

December 2025



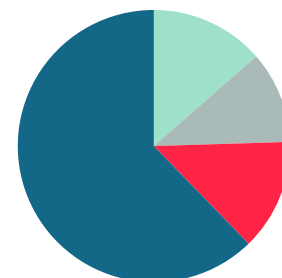
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



MONTHLY INVENTORY ANALYSIS

Report produced on Jan 12, 2026 for MLS Technology Inc.

Compared Metrics	December		
	2024	2025	+/-%
Closed Listings	44	42	-4.55%
Pending Listings	41	34	-17.07%
New Listings	50	48	-4.00%
Average List Price	288,864	245,105	-15.15%
Average Sale Price	272,501	236,185	-13.33%
Average Percent of Selling Price to List Price	95.44%	97.30%	1.95%
Average Days on Market to Sale	41.82	45.10	7.84%
End of Month Inventory	178	193	8.43%
Months Supply of Inventory	3.84	4.01	4.30%



- Closed (13.55%)
- Pending (10.97%)
- Other OffMarket (13.23%)
- Active (62.26%)

Absorption: Last 12 months, an Average of **48** Sales/Month
Active Inventory as of December 31, 2025 = **193**

Analysis Wrap-Up

Months Supply of Inventory (MSI) Increases

The total housing inventory at the end of December 2025 rose **8.43%** to 193 existing homes available for sale. Over the last 12 months this area has had an average of 48 closed sales per month. This represents an unsold inventory index of **4.01** MSI for this period.

Average Sale Price Falling

According to the preliminary trends, this market area has experienced some downward momentum with the decline of Average Price this month. Prices dipped **13.33%** in December 2025 to \$236,185 versus the previous year at \$272,501.

Average Days on Market Lengthens

The average number of **45.10** days that homes spent on the market before selling increased by 3.28 days or **7.84%** in December 2025 compared to last year's same month at **41.82** DOM.

Sales Success for December 2025 is Positive

Overall, with Average Prices falling and Days on Market increasing, the Listed versus Closed Ratio finished weak this month.

There were 48 New Listings in December 2025, down **4.00%** from last year at 50. Furthermore, there were 42 Closed Listings this month versus last year at 44, a **-4.55%** decrease.

Closed versus Listed trends yielded a **87.5%** ratio, down from previous year's, December 2024, at **88.0%**, a **0.57%** downswing. This will certainly create pressure on an increasing Month's Supply of Inventory (MSI) in the months to come.

What's in this Issue

Closed Listings	2
Pending Listings	3
New Listings	4
Inventory	5
Months Supply of Inventory	6
Average Days on Market to Sale	7
Average List Price at Closing	8
Average Sale Price at Closing	9
Average Percent of Selling Price to List Price	10
Market Summary	11

Real Estate is Local

Consumers Should Consult with a REALTOR®

Buying or selling real estate, for a majority of consumers, is one of the most important decisions they will make. Choosing a real estate professional continues to be a vital part of this process.

Identify a Professional to Manage the Procedure

REALTORS® are well-informed about critical factors that affect your specific market area - such as changes in market conditions, consumer attitudes and interest rates.

Are You Ready to Buy or Sell Real Estate?

Contact an experienced REALTOR®

MLS Technology Inc. -

Phone: 918-663-7500

Email: support@mlstechnology.com

December 2025



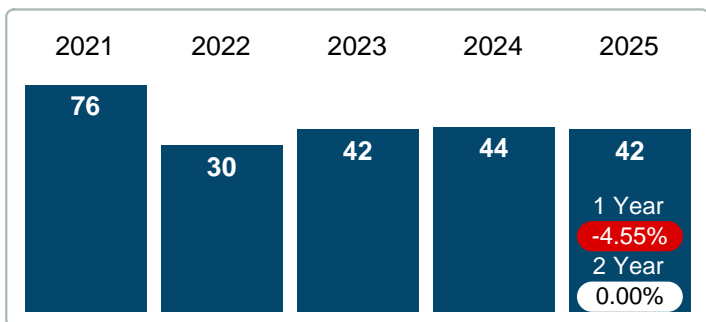
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



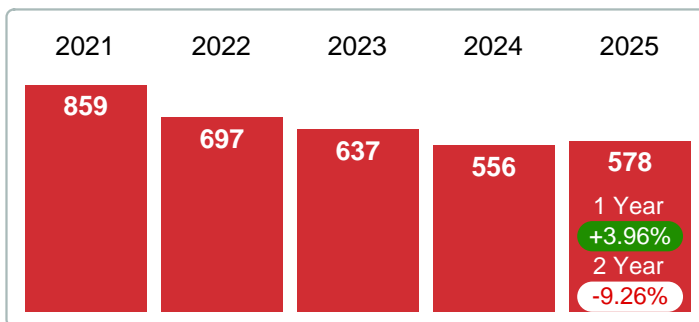
CLOSED LISTINGS

Report produced on Jan 12, 2026 for MLS Technology Inc.

