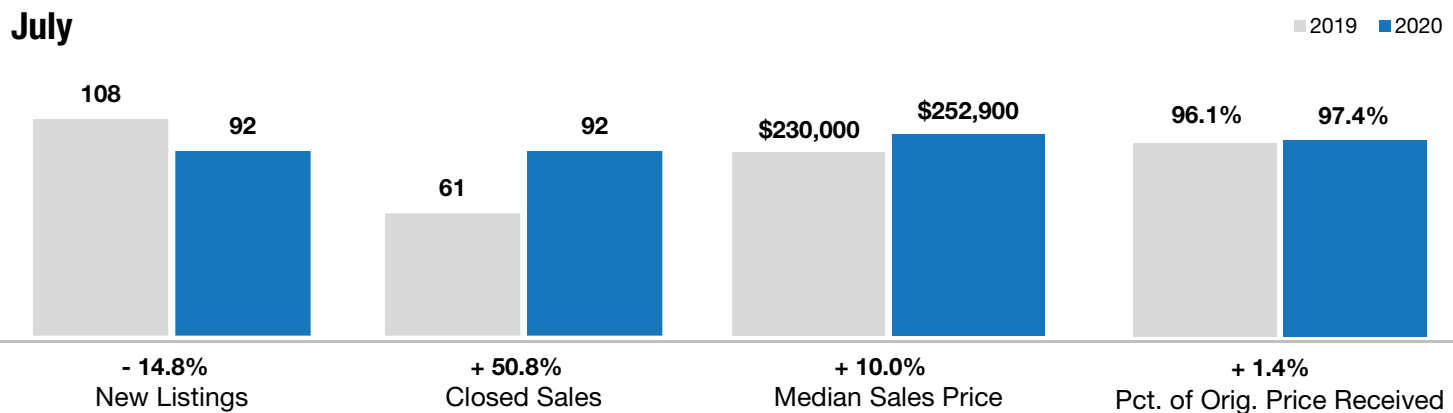
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East Brainerd

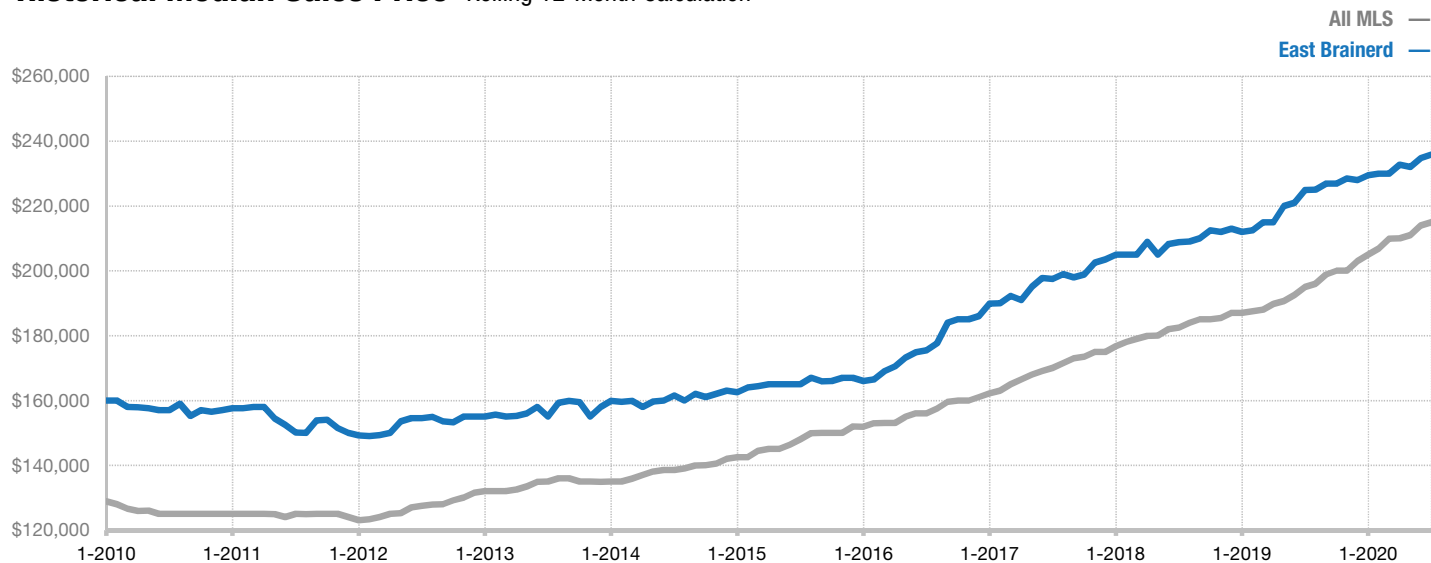
Includes the Cromwell, Dalewood, Eastdale & Tyner Communities

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	108	92	- 14.8%	640	598	- 6.6%
Closed Sales	61	92	+ 50.8%	476	433	- 9.0%
Median Sales Price	\$230,000	\$252,900	+ 10.0%	\$225,000	\$240,000	+ 6.7%
Pct. of Orig. Price Received	96.1%	97.4%	+ 1.4%	97.4%	97.7%	+ 0.3%
Days on Market Until Sale	49	28	- 42.9%	39	34	- 12.8%
Inventory of Homes for Sale	174	88	- 49.4%	--	--	--
Months Supply of Inventory	2.7	1.3	- 51.9%	--	--	--

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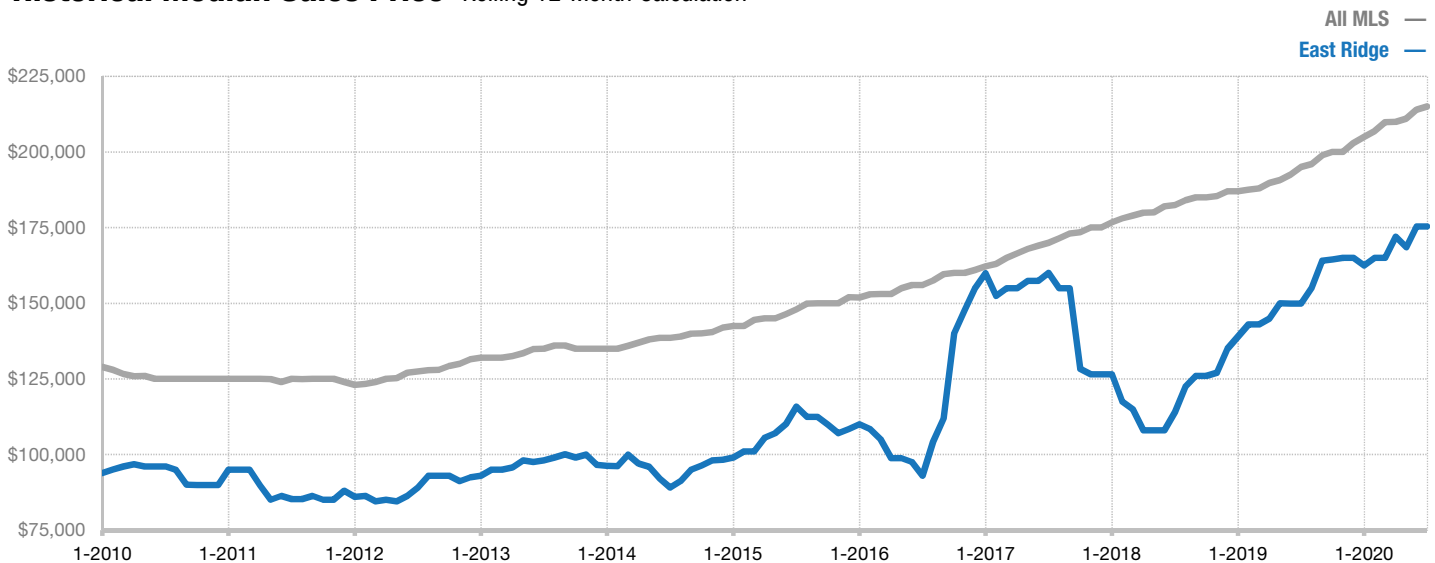
East Ridge

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	1	1	0.0%	9	2	- 77.8%
Closed Sales	0	0	--	12	1	- 91.7%
Median Sales Price	\$0	\$0	--	\$154,950	\$259,900	+ 67.7%
Pct. of Orig. Price Received	0	0	--	97.4%	101.2%	+ 3.9%
Days on Market Until Sale	\$0	\$0	--	42	4	- 90.5%
Inventory of Homes for Sale	2	1	- 50.0%	--	--	--
Months Supply of Inventory	1.2	0.8	- 33.3%	--	--	--

