

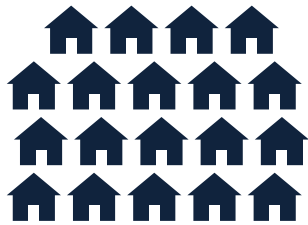


MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

Tyler, Home on the Lake, New Bern

Tyler, Home on the Lake: Most Homes Sell, and Sell Fast

In Tyler, Home on the Lake, 67 of 72 homes that left the market in the last 12 months actually sold. Typical time to sell was 43 days, and the median sold price was \$337,000 at 100.0% of first asking price. Price it right and it moves. Price it wrong and it sits, then usually still needs a cut.



19 sold

out of every 20 listed



1 didn't

expired, withdrawn or canceled

72

homes finished on the market

67

sold

5 (7%)

didn't sell

43

median days to sell from the first day listed

100.0%

sold vs. first asking price

\$337,000

median sold price

Which pile do you want to be in?

Solid houses sold. Outlined houses expired, were withdrawn or were canceled.

What waiting costs

A typical \$337,000 home, per month

Mortgage (principal + interest)	\$1,799
Property taxes	\$125
Homeowners insurance	\$250
Upkeep	\$281
Utilities	\$250
Total	\$2,700

About \$2,700 every month the home sits.

Listings that didn't sell stayed on the market a median of 146 days — roughly \$13,000 in holding costs, and the home still didn't sell.

An example, not a quote: 20% down, 30-year fixed at 7.03% (Freddie Mac average, 2026-09-24); Craven County rate 0.4448 per \$100 (NC Department of Revenue, 2025-26 county rates); town taxes add more inside town limits; insurance, upkeep (1% of value a year) and utilities are typical estimates. If your home is paid off, the mortgage line drops out — the rest still adds up.

Priced right from day one vs. chasing the market

31

median days to sell when priced right
52 homes that sold at 97%+ of first asking

105

median days when price cuts were needed
15 homes · sold for 95.0% of first asking



What this means if you're selling

- Homes priced right from day one sold in a typical 31 days, 52 of them did this
- Homes that needed a price cut took a typical 105 days and still sold at 95.0%
- 5 listings didn't sell at all, sitting a median 146 days with a 1.7% median price cut that didn't save them
- Contracts fell apart 11% of the time, 1 in 9 — most often inspection, appraisal or financing issues

When contracts fall apart

11%

of contracts fell apart before closing
8 of about 75

88%

of those homes later sold

13%

never sold

98.1%

sold vs. first ask after a fall-through
vs. 100.0% on the first contract

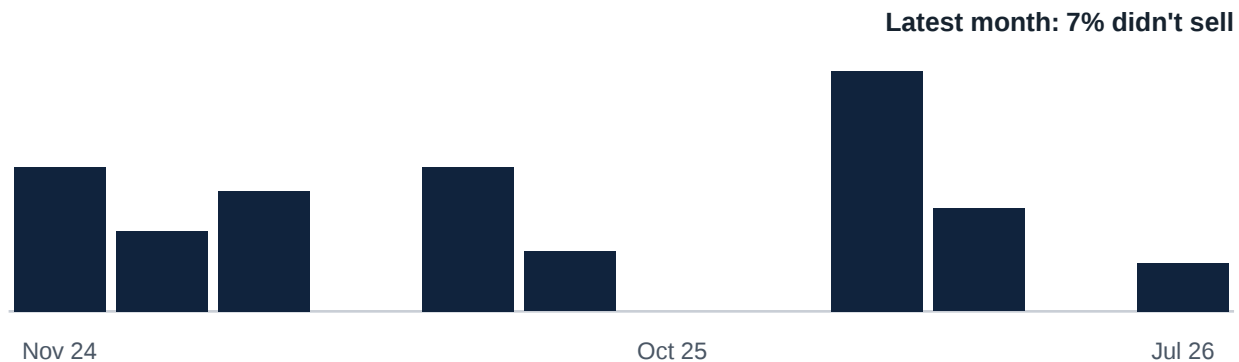
63

median days to sell after a fall-through
vs. 37 on the first contract

The MLS doesn't record why a contract ends. In our experience the most common reasons are home inspection findings, appraisals that come in below the price, and buyer financing — which is why preparing the home and pricing it to appraise matter before it goes on the market.

How buyers paid on closed sales: conventional loans 43% · cash 2% · VA 37% · FHA 16% · other 2%.

Share of listings that didn't sell, by month



What this means if you're buying

- 42% of homes sold below the first asking price, so there's room to negotiate
- If a contract falls apart, 88% of those homes go on to sell later, often taking a typical 63 days total
- Financing mix here: 43% conventional loans, 37% VA, 16% FHA, 2% cash

Did you know?

- Only 7% of listings in Tyler, Home on the Lake didn't sell this year, down from 13% the year before
- At today's estimated \$2,700 a month carrying cost, sitting unsold for a typical stretch runs about \$13,000
- A \$337,000 home today runs an estimated 7.03% mortgage rate for that \$2,700 monthly carry

Want this for your street?

Every home is different. Buddy Blake will walk you through the numbers for your neighborhood and your price range — no pressure. Call or text (910) 395-1000, or visit buddyblake.ai.



How these numbers are counted

Homes only (single-family, townhomes and condos) in the last 12 months. "Didn't sell" means the listing expired, was withdrawn or was canceled; some owners take a home off the market for reasons that have nothing to do with the market. Days to sell count from the first day a home was listed, including relistings. "First asking" is the first list price. Contract fall-throughs are listings that came back on the market after going under contract. Source: Hive MLS data, compiled by the Buddy Blake Team. Information deemed reliable but not guaranteed.