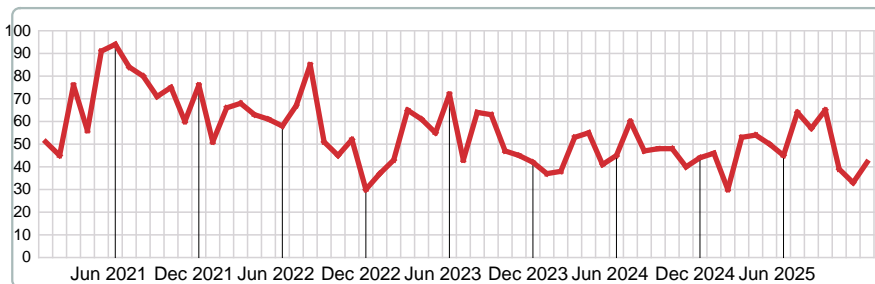
DECEMBER



YEAR TO DATE (YTD)

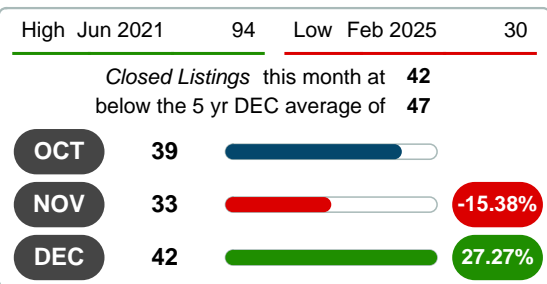


5 YEAR MARKET ACTIVITY TRENDS



3 MONTHS

5 year DEC AVG = 47



CLOSED LISTINGS & BEDROOMS DISTRIBUTION BY PRICE

Distribution of Closed Listings by Price Range		%	AVDOM	1-2 Beds	3 Beds	4 Beds	5+ Beds
\$100,000 and less	3	7.14%	4.3	1	2	0	0
\$100,001 - \$150,000	6	14.29%	37.7	2	4	0	0
\$150,001 - \$175,000	4	9.52%	64.3	0	4	0	0
\$175,001 - \$225,000	12	28.57%	23.7	1	9	2	0
\$225,001 - \$275,000	4	9.52%	81.8	0	2	2	0
\$275,001 - \$375,000	8	19.05%	68.9	1	6	1	0
\$375,001 and up	5	11.90%	47.2	0	3	0	2
Total Closed Units	42			5	30	5	2
Total Closed Volume	9,919,749	100%	45.1	943.00K	6.92M	1.21M	847.00K
Average Closed Price	\$236,185			\$188,600	\$230,737	\$241,530	\$423,500

December 2025



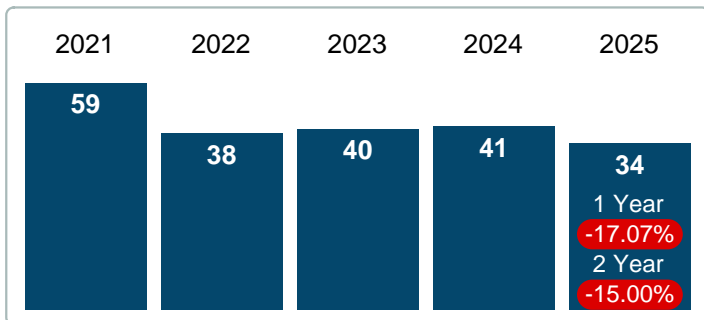
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



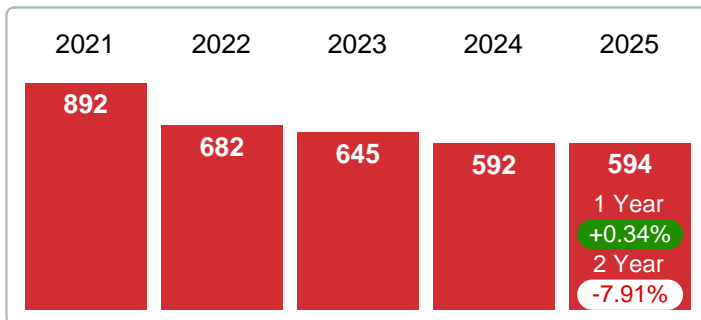
PENDING LISTINGS

Report produced on Jan 12, 2026 for MLS Technology Inc.

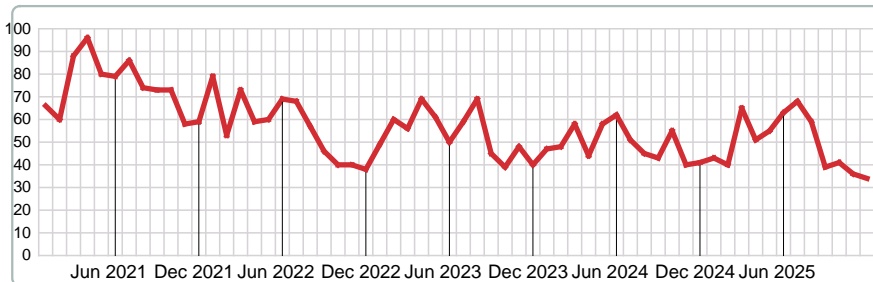
DECEMBER



YEAR TO DATE (YTD)



5 YEAR MARKET ACTIVITY TRENDS

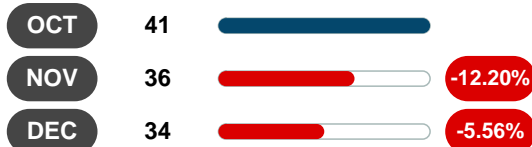


3 MONTHS

5 year DEC AVG = 42

High Apr 2021 96 Low Dec 2025 34

Pending Listings this month at 34 below the 5 yr DEC average of 42



PENDING LISTINGS & BEDROOMS DISTRIBUTION BY PRICE

Distribution of Pending Listings by Price Range		%	AVDOM	1-2 Beds	3 Beds	4 Beds	5+ Beds
\$25,000 and less	1	2.94%	1.0	0	1	0	0
\$25,001 - \$75,000	6	17.65%	51.7	3	2	1	0
\$75,001 - \$125,000	3	8.82%	48.0	1	2	0	0
\$125,001 - \$200,000	10	29.41%	57.0	2	7	1	0
\$200,001 - \$275,000	4	11.76%	111.8	2	0	2	0
\$275,001 - \$350,000	6	17.65%	29.0	1	4	1	0
\$350,001 and up	4	11.76%	55.3	0	2	1	1
Total Pending Units	34			9	18	6	1
Total Pending Volume	6,525,799	100%	54.9	1.40M	3.32M	1.39M	420.00K
Average Listing Price	\$191,935			\$155,533	\$184,400	\$231,133	\$420,000