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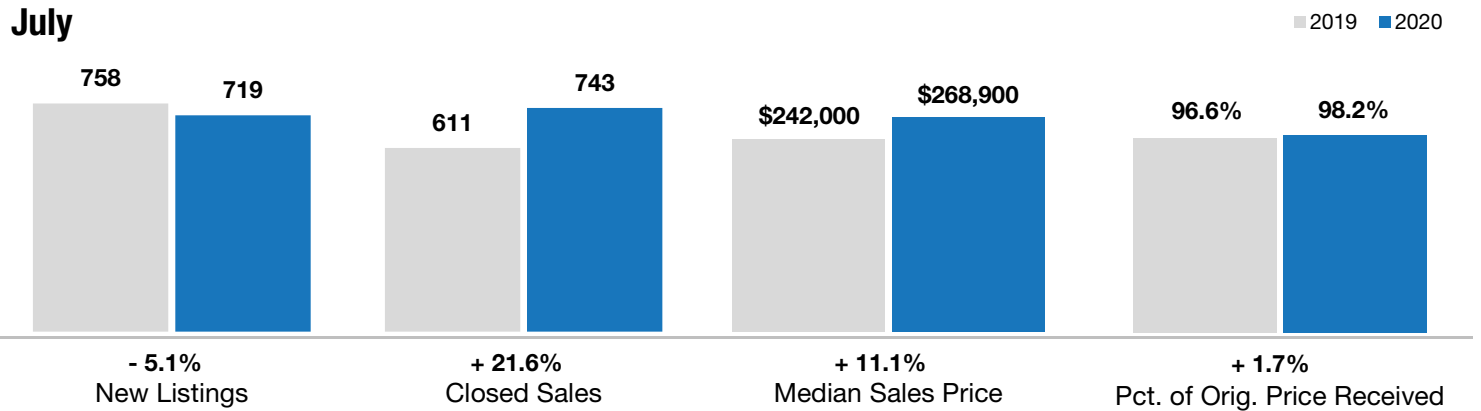


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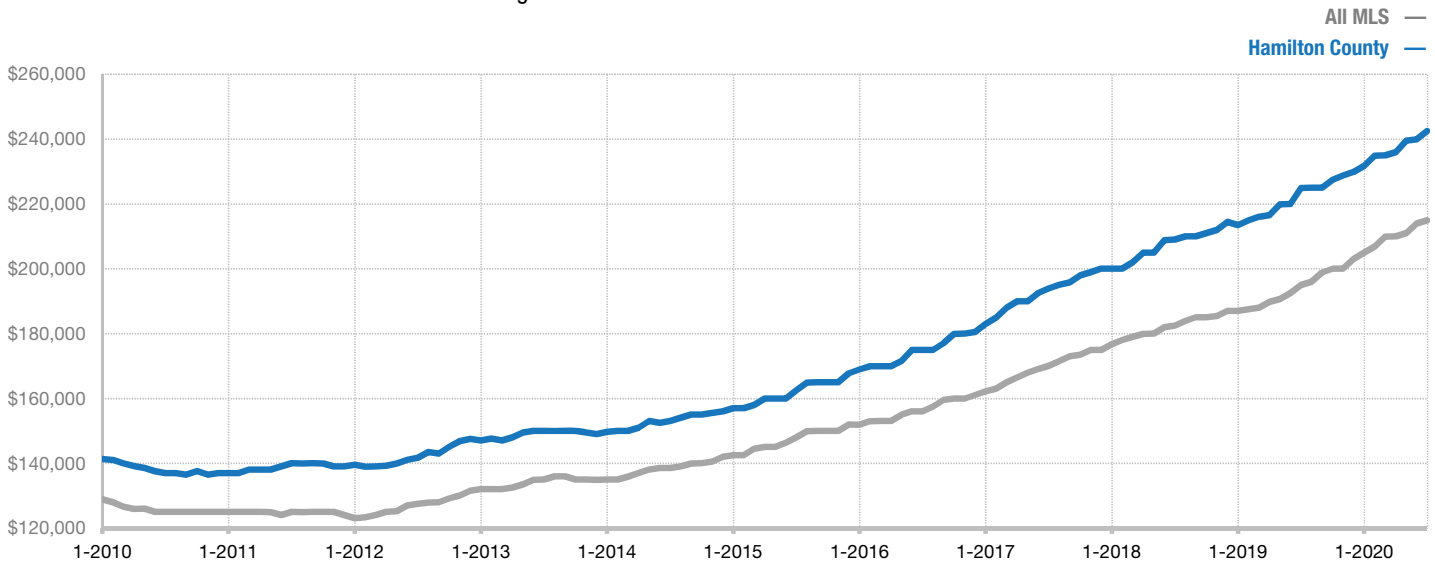
Hamilton County

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	758	719	- 5.1%	5,283	4,619	- 12.6%
Closed Sales	611	743	+ 21.6%	3,789	3,682	- 2.8%
Median Sales Price	\$242,000	\$268,900	+ 11.1%	\$228,500	\$250,000	+ 9.4%
Pct. of Orig. Price Received	96.6%	98.2%	+ 1.7%	96.4%	97.4%	+ 1.0%
Days on Market Until Sale	41	43	+ 4.9%	47	48	+ 2.1%
Inventory of Homes for Sale	1,748	913	- 47.8%	--	--	--
Months Supply of Inventory	3.3	1.5	- 54.5%	--	--	--

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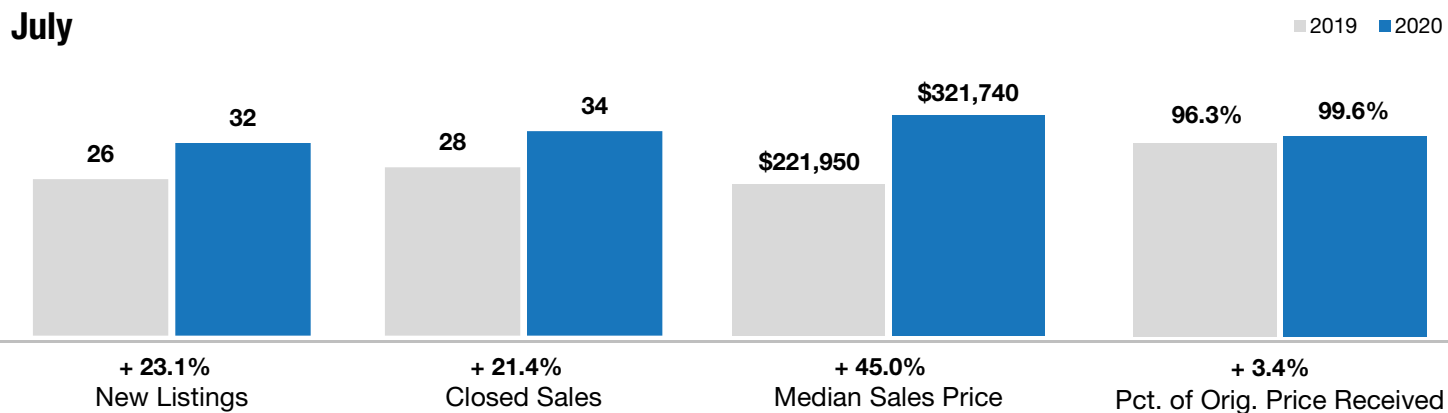
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Harrison / Georgetown

