

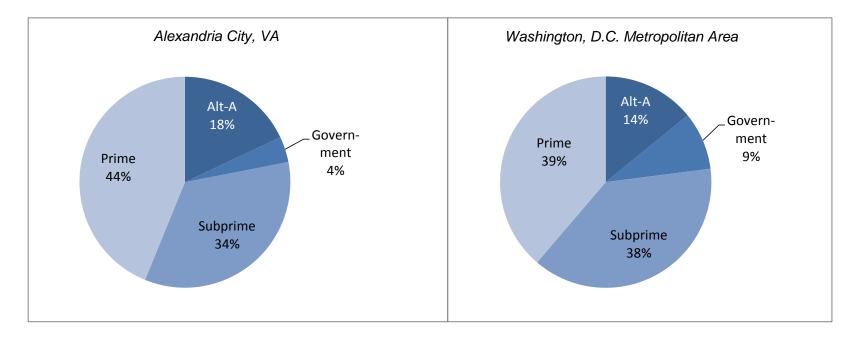


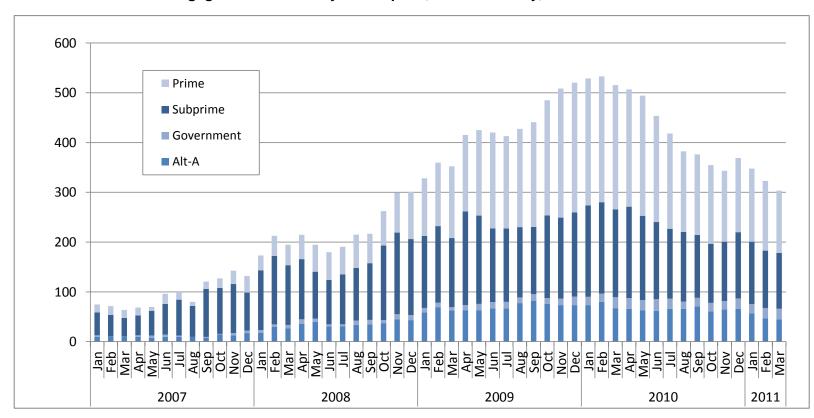
# Alexandria City, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Alexandria City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory	222	04 700
Number of Loans	300	31,700
Percent of Loans	1.2	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	600	82,000
Percent of Loans	2.4	6.8
Pct. Point Change Since 3/2010	-1.2	-1.7
Pct. Point Change Since 3/2009	-0.7	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	300	43,700
Percent of Loans	1.1	3.6
Pct. Point Change Since 3/2010	-0.8	-1.3
Pct. Point Change Since 3/2009	-0.2	0.1
ZIP Codes with High/Highest Risk for New F	REO	
Number of ZIP Codes	1	93
Percent of ZIP Codes	16.7	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Alexandria City, VA

Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

	ALEXANDRIA CITY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011						
ZIP Code	Area	Percent					
	Alexandria City, VA	1.1					
	Metropolitan Area	3.6					
22304	Alexandria	1.9					
22311	Alexandria	1.3					
22305	Alexandria	1.2					
22301	Alexandria	1.0					
22302	Alexandria	0.8					
22314	Alexandria	0.4					

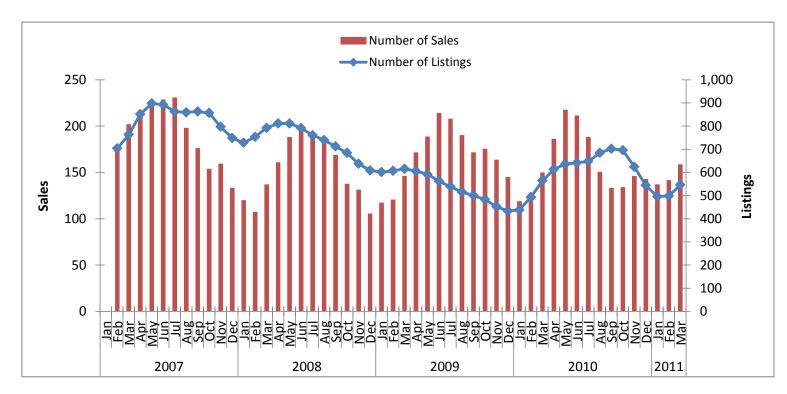
Data presented for real estate owned (REO) properties compare the relative rate of REO in a ZIP code with the average REO Rate in all ZIP codes. Only areas with more than 500 loans are included in the REO analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

ALEXANDRIA CITY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011						
ZIP Code	Area	Risk Level				
22311	Alexandria	High				
22304	Alexandria	Moderate				
22305	Alexandria	Minimal				
22302	Alexandria	Minimal				
22314	Alexandria	Minimal				
22301	Alexandria	Minimal				

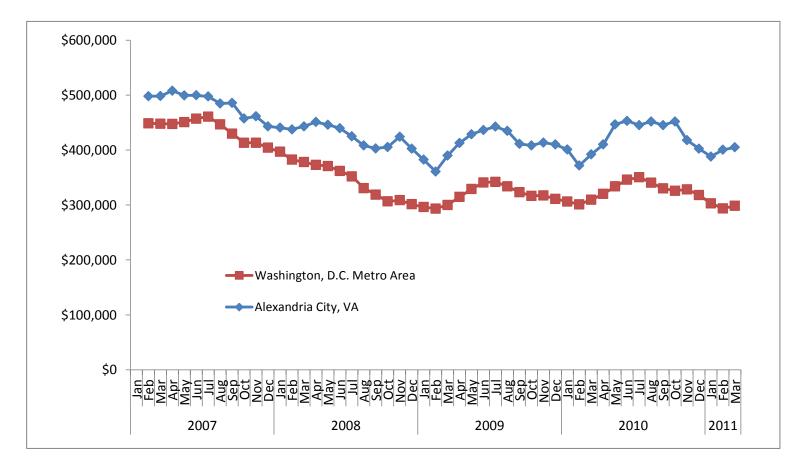
Key Sales Market Indicators, Alexandria City, VA

		March			Per	cent Change	(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	202	199	140	171	-15.3	-14.1	22.1
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$248,328	\$526,346	\$344,715	\$410,000	65.1	-22.1	18.9
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	283	417	367	319	12.7	-23.5	-13.1
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	352	764	568	540	53.4	-29.3	-4.9
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	3.5	5.2	6.8	4.9	41.0	-5.6	-27.4
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

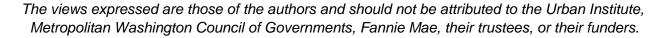




#### Adjusted Median Sales Price: Three-Month Averages, Alexandria City, VA and Metro Area *Prices in March 2011 dollars*



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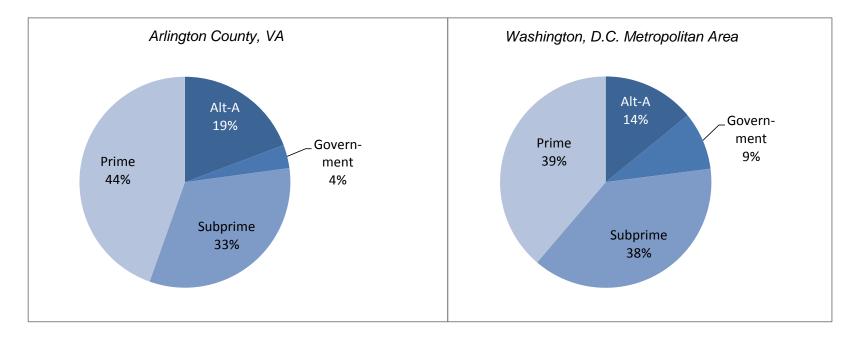