December 2025



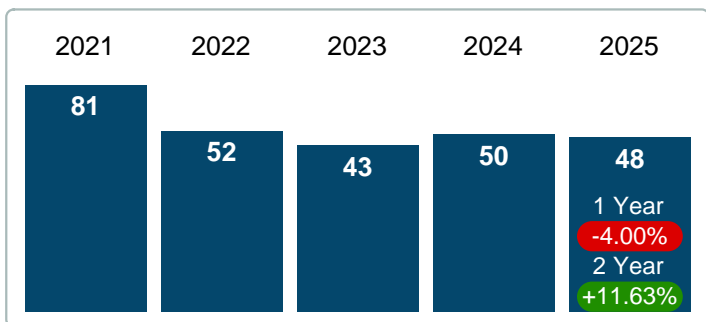
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



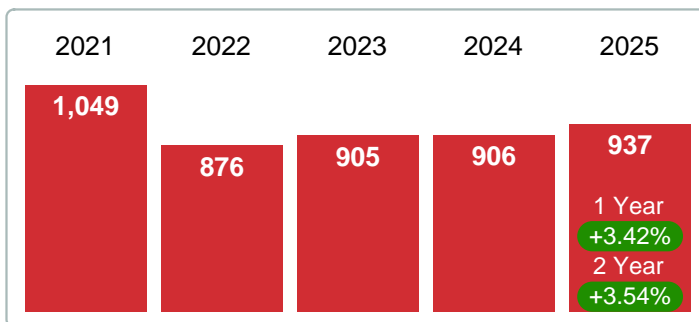
NEW LISTINGS

Report produced on Jan 12, 2026 for MLS Technology Inc.

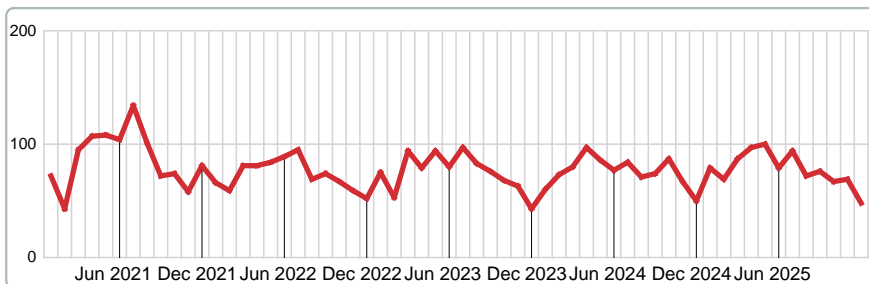
DECEMBER



YEAR TO DATE (YTD)



5 YEAR MARKET ACTIVITY TRENDS



3 MONTHS

5 year DEC AVG = 55

High Jul 2021 134 Low Dec 2023 43

New Listings this month at **48**
below the 5 yr DEC average of **55**

- OCT** 67
- NOV** 69 **2.99%**
- DEC** 48 **-30.43%**

NEW LISTINGS & BEDROOMS DISTRIBUTION BY PRICE

Distribution of New Listings by Price Range		%	1-2 Beds	3 Beds	4 Beds	5+ Beds
\$50,000 and less	4	8.33%	1	3	0	0
\$50,001 - \$125,000	5	10.42%	3	1	1	0
\$125,001 - \$175,000	9	18.75%	5	3	1	0
\$175,001 - \$275,000	11	22.92%	0	9	1	1
\$275,001 - \$350,000	8	16.67%	1	5	2	0
\$350,001 - \$775,000	6	12.50%	0	2	4	0
\$775,001 and up	5	10.42%	1	1	0	3
Total New Listed Units	48		11	24	9	4
Total New Listed Volume	15,478,869	100%	2.36M	5.97M	3.13M	4.01M
Average New Listed Listing Price	\$322,476		\$214,618	\$248,775	\$348,286	\$1,003,225

December 2025



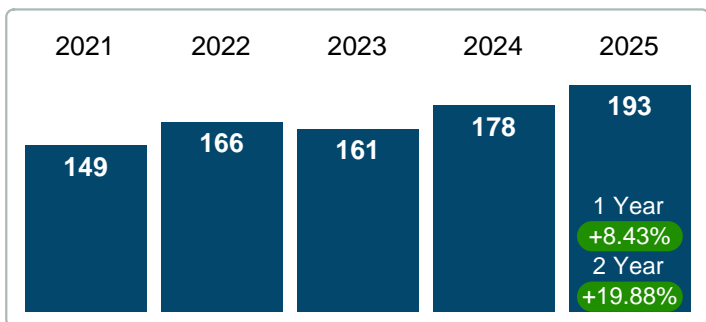
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



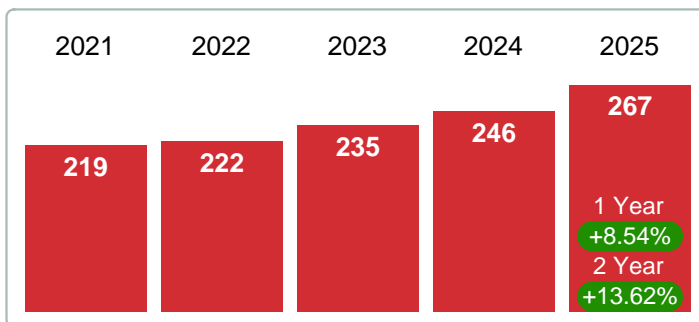
ACTIVE INVENTORY

Report produced on Jan 12, 2026 for MLS Technology Inc.