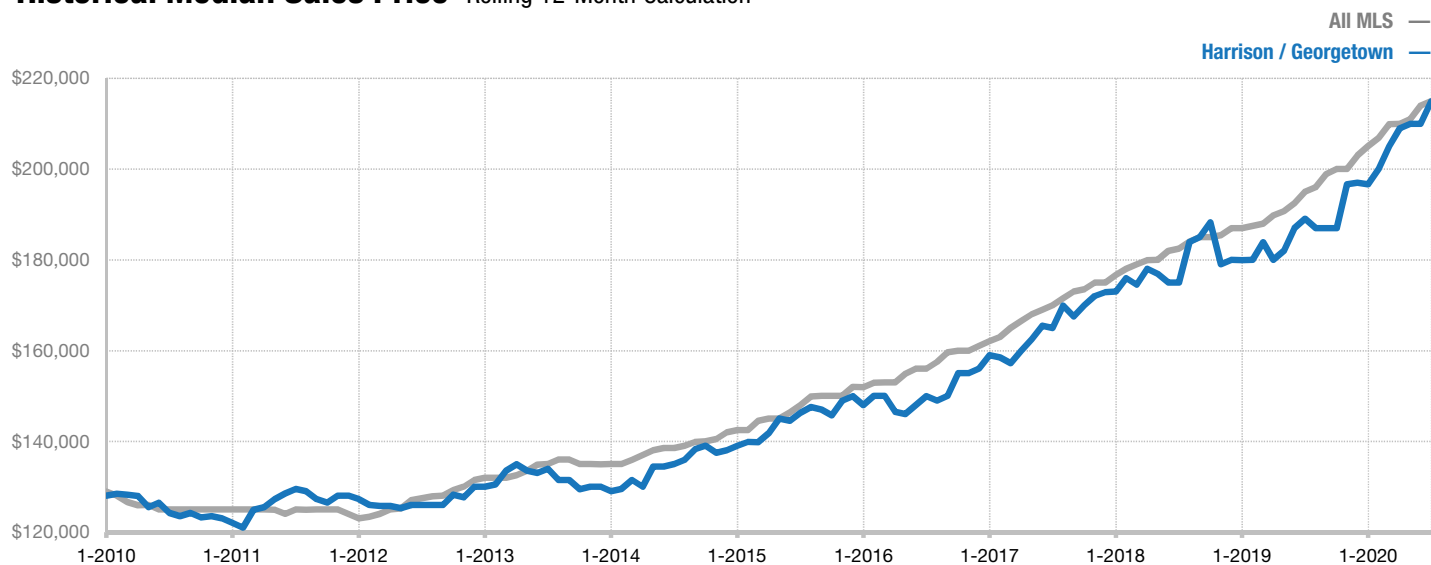
ZIP Codes: 37341 and 37308

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	26	32	+ 23.1%	232	189	- 18.5%
Closed Sales	28	34	+ 21.4%	155	171	+ 10.3%
Median Sales Price	\$221,950	\$321,740	+ 45.0%	\$190,000	\$215,900	+ 13.6%
Pct. of Orig. Price Received	96.3%	99.6%	+ 3.4%	96.7%	97.1%	+ 0.4%
Days on Market Until Sale	43	56	+ 30.2%	38	62	+ 63.2%
Inventory of Homes for Sale	83	35	- 57.8%	--	--	--
Months Supply of Inventory	3.9	1.4	- 64.1%	--	--	--

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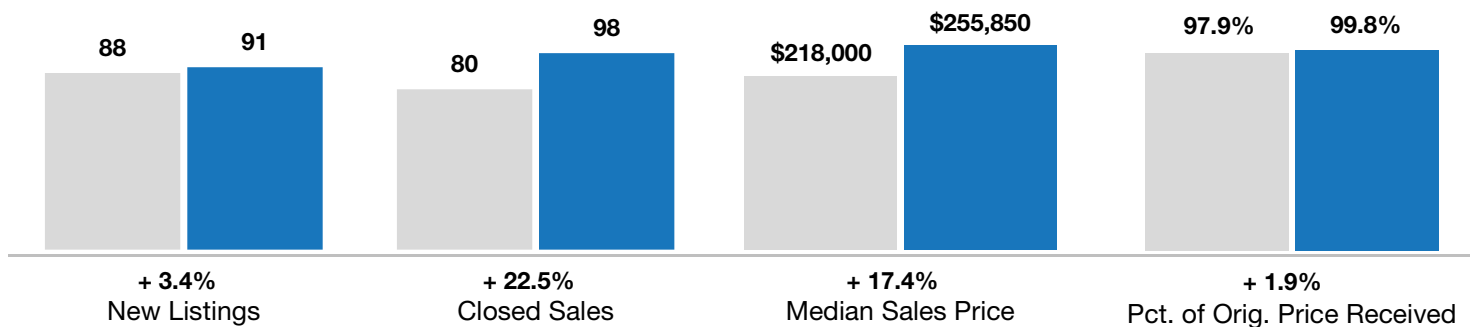
Hixson

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	88	91	+ 3.4%	575	564	- 1.9%
Closed Sales	80	98	+ 22.5%	464	461	- 0.6%
Median Sales Price	\$218,000	\$255,850	+ 17.4%	\$224,500	\$237,500	+ 5.8%
Pct. of Orig. Price Received	97.9%	99.8%	+ 1.9%	97.7%	98.4%	+ 0.7%
Days on Market Until Sale	34	29	- 14.7%	42	39	- 7.1%
Inventory of Homes for Sale	144	72	- 50.0%	--	--	--
Months Supply of Inventory	2.3	1.0	- 56.5%	--	--	--

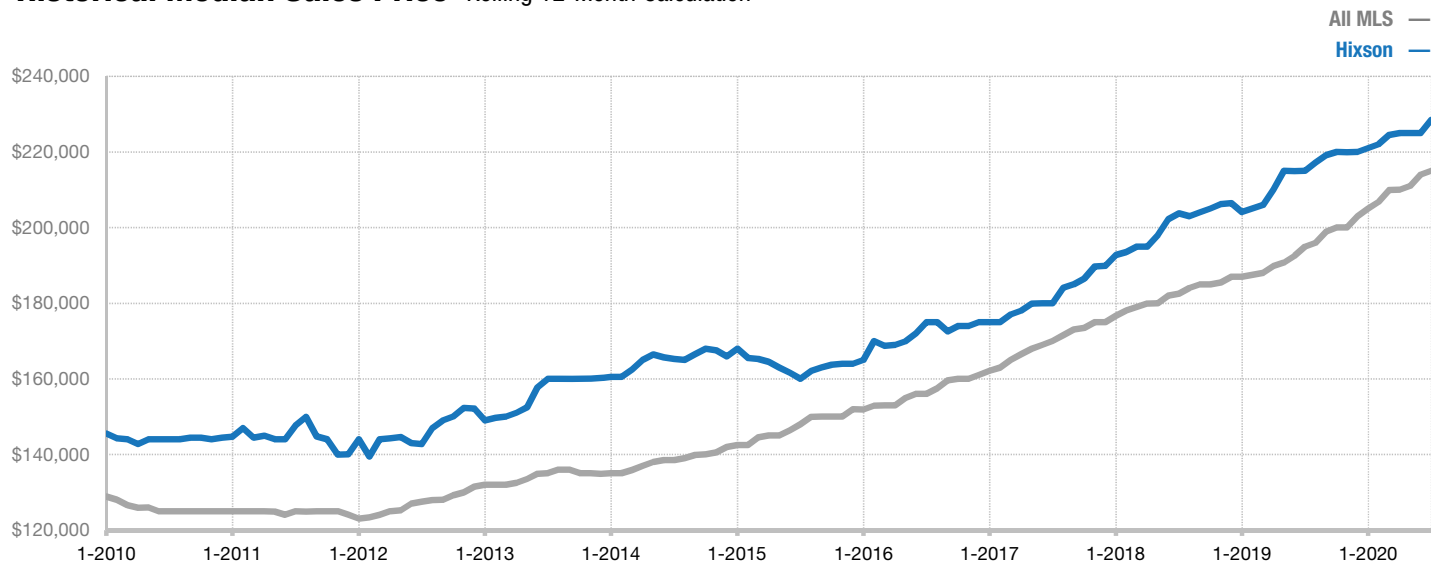
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Lookout Mountain