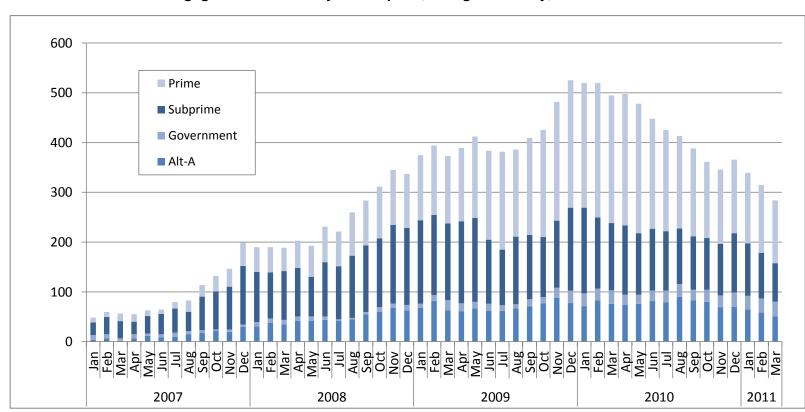
# Arlington County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Arlington County, VA	Washington, D.C. Metropolitan Area
Foroeloguro Inventory		
Foreclosure Inventory Number of Loans	300	21 700
		31,700
Percent of Loans	0.8	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	700	82,000
Percent of Loans	1.6	6.8
Pct. Point Change Since 3/2010	-0.7	-1.7
Pct. Point Change Since 3/2009	-0.5	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	300	43,700
Percent of Loans	0.7	3.6
Pct. Point Change Since 3/2010	-0.5	-1.3
Pct. Point Change Since 3/2009	-0.2	0.1
ZIP Codes with High/Highest Risk for New R	EO	
Number of ZIP Codes	0	93
Percent of ZIP Codes	0.0	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Arlington County, VA

Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

	ARLINGTON COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011						
ZIP Code	Area	Percent					
	Arlington County, VA	0.7					
	Metropolitan Area	3.6					
22204	Arlington	1.6					
22206	Arlington	0.8					
22203	Arlington	0.7					
22202	Arlington	0.5					
22209	Arlington	0.3					
22207	Arlington	0.3					
22213	Arlington	0.3					
22205	Arlington	0.3					
22201	Arlington	0.2					

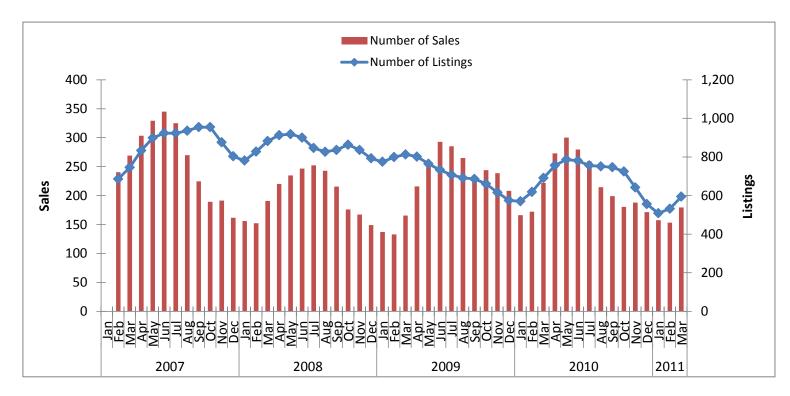
Data presented for real estate owned (REO) properties compare the relative rate of REO in a ZIP code with the average REO Rate in all ZIP codes. Only areas with more than 500 loans are included in the REO analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

ARLINGTON COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011						
ZIP Code	Area	Risk Level				
22204	Arlington	Minimal				
22209	Arlington	Minimal				
22206	Arlington	Minimal				
22202	Arlington	Minimal				
22203	Arlington	Minimal				
22213	Arlington	Minimal				
22201	Arlington	Minimal				
22205	Arlington	Minimal				
22207	Arlington	Minimal				

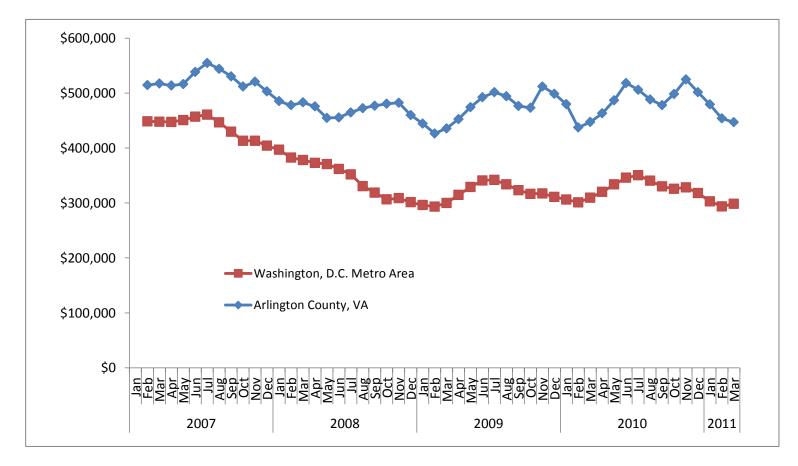
### Key Sales Market Indicators, Arlington County, VA

		March			Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	238	289	236	194	-18.5	-32.9	-17.8
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$283,766	\$520,695	\$445,128	\$467,500	64.7	-10.2	5.0
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	256	491	462	381	48.8	-22.4	-17.5
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	272	747	685	585	115.1	-21.7	-14.6
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	2.5	3.9	4.8	4.9	93.9	24.5	1.7
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

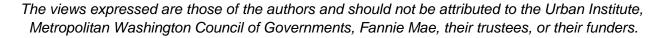




#### Adjusted Median Sales Price: Three-Month Averages, Arlington County, VA and Metro Area Prices in March 2011 dollars



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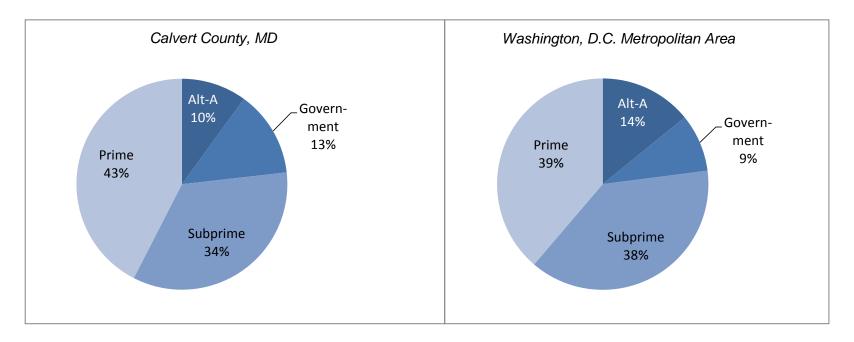