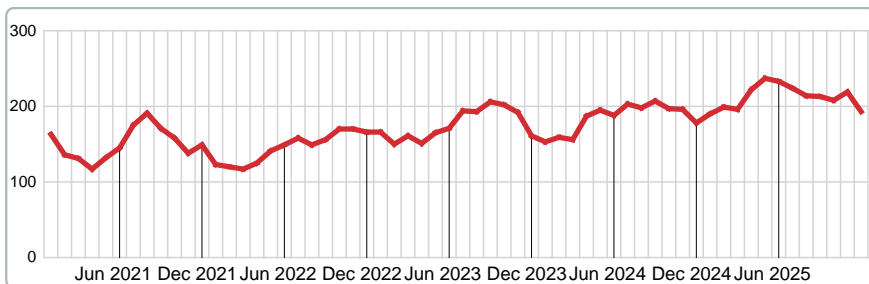
END OF DECEMBER



ACTIVE DURING DECEMBER



5 YEAR MARKET ACTIVITY TRENDS



3 MONTHS

5 year DEC AVG = 169

High May 2025 237 Low Mar 2022 117

Inventory this month at 193
above the 5 yr DEC average of 169



INVENTORY & BEDROOMS DISTRIBUTION BY PRICE

Distribution of Inventory by Price Range		%	AVDOM	1-2 Beds	3 Beds	4 Beds	5+ Beds
\$75,000 and less	12	6.22%	123.8	6	5	1	0
\$75,001 - \$150,000	33	17.10%	74.8	10	18	5	0
\$150,001 - \$200,000	25	12.95%	82.4	9	13	3	0
\$200,001 - \$275,000	42	21.76%	76.6	0	36	5	1
\$275,001 - \$425,000	38	19.69%	93.3	0	24	13	1
\$425,001 - \$675,000	23	11.92%	91.7	0	8	10	5
\$675,001 and up	20	10.36%	125.6	3	5	4	8
Total Active Inventory by Units	193			28	109	41	15
Total Active Inventory by Volume	69,954,668	100%	90.1	6.89M	30.23M	17.43M	15.40M
Average Active Inventory Listing Price	\$362,459			\$246,211	\$277,357	\$425,138	\$1,026,547

December 2025



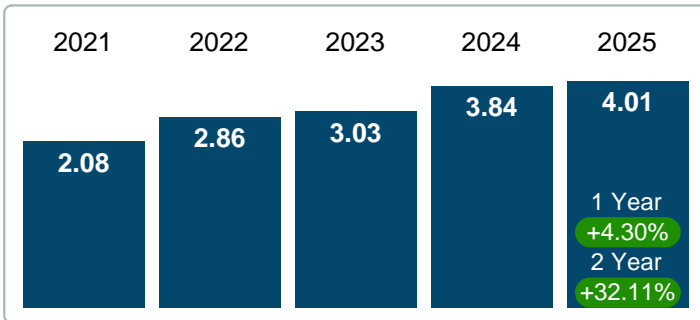
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



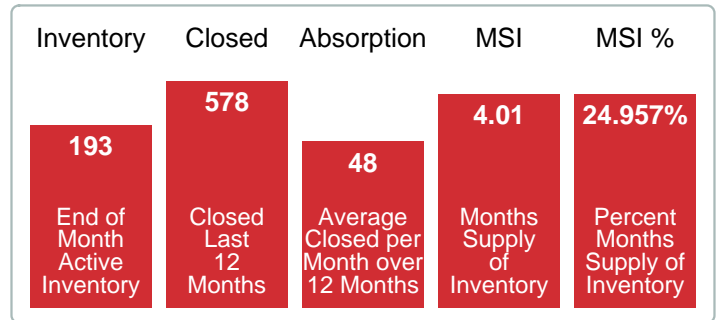
MONTHS SUPPLY of INVENTORY (MSI)

Report produced on Jan 12, 2026 for MLS Technology Inc.