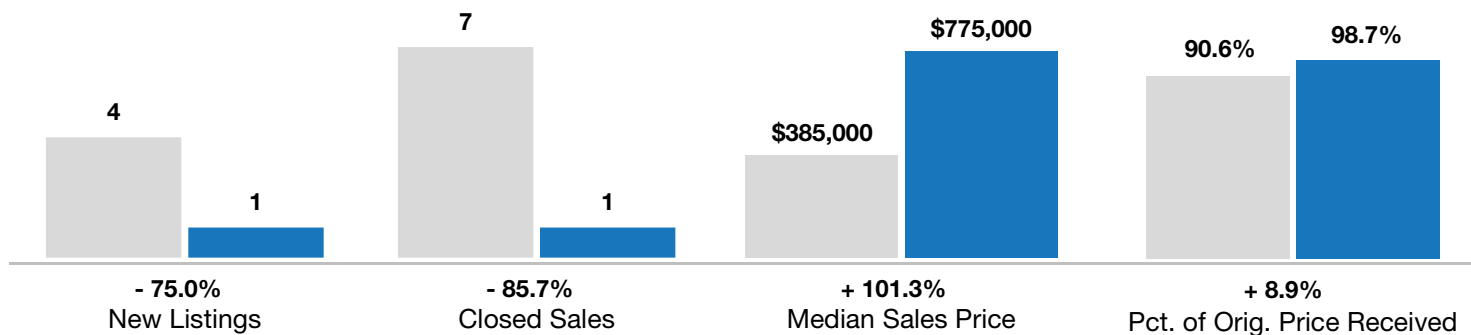
Hamilton County Only

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	4	1	- 75.0%	50	26	- 48.0%
Closed Sales	7	1	- 85.7%	43	22	- 48.8%
Median Sales Price	\$385,000	\$775,000	+ 101.3%	\$485,000	\$612,500	+ 26.3%
Pct. of Orig. Price Received	90.6%	98.7%	+ 8.9%	95.0%	96.2%	+ 1.3%
Days on Market Until Sale	27	2	- 92.6%	37	61	+ 64.9%
Inventory of Homes for Sale	16	8	- 50.0%	--	--	--
Months Supply of Inventory	2.6	2.0	- 23.1%	--	--	--

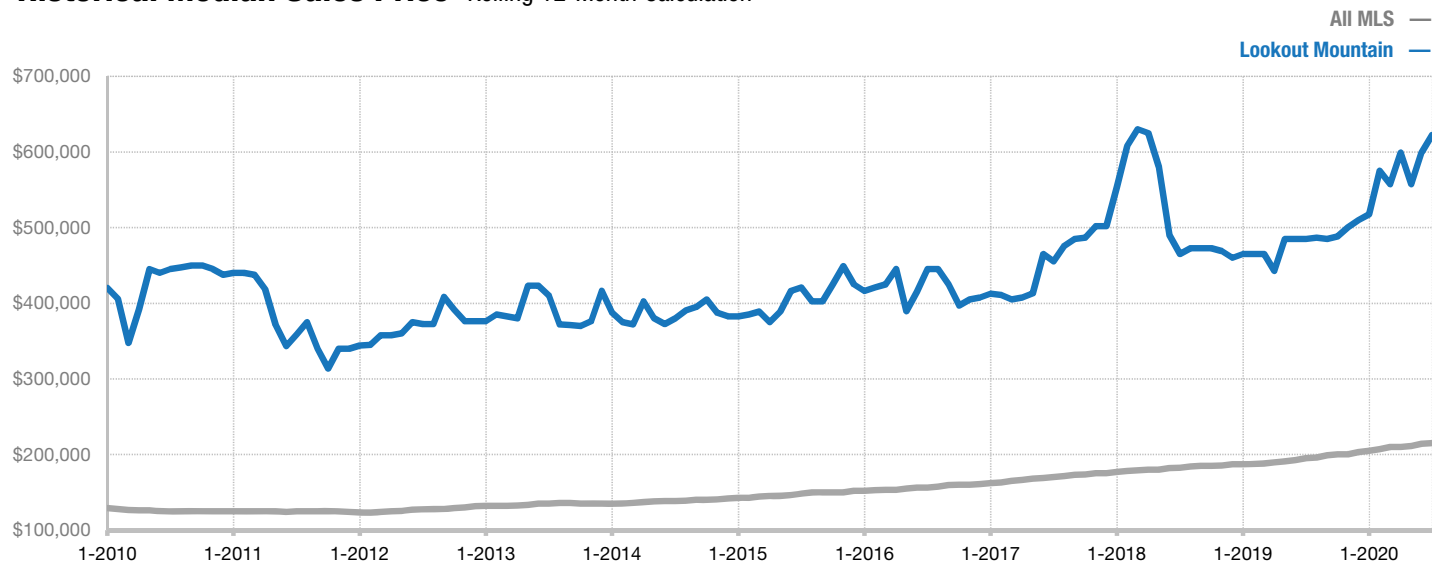
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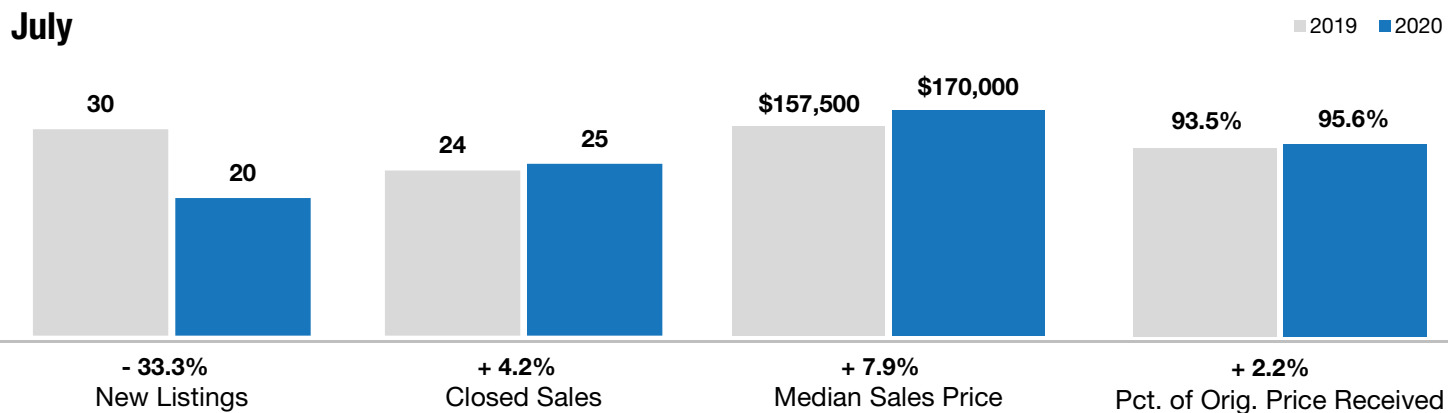


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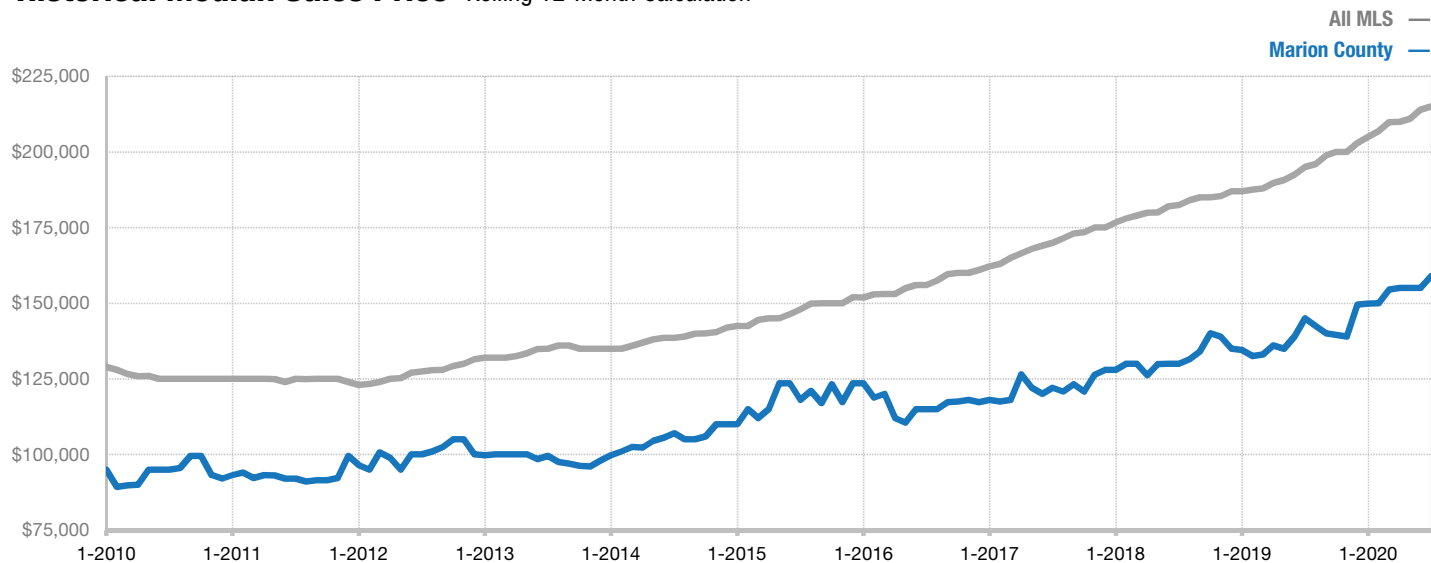
Marion County