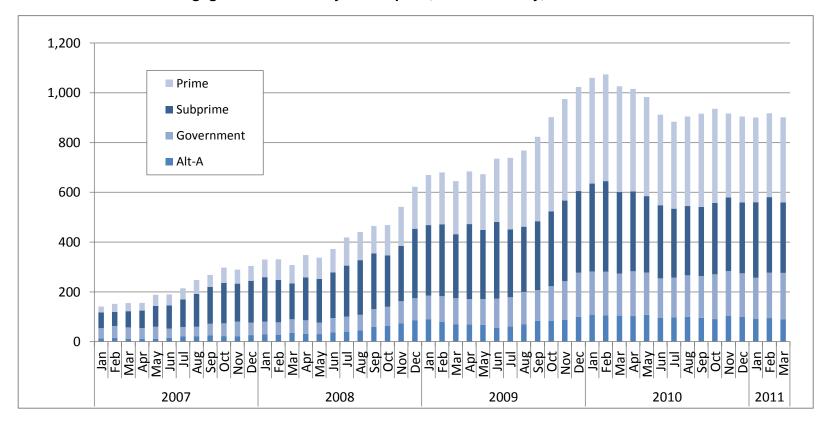
# Calvert County, MD March 2011

### Key Mortgage Performance Indicators

March 2011	Calvert County, MD	Washington, D.C. Metropolitan Area
		·
Foreclosure Inventory		
Number of Loans	600	31,700
Percent of Loans	2.6	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	1,800	82,000
Percent of Loans	8.0	6.8
Pct. Point Change Since 3/2010	-0.7	-1.7
Pct. Point Change Since 3/2009	0.8	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	900	43,700
Percent of Loans	4.0	3.6
Pct. Point Change Since 3/2010	-0.6	-1.3
Pct. Point Change Since 3/2009	1.2	0.1
ZIP Codes with High/Highest Risk for New F	REO	
Number of ZIP Codes	1	93
Percent of ZIP Codes	11.1	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Calvert County, MD

Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

	CALVERT COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011					
ZIP Code	Area	Percent				
	Calvert County, MD	4.0				
	Metropolitan Area	3.6				
20657	Lusby	6.2				
20685	Saint Leonard	5.3				
20678	Prince Frederick	4.5				
20714	North Beach	3.5				
20732	Chesapeake Beach	3.1				
20639	Huntingtown	3.1				
20676	Port Republic	3.0				
20736	Owings	2.6				
20754	Dunkirk	1.6				

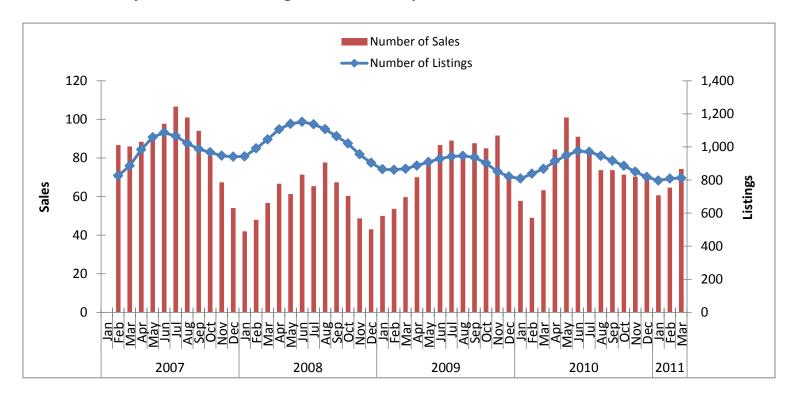
Data presented for real estate owned (REO) properties compare the relative rate of REO in a ZIP code with the average REO Rate in all ZIP codes. Only areas with more than 500 loans are included in the REO analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

CALVERT COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011							
ZIP Code	Area	Risk Level					
20657	Lusby	High					
20732	Chesapeake Beach	Moderate					
20678	Prince Frederick	Moderate					
20714	North Beach	Moderate					
20639	Huntingtown	Minimal					
20685	Saint Leonard	Minimal					
20754	Dunkirk	Minimal					
20736	Owings	Minimal					
20676	Port Republic	Minimal					

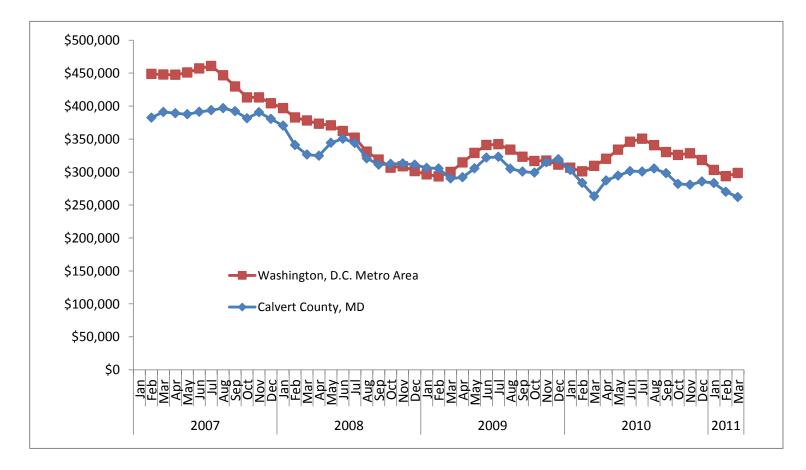
### Key Sales Market Indicators, Calvert County, MD

		March			Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	89	97	63	95	6.7	-2.1	50.8
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$189,613	\$376,753	\$282,501	\$275,000	45.0	-27.0	-2.7
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	192	288	254	222	15.6	-22.9	-12.6
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	831	881	876	836	0.6	-5.1	-4.6
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	12.0	10.6	17.3	10.9	-9.0	2.4	-37.1
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

#### Sales Market Activity: Three-Month Averages, Calvert County, MD



#### Adjusted Median Sales Price: Three-Month Averages, Calvert County, MD and Metro Area *Prices in March 2011 dollars*



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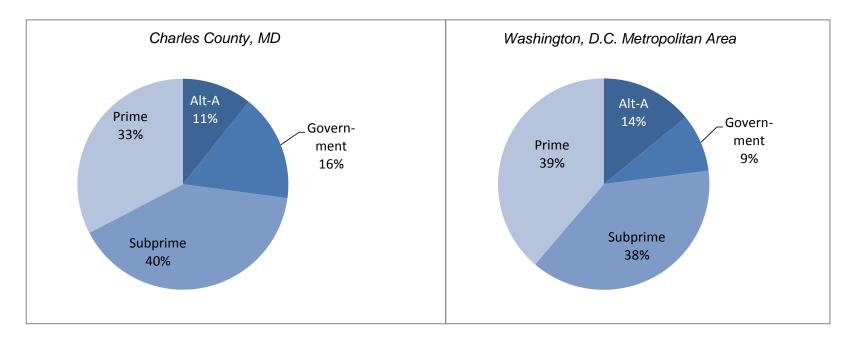