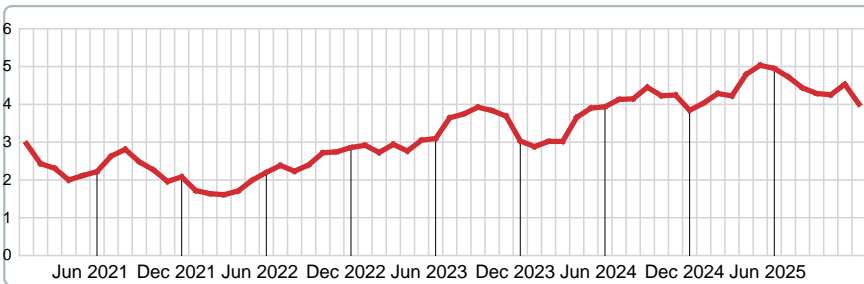
MSI FOR DECEMBER



INDICATORS FOR DECEMBER 2025

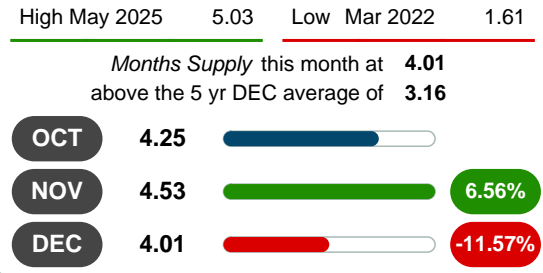


5 YEAR MARKET ACTIVITY TRENDS



3 MONTHS

5 year DEC AVG = 3.16



MONTHS SUPPLY & BEDROOMS DISTRIBUTION BY PRICE

Distribution of Active Inventory by Price Range and MSI		%	MSI	1-2 Beds	3 Beds	4 Beds	5+ Beds
\$75,000 and less	12	6.22%	1.97	2.18	1.71	3.00	0.00
\$75,001 - \$150,000	33	17.10%	3.19	2.35	3.27	12.00	0.00
\$150,001 - \$200,000	25	12.95%	3.00	7.71	2.05	3.60	0.00
\$200,001 - \$275,000	42	21.76%	4.24	0.00	5.02	3.00	2.00
\$275,001 - \$425,000	38	19.69%	3.65	0.00	4.00	3.55	2.00
\$425,001 - \$675,000	23	11.92%	8.90	0.00	6.00	15.00	12.00
\$675,001 and up	20	10.36%	40.00	0.00	15.00	0.00	48.00
Market Supply of Inventory (MSI)	4.01	100%	4.01	3.05	3.68	5.41	8.18
Total Active Inventory by Units	193			28	109	41	15

December 2025



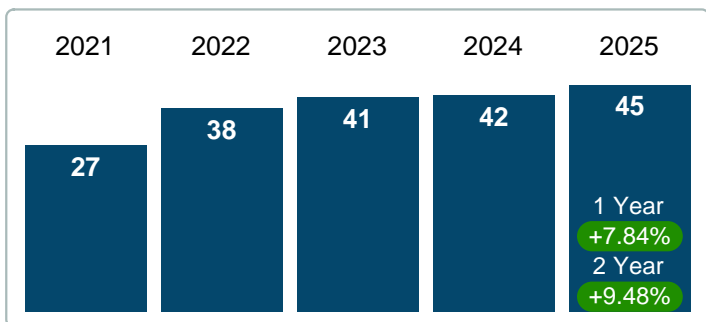
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



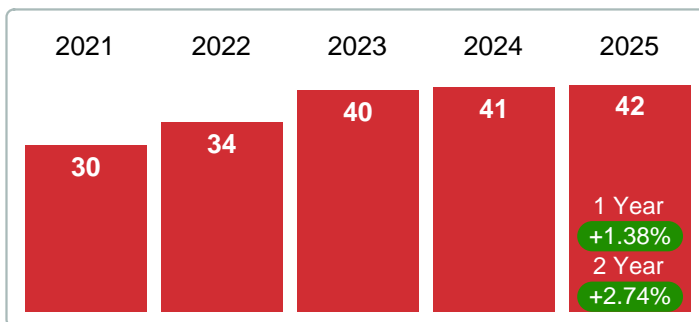
AVERAGE DAYS ON MARKET TO SALE

Report produced on Jan 12, 2026 for MLS Technology Inc.

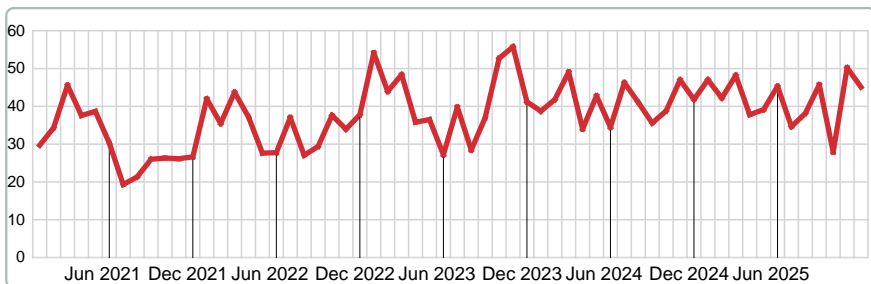
DECEMBER



YEAR TO DATE (YTD)



5 YEAR MARKET ACTIVITY TRENDS

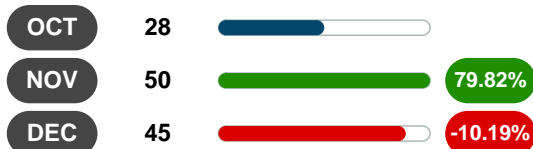


3 MONTHS

5 year DEC AVG = 39

High Nov 2023 56 Low Jul 2021 19

Average Days on Market to Sale this month at 45 above the 5 yr DEC average of 39



AVERAGE DOM OF CLOSED SALES & BEDROOMS DISTRIBUTION BY PRICE

Distribution of Average Days on Market to Sale by Price Range	%	AVDOM	1-2 Beds	3 Beds	4 Beds	5+ Beds
\$100,000 and less	7.14%	4	11	1	0	0
\$100,001 - \$150,000	14.29%	38	29	42	0	0
\$150,001 - \$175,000	9.52%	64	0	64	0	0
\$175,001 - \$225,000	28.57%	24	9	21	44	0
\$225,001 - \$275,000	9.52%	82	0	34	130	0
\$275,001 - \$375,000	19.05%	69	1	85	38	0
\$375,001 and up	11.90%	47	0	74	0	7
Average Closed DOM		45	16	47	77	7
Total Closed Units	100%	45	5	30	5	2
Total Closed Volume		9,919,749	943.00K	6.92M	1.21M	847.00K