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	30	20	- 33.3%	178	145	- 18.5%
Closed Sales	24	25	+ 4.2%	122	119	- 2.5%
Median Sales Price	\$157,500	\$170,000	+ 7.9%	\$147,750	\$167,000	+ 13.0%
Pct. of Orig. Price Received	93.5%	95.6%	+ 2.2%	92.9%	95.2%	+ 2.5%
Days on Market Until Sale	68	57	- 16.2%	77	67	- 13.0%
Inventory of Homes for Sale	87	55	- 36.8%	--	--	--
Months Supply of Inventory	4.9	3.3	- 32.7%	--	--	--

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



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2020

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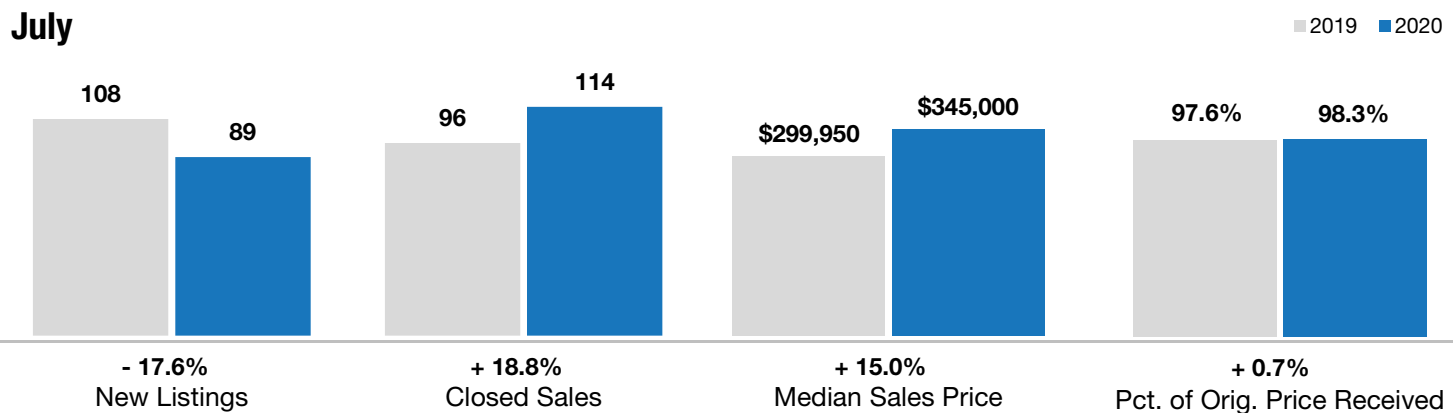


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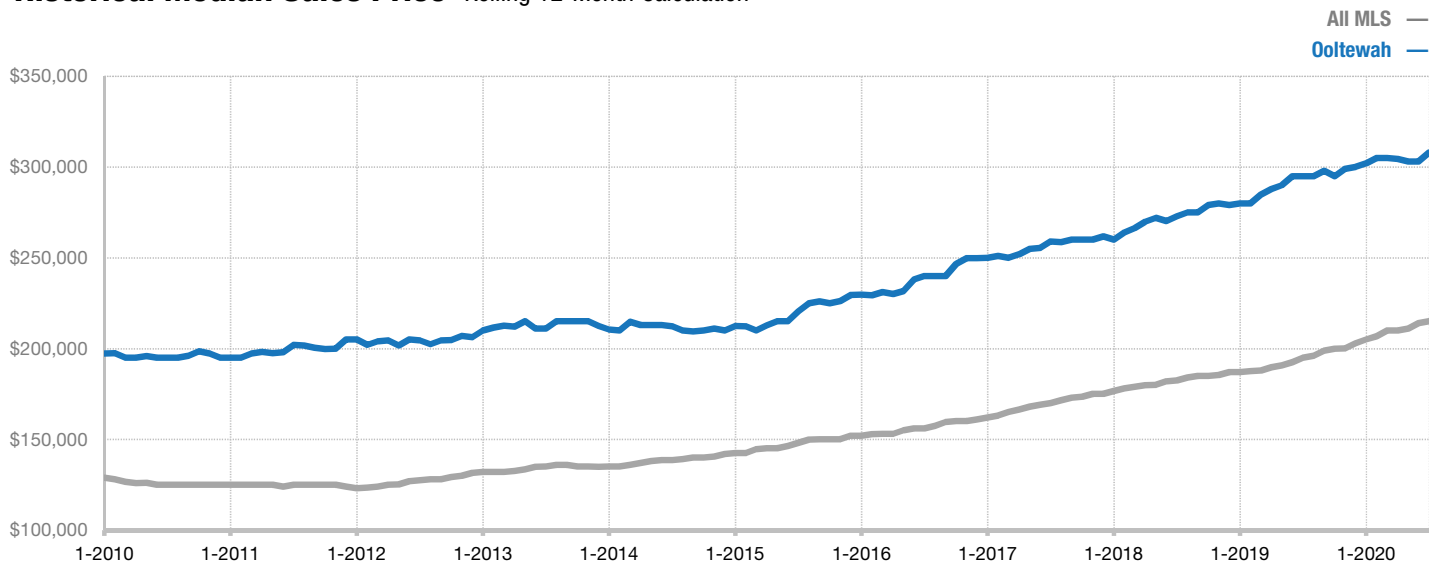
Ooltewah

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	108	89	- 17.6%	729	604	- 17.1%
Closed Sales	96	114	+ 18.8%	546	516	- 5.5%
Median Sales Price	\$299,950	\$345,000	+ 15.0%	\$304,000	\$315,000	+ 3.6%
Pct. of Orig. Price Received	97.6%	98.3%	+ 0.7%	98.0%	97.9%	- 0.1%
Days on Market Until Sale	45	64	+ 42.2%	59	67	+ 13.6%
Inventory of Homes for Sale	278	137	- 50.7%	--	--	--
Months Supply of Inventory	4.0	1.8	- 55.0%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2020

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Red Bank

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	0	1	--	4	5	+ 25.0%
Closed Sales	0	0	--	3	8	+ 166.7%
Median Sales Price	\$0	\$0	--	\$230,000	\$217,200	- 5.6%
Pct. of Orig. Price Received	0	0	--	90.4%	94.7%	+ 4.8%
Days on Market Until Sale	\$0	\$0	--	28	125	+ 346.4%
Inventory of Homes for Sale	3	3	0.0%	--	--	--
Months Supply of Inventory	2.3	1.3	- 43.5%	--	--	--

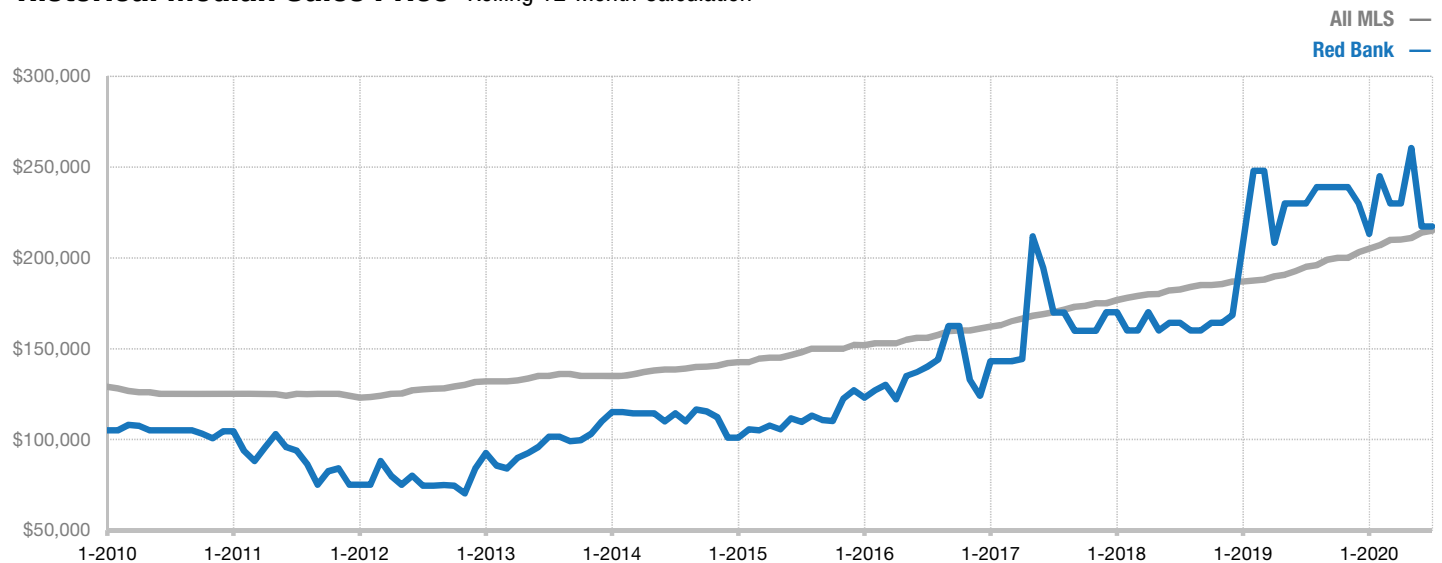
Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