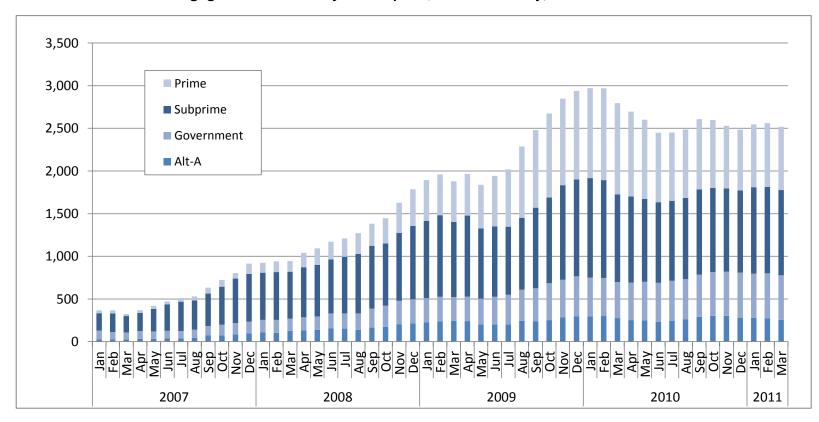
# Charles County, MD March 2011

### Key Mortgage Performance Indicators

March 2011	Charles County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,300	31,700
Percent of Loans	3.5	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	4,400	82,000
Percent of Loans	11.9	6.8
Pct. Point Change Since 3/2010	-1.2	-1.7
Pct. Point Change Since 3/2009	0.7	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	2,500	43,700
Percent of Loans	6.8	3.6
Pct. Point Change Since 3/2010	-0.8	-1.3
Pct. Point Change Since 3/2009	1.7	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	8	93
Percent of ZIP Codes	80.0	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Charles County, MD

Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

	CHARLES COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Charles County, MD	6.8
	Metropolitan Area	3.6
20616	Bryans Road	10.8
20602	Waldorf	8.7
20640	Indian Head	8.4
20601	Waldorf	7.5
20695	White Plains	7.3
20603	Waldorf	6.5
20664	Newburg	6.3
20637	Hughesville	5.1
20646	La Plata	3.6
20677	Port Tobacco	3.3

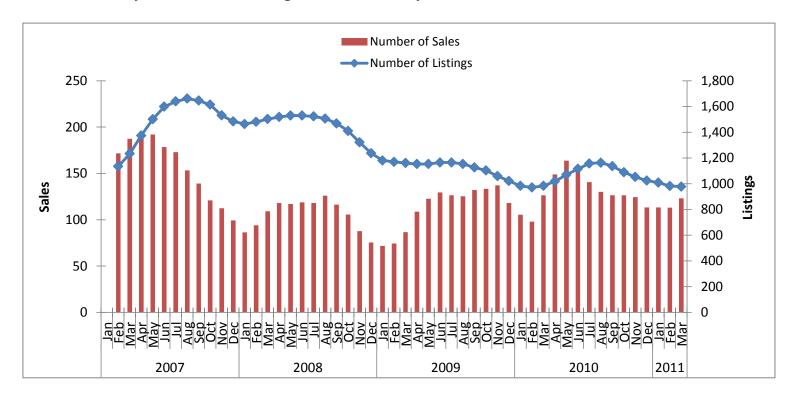
Data presented for real estate owned (REO) properties compare the relative rate of REO in a ZIP code with the average REO Rate in all ZIP codes. Only areas with more than 500 loans are included in the REO analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

CHARLES COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011					
ZIP Code	Area	Risk Level			
20640	Indian Head	High			
20616	Bryans Road	High			
20602	Waldorf	High			
20601	Waldorf	High			
20695	White Plains	High			
20677	Port Tobacco	High			
20603	Waldorf	High			
20637	Hughesville	High			
20646	La Plata	Moderate			
20664	Newburg	Moderate			

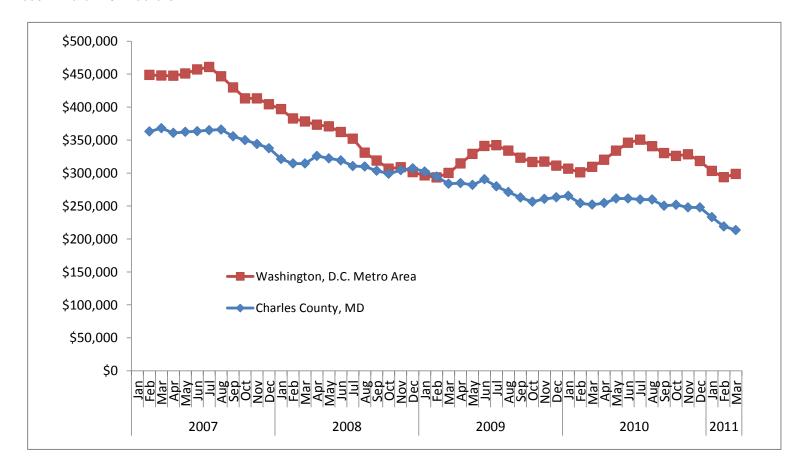
### Key Sales Market Indicators, Charles County, MD

		March			Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	133	192	124	129	-3.0	-32.8	4.0
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$190,909	\$349,051	\$243,216	\$209,900	9.9	-39.9	-13.7
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	244	490	357	285	16.8	-41.8	-20.2
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	781	1,239	971	959	22.8	-22.6	-1.2
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	7.7	7.7	11.2	10.4	34.2	34.5	-7.3
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

#### Sales Market Activity: Three-Month Averages, Charles County, MD



#### Adjusted Median Sales Price: Three-Month Averages, Charles County, MD and Metro Area *Prices in March 2011 dollars*



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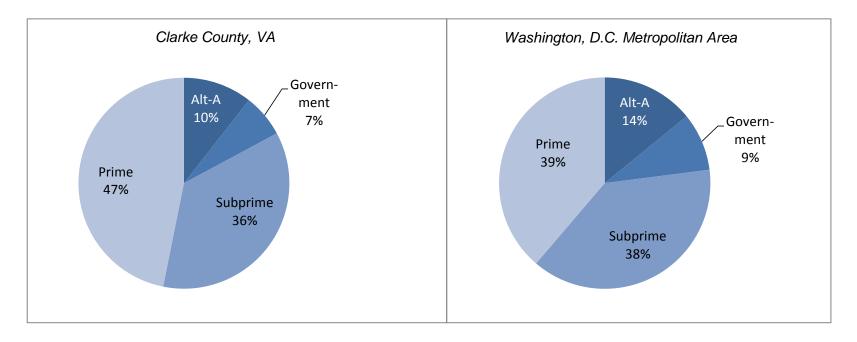


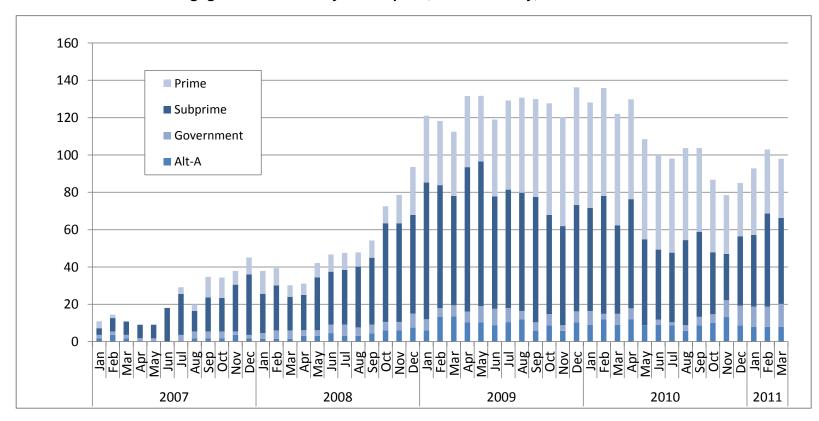
# Clarke County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Clarke County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	31,700
Percent of Loans	1.9	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	200	82,000
Percent of Loans	6.5	6.8
Pct. Point Change Since 3/2010	-1.5	-1.7
Pct. Point Change Since 3/2009	-1.4	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	100	43,700
Percent of Loans	2.9	3.6
Pct. Point Change Since 3/2010	-0.7	-1.3
Pct. Point Change Since 3/2009	-0.4	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	0	93
Percent of ZIP Codes	0.0	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Clarke County, VA

Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

	CLARKE COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Clarke County, VA	2.9
	Metropolitan Area	3.6
22611	Berryville	2.7
20135	Bluemont	2.0

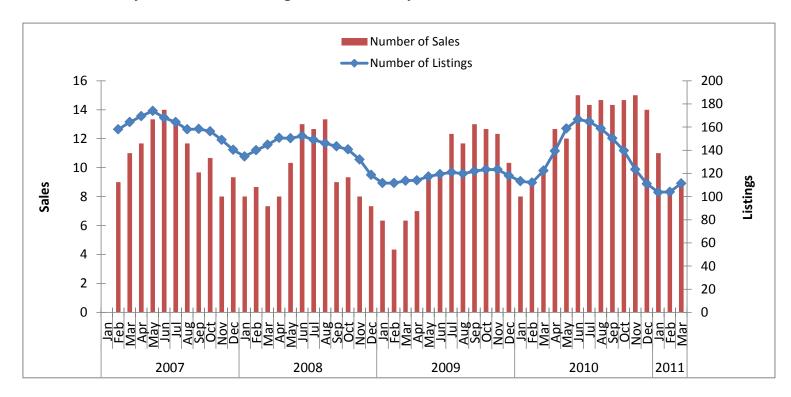
Data presented for real estate owned (REO) properties compare the relative rate of REO in a ZIP code with the average REO Rate in all ZIP codes. Only areas with more than 500 loans are included in the REO analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

	CLARKE COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011						
ZIP Code	Area	Risk Level					
20135	Bluemont	Moderate					
22611	Berryville	Minimal					

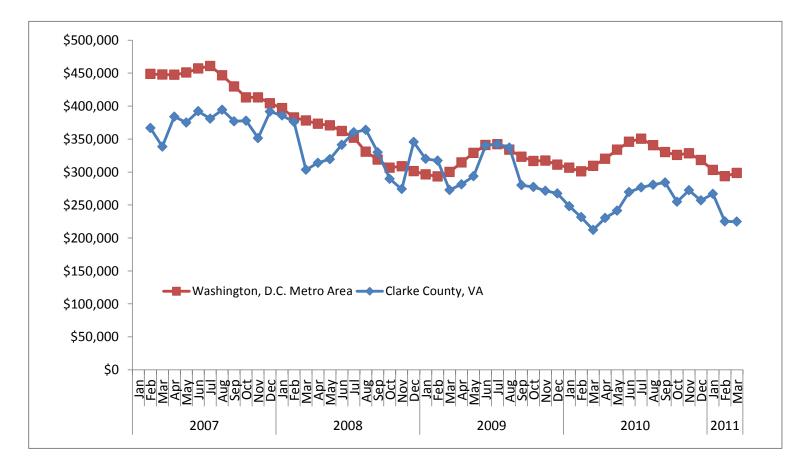
Key Sales Market Indicators, Clarke County, VA

		March			Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	18	13	13	5	-72.2	-61.5	-61.5
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$264,379	\$390,050	\$220,494	\$193,000	-27.0	-50.5	-12.5
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	30	32	28	34	13.3	6.3	21.4
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	49	161	116	108	120.4	-32.9	-6.9
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	4.0	13.9	10.9	27.0	575.0	93.9	147.2
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

#### Sales Market Activity: Three-Month Averages, Clarke County, VA



#### Adjusted Median Sales Price: Three-Month Averages, Clarke County, VA and Metro Area *Prices in March 2011 dollars*



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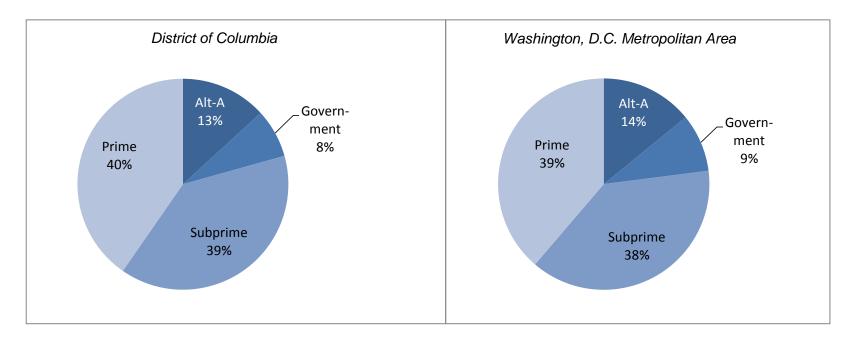


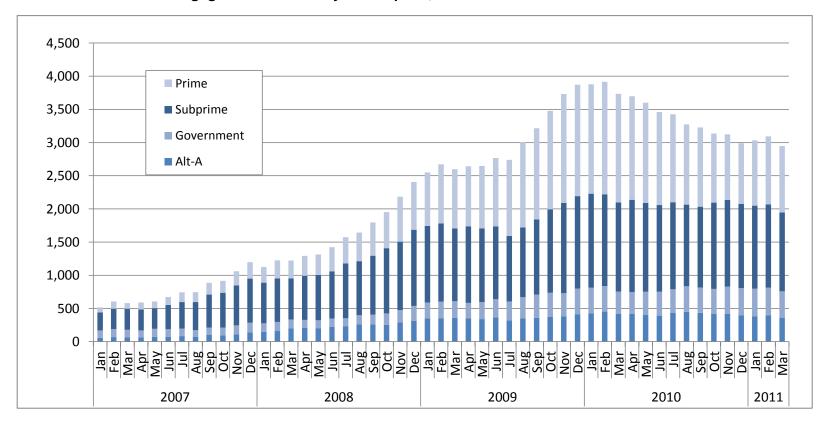
# District of Columbia March 2011

### Key Mortgage Performance Indicators

Varch 2011	District of Columbia	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	2,800	31,700
Percent of Loans	2.7	2.6
Nortgages 30 or More Days Delinquent		
Number of Loans	6,400	82,000
Percent of Loans	6.2	6.8
Pct. Point Change Since 3/2010	-1.1	-1.7
Pct. Point Change Since 3/2009	-0.1	-0.7
Nortgages 90 or More Days Delinquent		
Number of Loans	2,900	43,700
Percent of Loans	2.8	3.6
Pct. Point Change Since 3/2010	-0.8	-1.3
Pct. Point Change Since 3/2009	0.3	0.1
ZIP Codes with High/Highest Risk for New I	REO	
Number of ZIP Codes	6	93
Percent of ZIP Codes	28.6	39.9

Note: Number of loans rounded to the nearest hundred





#### Number of First-lien Mortgages 90 or More Days Delinquent, District of Columbia

Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

DISTRICT OF COLUMBIA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011						
ZIP Code	Area	Percent				
	District of Columbia	2.8				
	Metropolitan Area	3.6				
20032	Congress Heights	7.7				
20019	Deanwood	6.6				
20020	Barry Farm & Historic Anacostia & Fairfax Village	6.3				
20018	Woodridge, Fort Lincoln, Gateway	5.8				
20011	Brightwood Park/ Petworth	5.1				
20017	Washington	4.3				
20002	Trinidad, Ivy City, Brookland	3.3				
20001	Howard, Codozo, Shaw	2.5				
20012	Washington	2.4				
20010	Washington	2.4				