December 2025



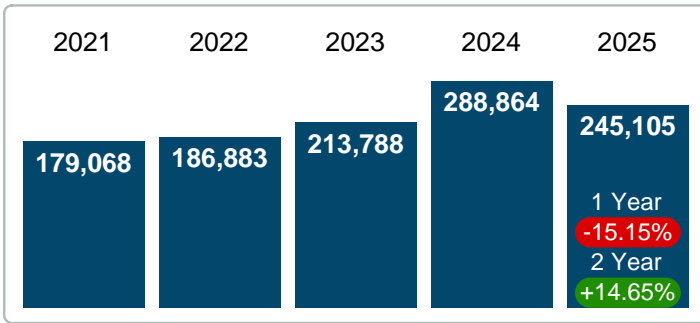
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



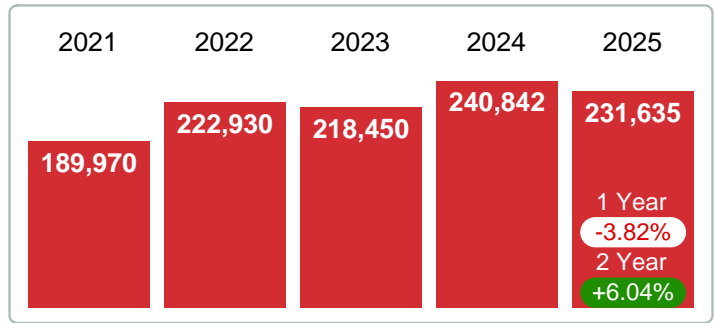
AVERAGE LIST PRICE AT CLOSING

Report produced on Jan 12, 2026 for MLS Technology Inc.

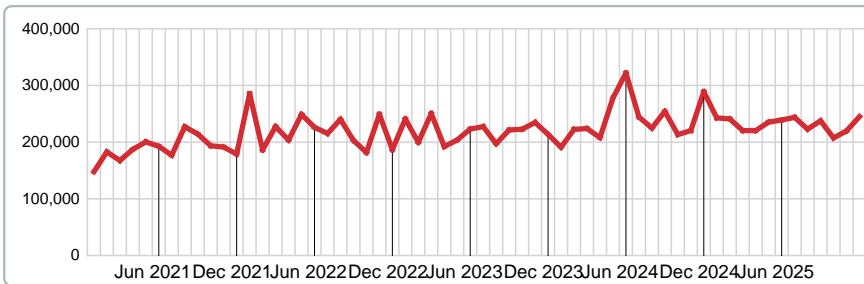
DECEMBER



YEAR TO DATE (YTD)



5 YEAR MARKET ACTIVITY TRENDS

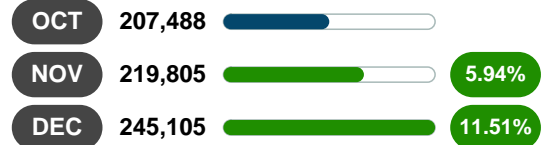


3 MONTHS

5 year DEC AVG = 222,742

High Jun 2024 321,814 Low Jan 2021 147,706

Average List Price at Closing this month at **245,105** above the 5 yr DEC average of **222,742**



AVERAGE LIST PRICE OF CLOSED SALES & BEDROOMS DISTRIBUTION BY PRICE

Distribution of Average List Price at Closing by Price Range	%	AVLPrice	1-2 Beds	3 Beds	4 Beds	5+ Beds
\$100,000 and less	7.14%	55,267	90,000	37,900	0	0
\$100,001 - \$150,000	14.29%	136,233	145,500	131,600	0	0
\$150,001 - \$175,000	7.14%	166,133	0	168,850	0	0
\$175,001 - \$225,000	28.57%	205,442	219,500	209,644	212,500	0
\$225,001 - \$275,000	9.52%	233,225	0	232,450	257,000	0
\$275,001 - \$375,000	19.05%	312,600	350,000	324,450	315,000	0
\$375,001 and up	14.29%	485,633	0	554,967	0	424,500
Average List Price		245,105	190,100	241,363	250,800	424,500
Total Closed Units	100%	245,105	5	30	5	2
Total Closed Volume		10,294,399	950.50K	7.24M	1.25M	849.00K

December 2025



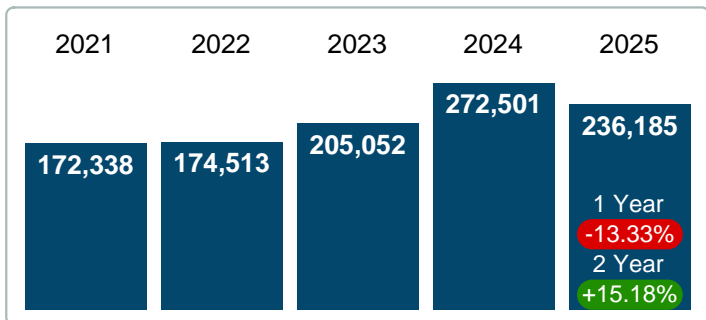
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



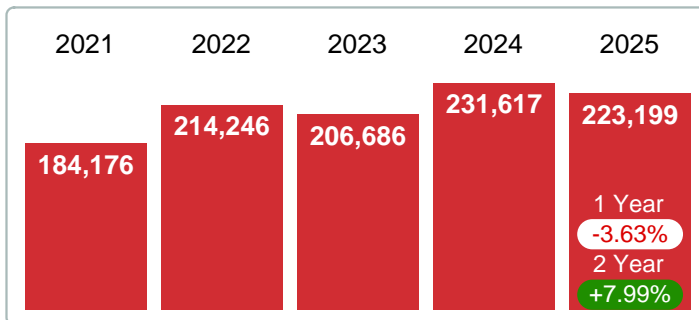
AVERAGE SOLD PRICE AT CLOSING

Report produced on Jan 12, 2026 for MLS Technology Inc.