July

■ 2019 ■ 2020



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2020

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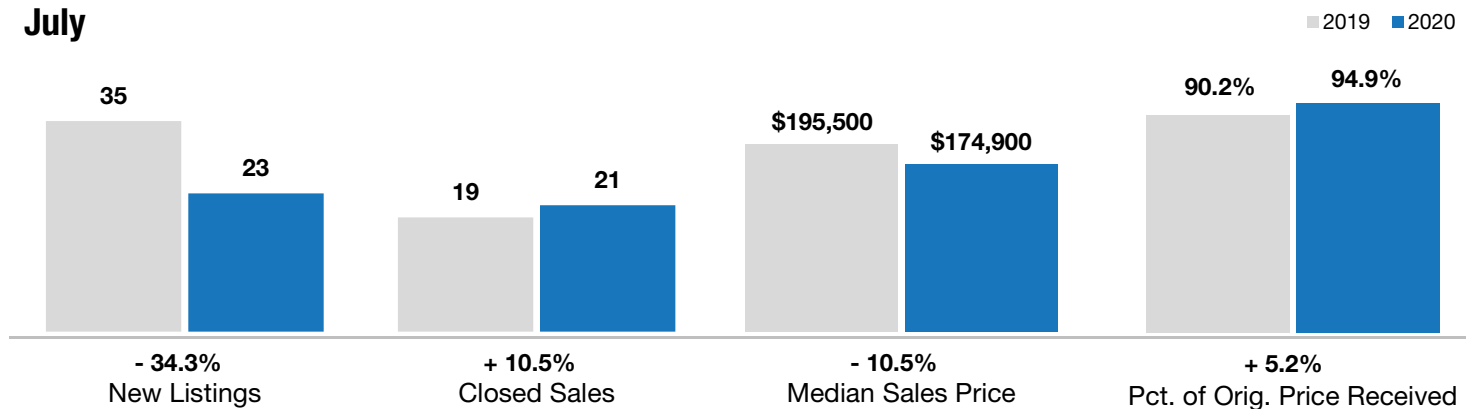
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Rhea County

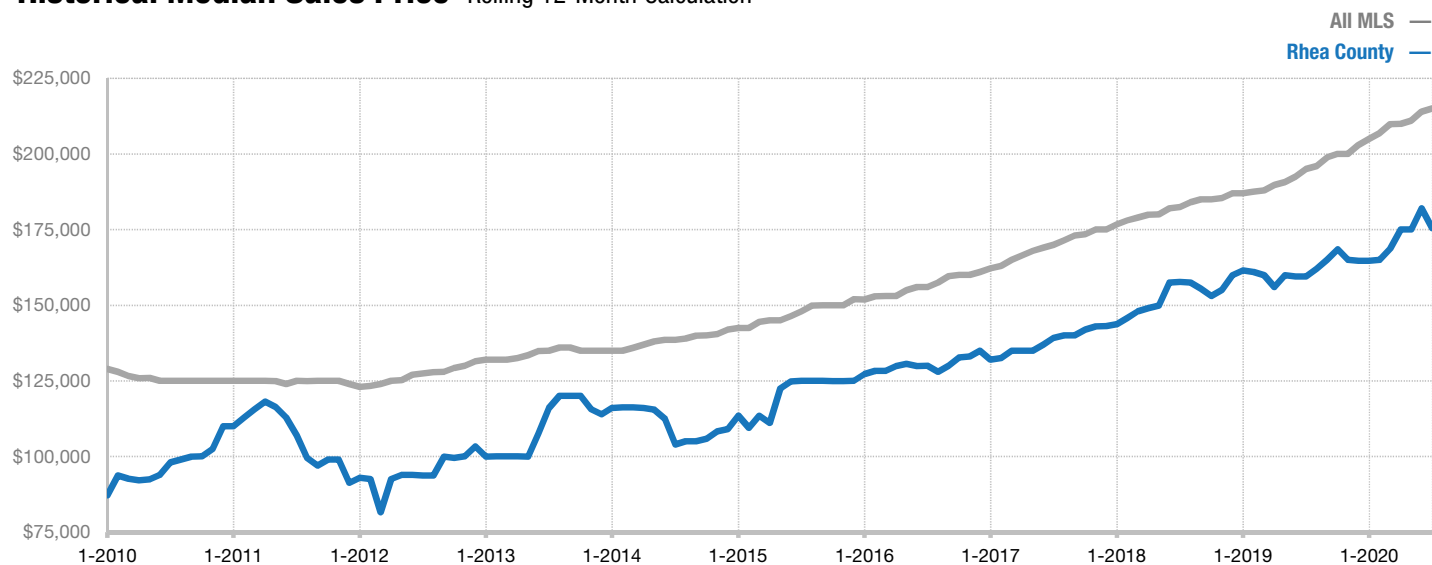
Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	35	23	- 34.3%	203	164	- 19.2%
Closed Sales	19	21	+ 10.5%	132	131	- 0.8%
Median Sales Price	\$195,500	\$174,900	- 10.5%	\$158,750	\$185,000	+ 16.5%
Pct. of Orig. Price Received	90.2%	94.9%	+ 5.2%	93.8%	95.1%	+ 1.4%
Days on Market Until Sale	106	75	- 29.2%	72	71	- 1.4%
Inventory of Homes for Sale	104	44	- 57.7%	--	--	--
Months Supply of Inventory	5.3	2.0	- 62.3%	--	--	--

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

July



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2020

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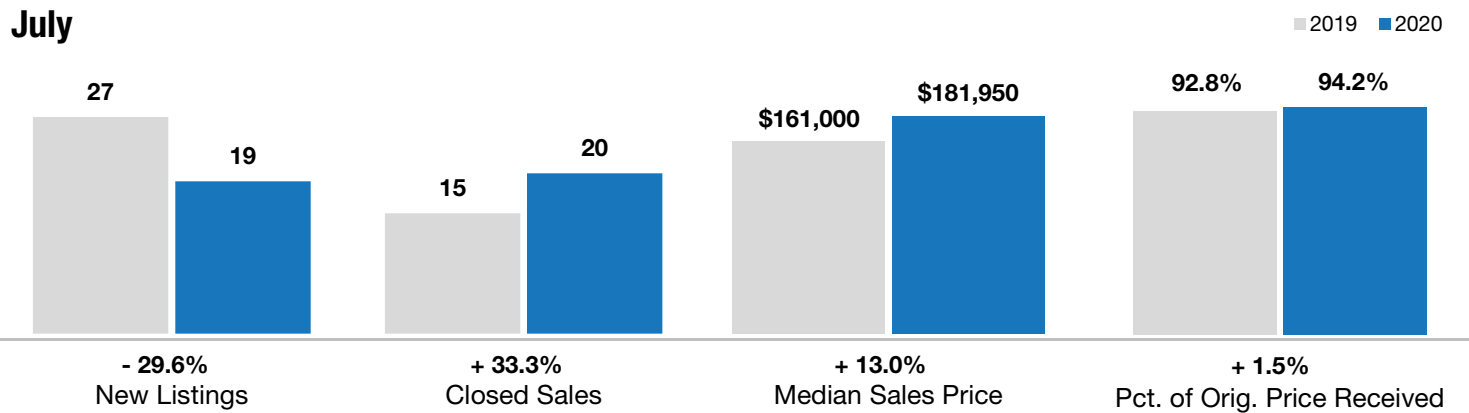