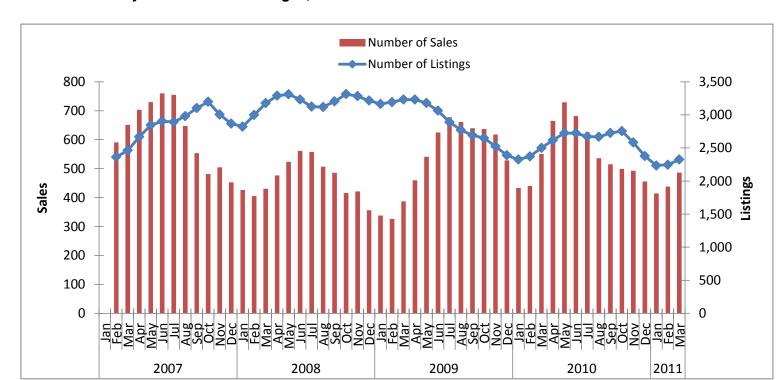
Source: Urban Institute analysis of data from LPS Applied Analytics and RealEstate Business Intelligence, LLC. An MRIS company.

Data presented for real estate owned (REO) properties compare the relative rate of REO in a ZIP code with the average REO Rate in all ZIP codes. Only areas with more than 500 loans are included in the REO analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

DISTRICT OF COLUMBIA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011						
ZIP Code	Area	Risk Level				
20019	Deanwood	High				
20020	Barry Farm & Historic Anacostia & Fairfax Village	High				
20032	Congress Heights	High				
20002	Trinidad, Ivy City, Brookland	High				
20018	Woodridge, Fort Lincoln, Gateway	High				
20011	Brightwood Park/ Petworth	High				
20017	Washington	Moderate				
20010	Washington	Moderate				
20001	Howard, Codozo, Shaw	Moderate				
20012	Washington	Minimal				

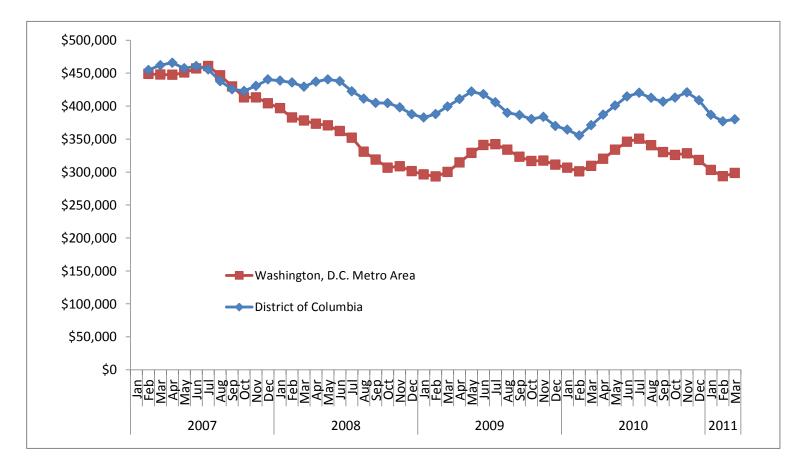
### Key Sales Market Indicators, District of Columbia

		March			Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	570	688	577	555	-2.6	-19.3	-3.8
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$192,719	\$487,563	\$366,454	\$379,950	97.2	-22.1	3.7
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	862	1,279	1,264	1,052	22.0	-17.7	-16.8
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	1,376	2,441	2,483	2,306	67.6	-5.5	-7.1
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	4.8	5.1	6.5	6.1	27.0	20.4	-5.4
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5





#### Adjusted Median Sales Price: Three-Month Averages, District of Columbia and Metro Area *Prices in March 2011 dollars*



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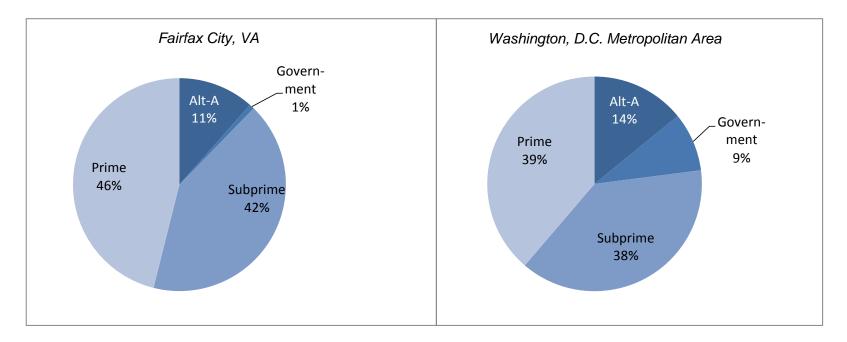


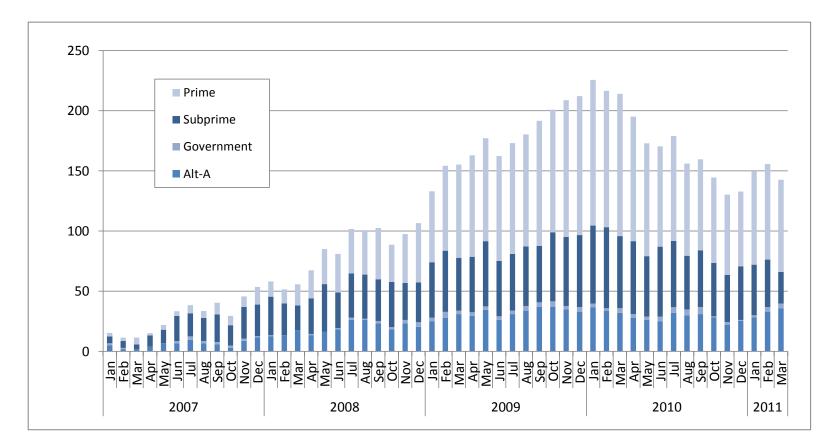
# Fairfax City, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Fairfax City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory	100	24 700
Number of Loans	100	31,700
Percent of Loans	1.6	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	200	82,000
Percent of Loans	3.0	6.8
Pct. Point Change Since 3/2010	-1.4	-1.7
Pct. Point Change Since 3/2009	-1.2	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	100	43,700
Percent of Loans	1.8	3.6
Pct. Point Change Since 3/2010	-1.0	-1.3
Pct. Point Change Since 3/2009	-0.2	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	0	93
Percent of ZIP codes	0.0	39.9