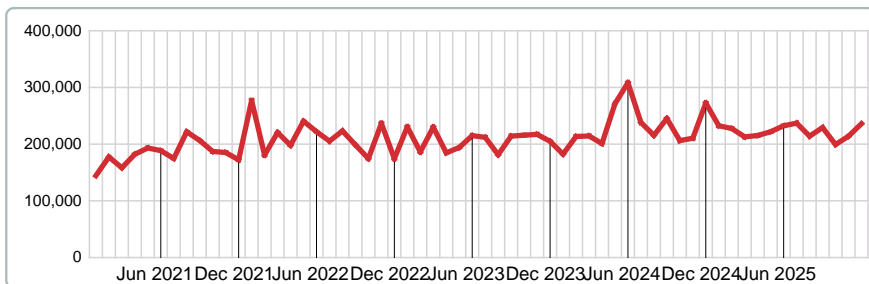
DECEMBER



YEAR TO DATE (YTD)



5 YEAR MARKET ACTIVITY TRENDS

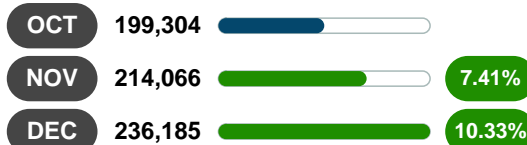


3 MONTHS

5 year DEC AVG = 212,118

High Jun 2024 308,334 Low Jan 2021 144,404

Average Sold Price at Closing this month at **236,185** above the 5 yr DEC average of **212,118**



AVERAGE SOLD PRICE OF CLOSED SALES & BEDROOMS DISTRIBUTION BY PRICE

Distribution of Average Sold Price at Closing by Price Range		%	AV Sale	1-2 Beds	3 Beds	4 Beds	5+ Beds
\$100,000 and less	3	7.14%	55,267	90,000	37,900	0	0
\$100,001 - \$150,000	6	14.29%	132,483	142,000	127,725	0	0
\$150,001 - \$175,000	4	9.52%	166,250	0	166,250	0	0
\$175,001 - \$225,000	12	28.57%	205,408	219,000	204,155	204,250	0
\$225,001 - \$275,000	4	9.52%	243,750	0	237,500	250,000	0
\$275,001 - \$375,000	8	19.05%	314,019	350,000	310,500	299,150	0
\$375,001 and up	5	11.90%	468,400	0	498,333	0	423,500
Average Sold Price			236,185	188,600	230,737	241,530	423,500
Total Closed Units		100%	236,185	5	30	5	2
Total Closed Volume			9,919,749	943.00K	6.92M	1.21M	847.00K

December 2025



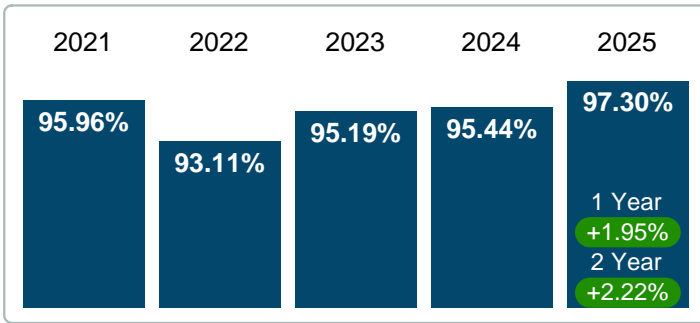
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



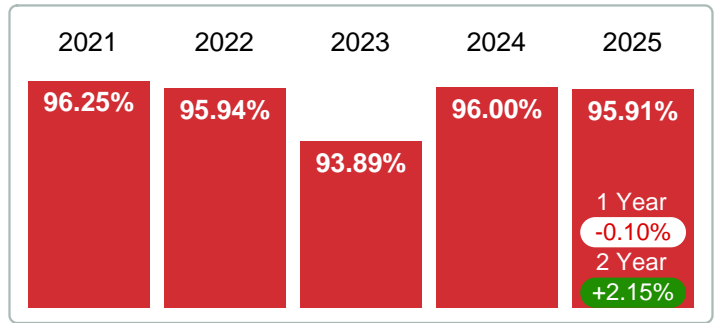
AVERAGE PERCENT OF SELLING PRICE TO LISTING PRICE

Report produced on Jan 12, 2026 for MLS Technology Inc.

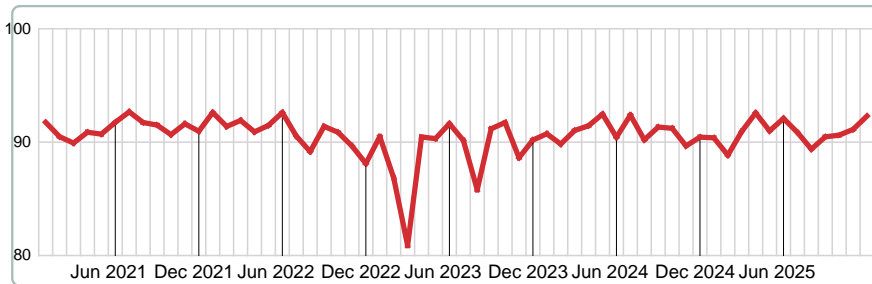
DECEMBER



YEAR TO DATE (YTD)