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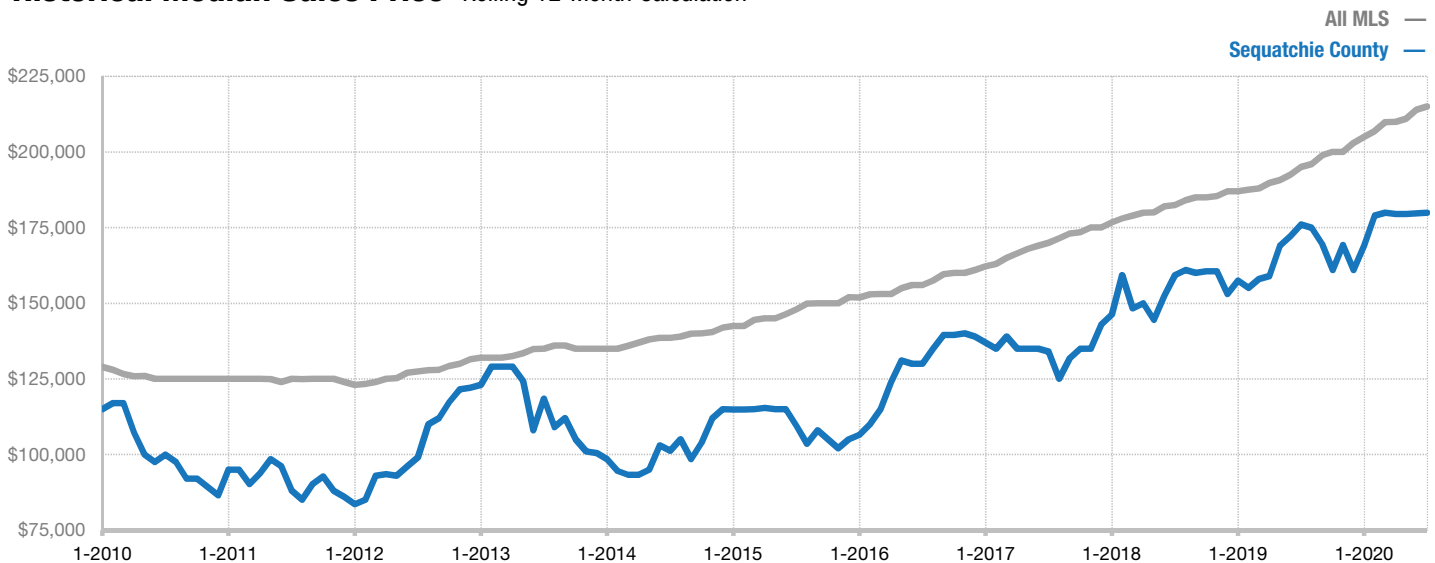
Sequatchie County

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	27	19	- 29.6%	138	124	- 10.1%
Closed Sales	15	20	+ 33.3%	81	100	+ 23.5%
Median Sales Price	\$161,000	\$181,950	+ 13.0%	\$169,500	\$190,000	+ 12.1%
Pct. of Orig. Price Received	92.8%	94.2%	+ 1.5%	94.5%	94.6%	+ 0.1%
Days on Market Until Sale	58	95	+ 63.8%	59	72	+ 22.0%
Inventory of Homes for Sale	59	37	- 37.3%	--	--	--
Months Supply of Inventory	4.8	2.9	- 39.6%	--	--	--

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



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2020

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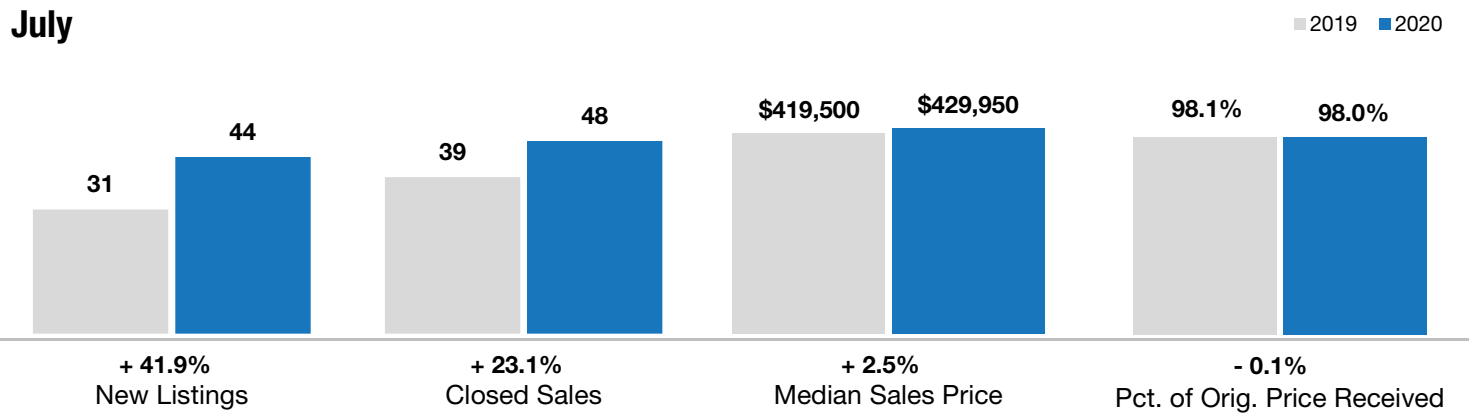
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Signal Mountain

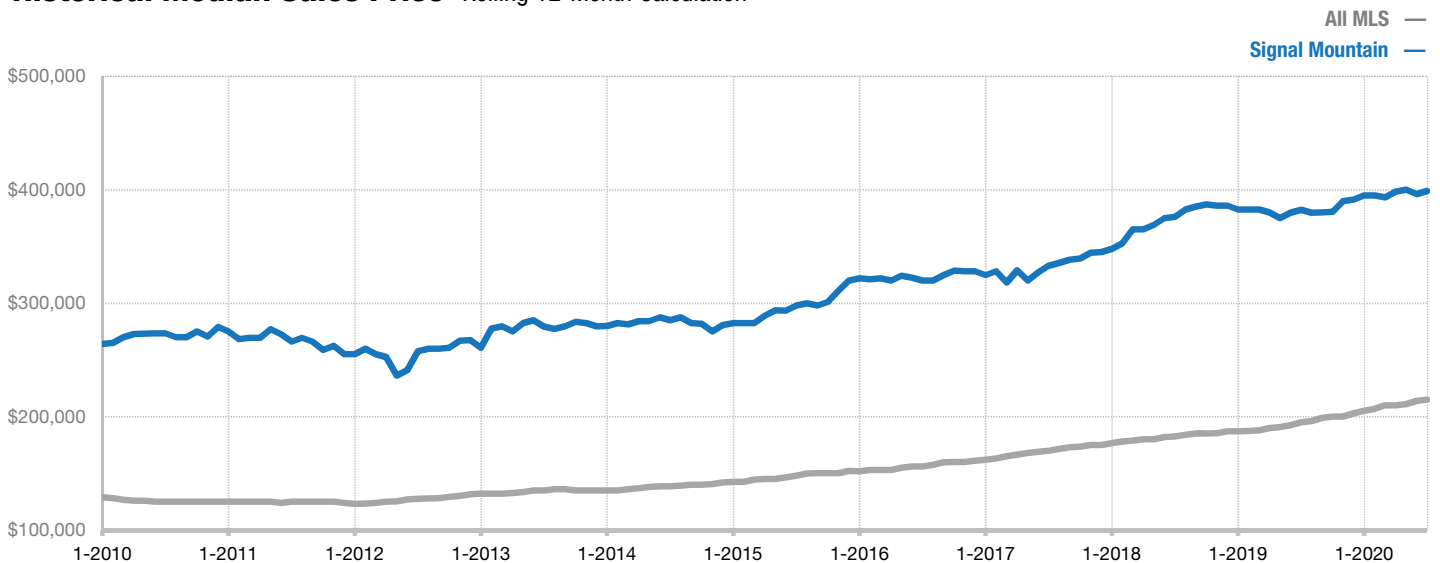
Hamilton County Only

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	31	44	+ 41.9%	264	221	- 16.3%
Closed Sales	39	48	+ 23.1%	177	170	- 4.0%
Median Sales Price	\$419,500	\$429,950	+ 2.5%	\$385,000	\$399,950	+ 3.9%
Pct. of Orig. Price Received	98.1%	98.0%	- 0.1%	96.4%	96.6%	+ 0.2%
Days on Market Until Sale	41	72	+ 75.6%	50	58	+ 16.0%
Inventory of Homes for Sale	107	52	- 51.4%	--	--	--
Months Supply of Inventory	4.7	2.0	- 57.4%	--	--	--