Note: Number of loans rounded to the nearest hundred

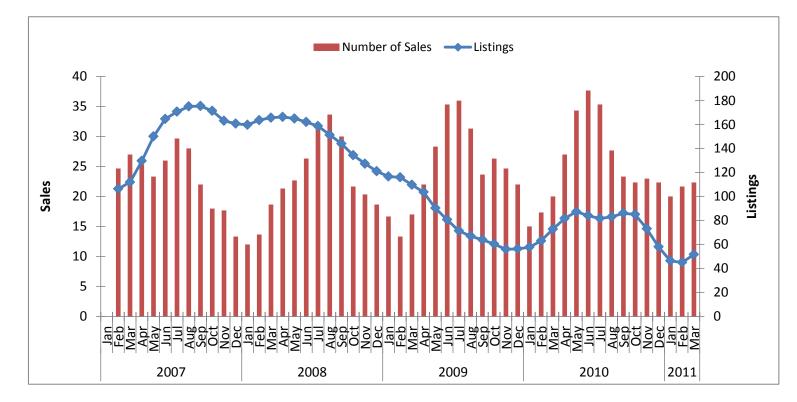




### Number of First-lien Mortgages 90 or More Days Delinquent, Fairfax City, VA

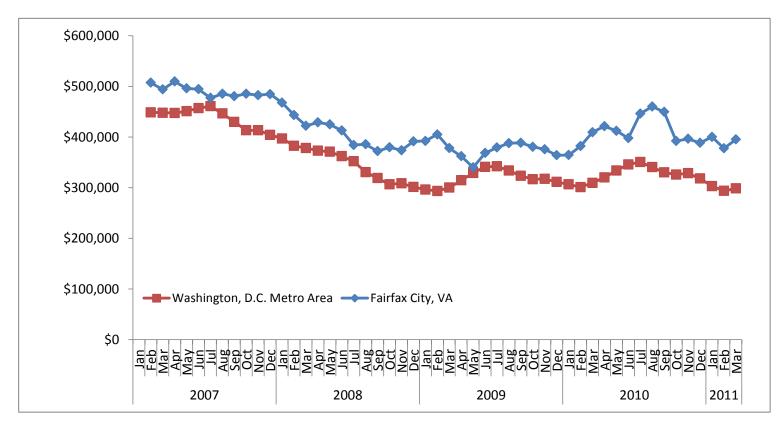
### Key Sales Market Indicators, Fairfax City, VA

		March			Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales		-					
County	25	28	24	30	20.0	7.1	25.0
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$243,228	\$504,738	\$416,143	\$375,500	54.4	-25.6	-9.8
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Pct. Of Home Sales with 90-	+ days on market						
County	12	61	21	23	94.4	-61.6	12.0
Metro Area	27	43	25	35	28.5	-20.3	40.2
Number of Listings							
County	28	105	67	48	71.4	-54.3	-28.4
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	2.6	5.1	5.2	3.0	15.9	-41.5	-43.0
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

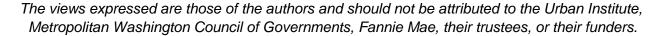


#### Sales Market Activity: Three-Month Averages, Fairfax City, VA

Adjusted Median Sales Price: Three-Month Averages, Fairfax City, VA and Metro Area *Prices in March 2011 dollars* 



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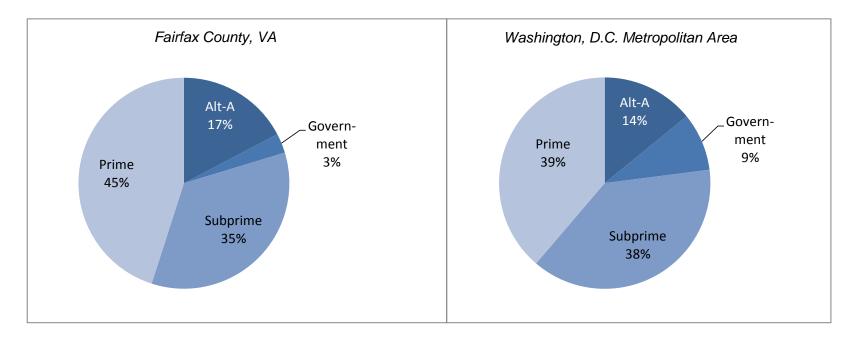


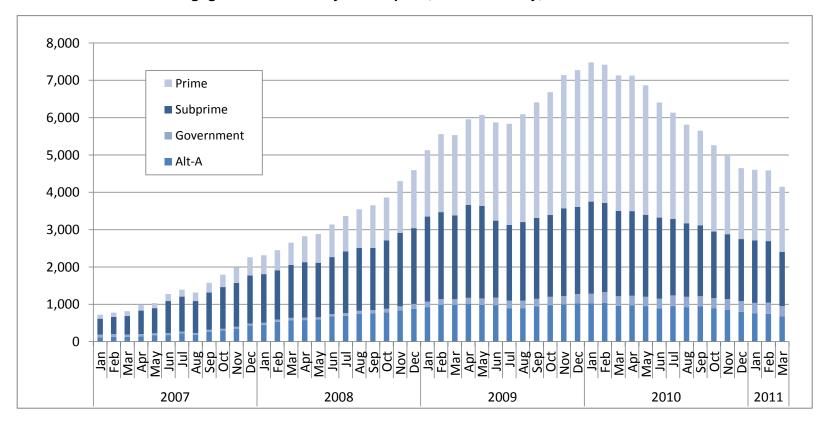
# Fairfax County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Fairfax County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	3,900	31,700
Percent of Loans	1.6	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	8,400	82,000
Percent of Loans	3.4	6.8
Pct. Point Change Since 3/2010	-1.6	-1.7
Pct. Point Change Since 3/2009	-1.2	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	4,100	43,700
Percent of Loans	1.7	3.6
Pct. Point Change Since 3/2010	-1.2	-1.3
Pct. Point Change Since 3/2009	-0.5	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	6	93
Percent of ZIP Codes	15.0	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Fairfax County, VA

Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

FAIRFAX COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011					
ZIP Code	Area	Percent			
	Fairfax County, VA	1.7			
	Metropolitan Area	3.6			
22309	Alexandria	3.6			
22079	Lorton	3.1			
20121	Centreville	2.9			
22306	Alexandria	2.9			
20170	Herndon	2.8			
22150	Springfield	2.6			
22003	Annandale	2.4			
22312	Alexandria	2.3			
22044	Falls Church	2.3			
22310	Alexandria	2.2			

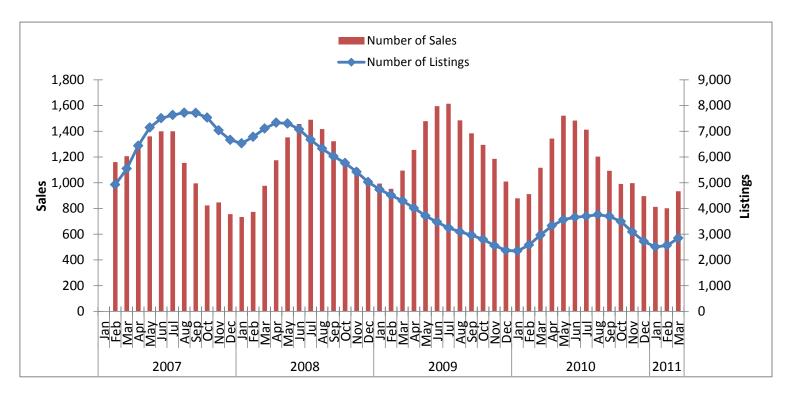
Data presented for real estate owned (REO) properties compare the relative rate of REO in a ZIP code with the average REO Rate in all ZIP codes. Only areas with more than 500 loans are included in the REO analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

FAIRFAX COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011					
ZIP Code	Area	Risk Level			
22309	Alexandria	High			
20120	Centreville	High			
22151	Springfield	High			
22306	Alexandria	High			
20121	Centreville	High			
22041	Falls Church	High			
22150	Springfield	Moderate			
20170	Herndon	Moderate			
20191	Reston	Moderate			
22079	Lorton	Moderate			