5 YEAR MARKET ACTIVITY TRENDS

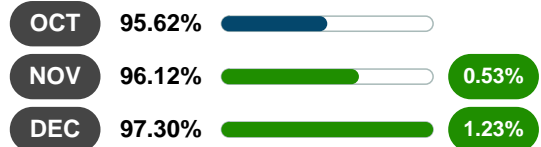


3 MONTHS

5 year DEC AVG = 95.40%

High Jul 2021 97.67% Low Mar 2023 85.89%

Average Sold/List Ratio this month at **97.30%** above the 5 yr DEC average of **95.40%**



AVERAGE SOLD/LIST RATIO OF CLOSED SALES & BEDROOMS DISTRIBUTION BY PRICE

Distribution of Sold/List Ratio by Price Range		%	AV S/L%	1-2 Beds	3 Beds	4 Beds	5+ Beds	
\$100,000 and less	3	7.14%	100.00%	100.00%	100.00%	0.00%	0.00%	
\$100,001 - \$150,000	6	14.29%	97.24%	97.58%	97.06%	0.00%	0.00%	
\$150,001 - \$175,000	4	9.52%	98.52%	0.00%	98.52%	0.00%	0.00%	
\$175,001 - \$225,000	12	28.57%	97.43%	99.77%	97.47%	96.11%	0.00%	
\$225,001 - \$275,000	4	9.52%	100.13%	0.00%	102.20%	98.07%	0.00%	
\$275,001 - \$375,000	8	19.05%	96.48%	100.00%	96.15%	94.97%	0.00%	
\$375,001 and up	5	11.90%	93.54%	0.00%	89.40%	0.00%	99.75%	
Average Sold/List Ratio		97.30%		98.99%	96.97%	96.66%	99.75%	
Total Closed Units		42	100%	97.30%	5	30	5	2
Total Closed Volume		9,919,749			943.00K	6.92M	1.21M	847.00K

December 2025



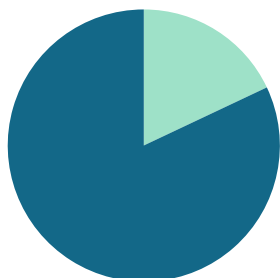
Area Delimited by Counties Coal, Garvin, Murray, Pontotoc - Residential Property Type



MARKET SUMMARY

Report produced on Jan 12, 2026 for MLS Technology Inc.

INVENTORY

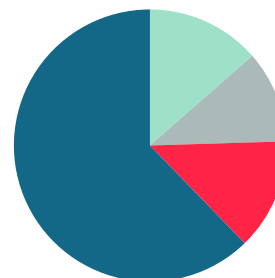


Inventory
 New Listings **48 = 17.98%**
 Start Inventory **219**
 Total Inventory Units **267**
 Volume **\$93,997,467**

Market Activity

Closed Sales **42 = 13.55%**
 Pending Sales **34 = 10.97%**
 Other Off Market **41 = 13.23%**
 Active Inventory **193 = 62.26%**

MARKET ACTIVITY



Compared Metrics	December			Year to Date		
	2024	2025	+/-%	2024	2025	+/-%
Closed Sales	44	42	-4.55%	556	578	3.96%
Pending Sales	41	34	-17.07%	592	594	0.34%
New Listings	50	48	-4.00%	906	937	3.42%
Average List Price	288,864	245,105	-15.15%	240,842	231,635	-3.82%
Average Sale Price	272,501	236,185	-13.33%	231,617	223,199	-3.63%
Average Percent of Selling Price to List Price	95.44%	97.30%	1.95%	96.00%	95.91%	-0.10%
Average Days on Market to Sale	41.82	45.10	7.84%	40.99	41.56	1.38%
Monthly Inventory	178	193	8.43%	178	193	8.43%
Months Supply of Inventory	3.84	4.01	4.30%	3.84	4.01	4.30%

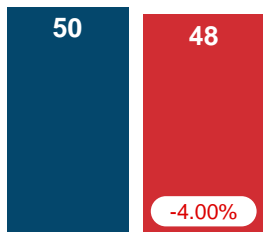
Absorption: Last 12 months, an Average of **48** Sales/Month

Inventory on December 31, 2025 = **193** 2024 2025

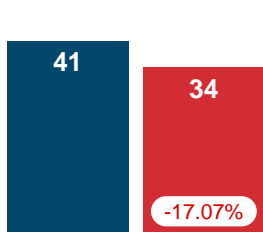
DECEMBER MARKET

AVERAGE PRICES

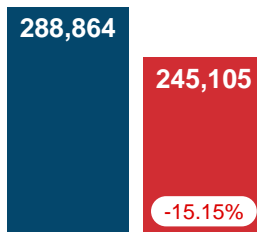
New Listings



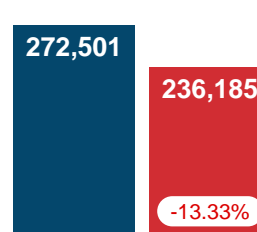
Pending Listings



List Price



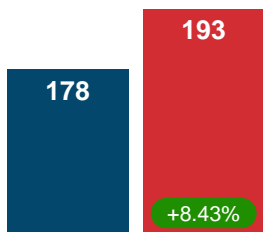
Sale Price



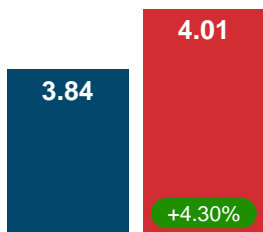
INVENTORY

AVERAGE SOLD/LIST RATIO & DOM

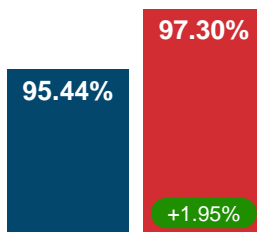
Active Inventory



Monthly Supply of Inventory



Sale/List Ratio



Days on Market