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



Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2020

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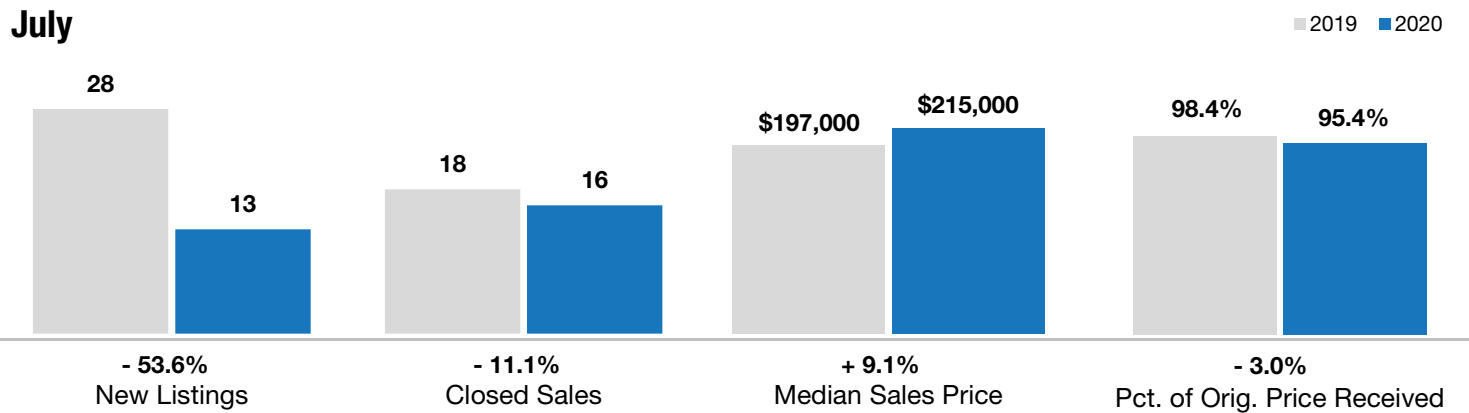
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St. Elmo / High Park / Avondale

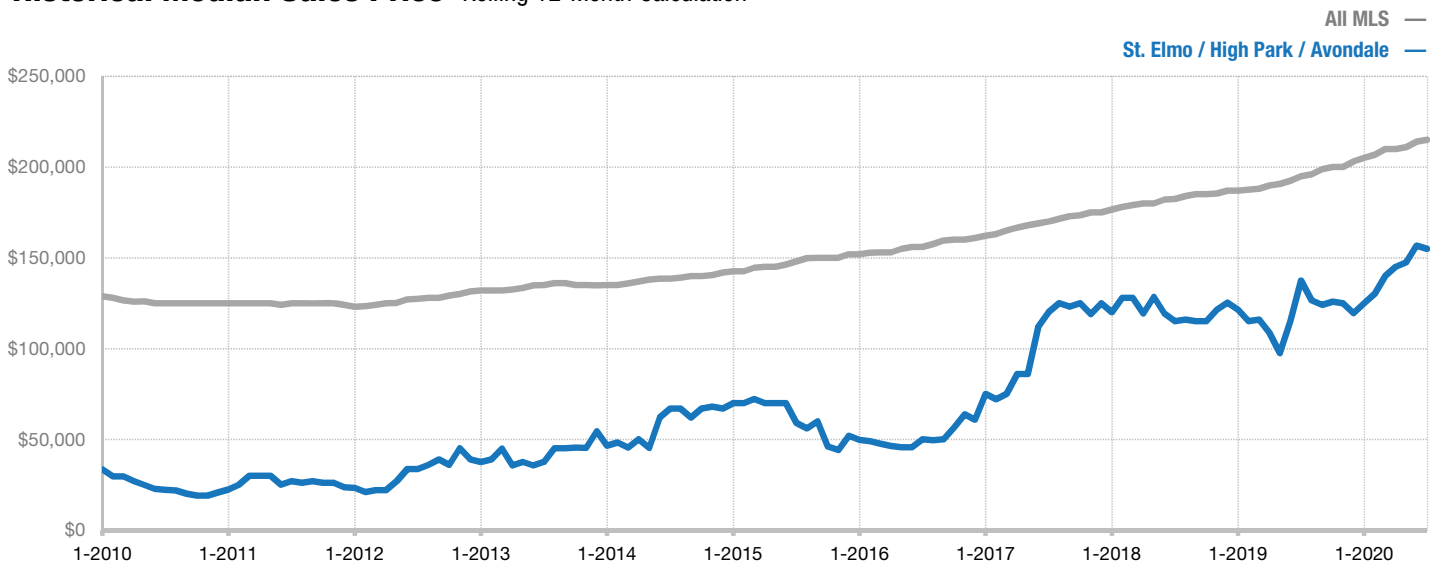
ZIP Codes: 37407, 37409 and 37410

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	28	13	- 53.6%	170	109	- 35.9%
Closed Sales	18	16	- 11.1%	107	86	- 19.6%
Median Sales Price	\$197,000	\$215,000	+ 9.1%	\$104,250	\$208,000	+ 99.5%
Pct. of Orig. Price Received	98.4%	95.4%	- 3.0%	92.6%	93.9%	+ 1.4%
Days on Market Until Sale	43	25	- 41.9%	44	31	- 29.5%
Inventory of Homes for Sale	56	24	- 57.1%	--	--	--
Months Supply of Inventory	3.8	1.8	- 52.6%	--	--	--

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Historical Median Sales Price Rolling 12-Month Calculation



Local Market Update – July 2020

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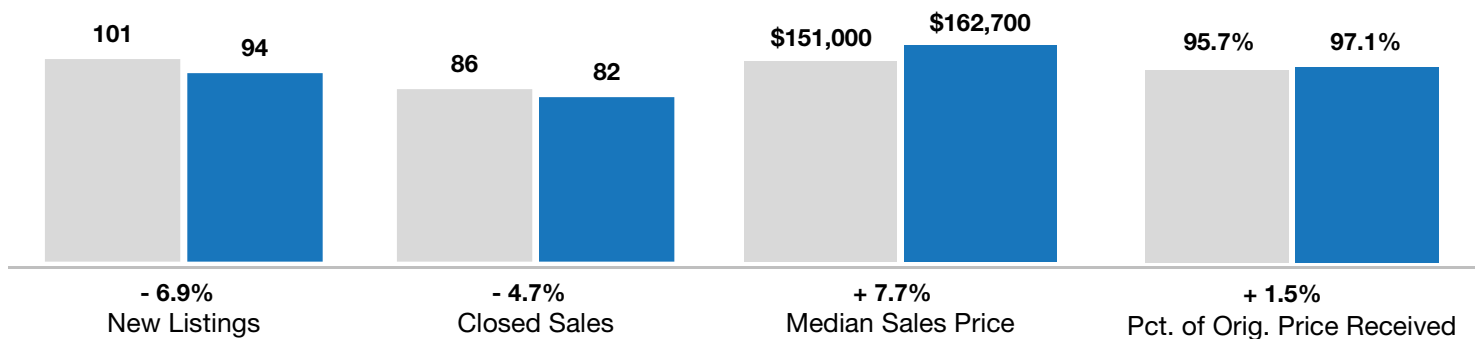
Walker County

Key Metrics	July			YTD		
	2019	2020	Percent Change	2019	2020	Percent Change
New Listings	101	94	- 6.9%	670	605	- 9.7%
Closed Sales	86	82	- 4.7%	498	476	- 4.4%
Median Sales Price	\$151,000	\$162,700	+ 7.7%	\$145,000	\$152,000	+ 4.8%
Pct. of Orig. Price Received	95.7%	97.1%	+ 1.5%	95.0%	95.7%	+ 0.7%
Days on Market Until Sale	50	21	- 58.0%	55	43	- 21.8%
Inventory of Homes for Sale	222	125	- 43.7%	--	--	--
Months Supply of Inventory	3.2	1.7	- 46.9%	--	--	--

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

July

■ 2019 ■ 2020



Historical Median Sales Price Rolling 12-Month Calculation