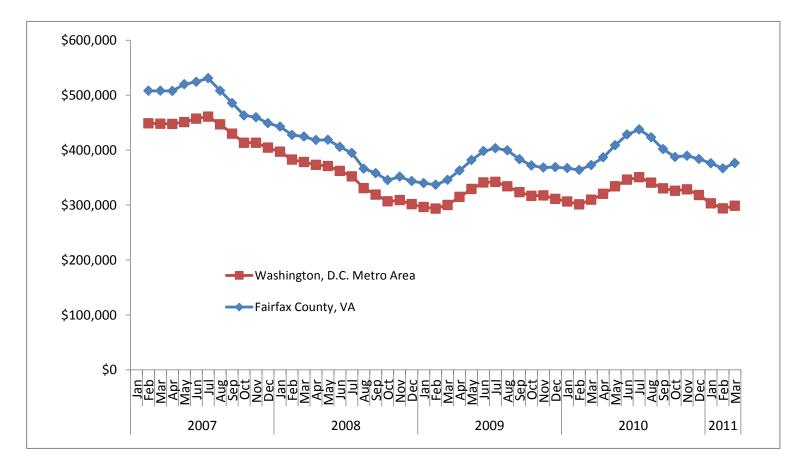
### Key Sales Market Indicators, Fairfax County, VA

		March			Per	cent Change	(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	1,424	1,314	1,147	1,034	-27.4	-21.3	-9.9
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$254,997	\$505,846	\$367,489	\$370,000	45.1	-26.9	0.7
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	1,895	3,001	2,333	2,096	10.6	-30.2	-10.2
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	2,174	5,514	2,918	2,766	27.2	-49.8	-5.2
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	3.4	5.4	5.4	5.2	54.9	-4.6	-4.3
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

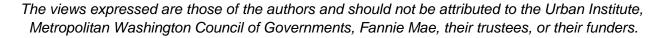




#### Adjusted Median Sales Price: Three-Month Averages, Fairfax County, VA and Metro Area *Prices in March 2011 dollars*



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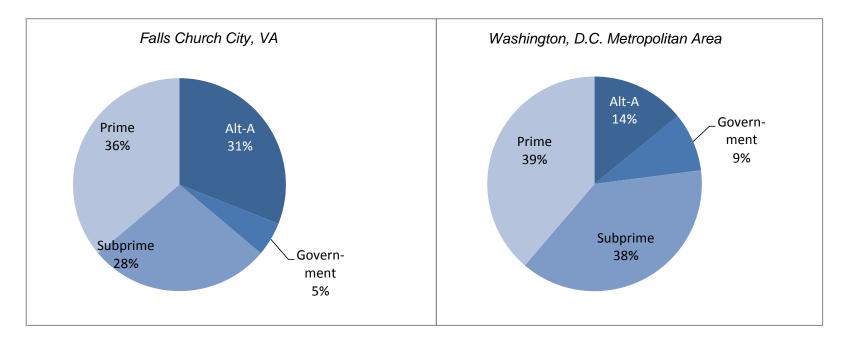


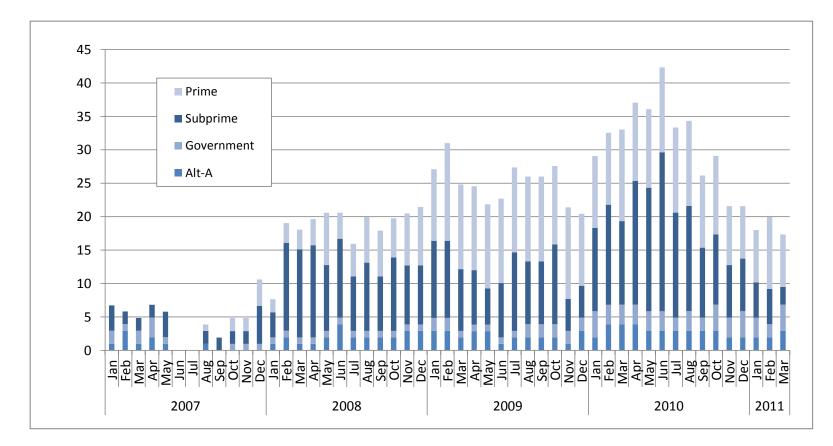
# Falls Church City, VA March 2011

### Key Mortgage Performance Indicators

		Washington, D.C.
March 2011	Falls Church City, VA	Metropolitan Area
Foreclosure Inventory	<b>F</b> (1 50	04 700
Number of Loans	Fewer than 50	31,700
Percent of Loans	0.6	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	Fewer than 50	82,000
Percent of Loans	1.6	6.8
Pct. Point Change Since 3/2010	-1.3	-1.7
Pct. Point Change Since 3/2009	-0.7	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	Fewer than 50	43,700
Percent of Loans	0.6	3.6
Pct. Point Change Since 3/2010	-0.6	-1.3
Pct. Point Change Since 3/2009	-0.3	0.1
ZIP Codes with High/Highest Risk for Nev	w REO	
Number of ZIP Codes	0	93
Percent of ZIP codes	0.0	39.9

Note: Number of loans rounded to the nearest hundred

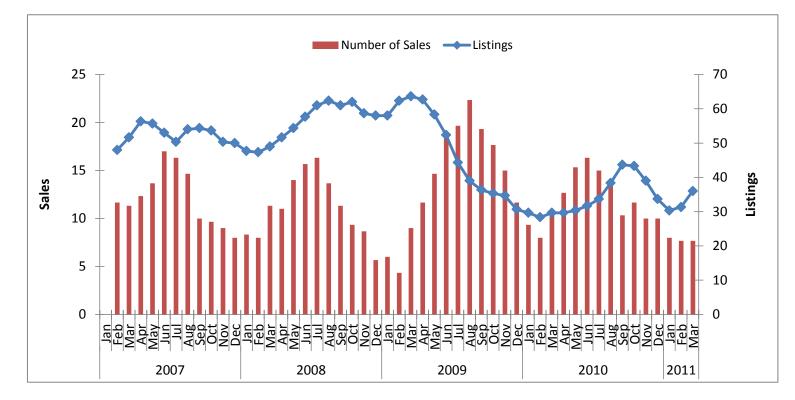




### Number of First-lien Mortgages 90 or More Days Delinquent, Falls Church City, VA

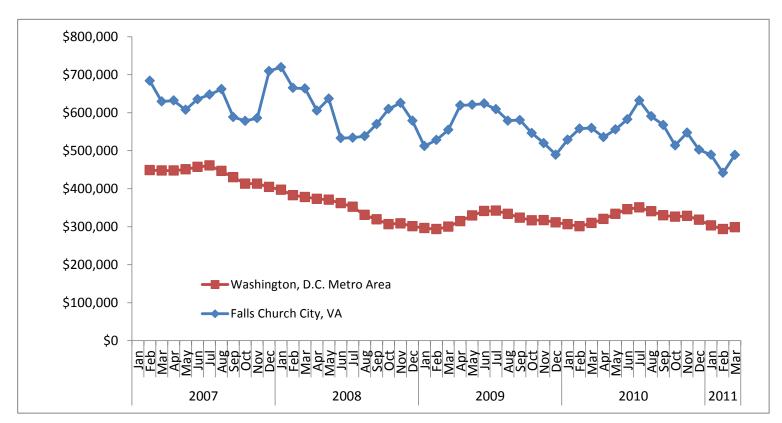
### Key Sales Market Indicators, Falls Church City, VA

		March			Percent Change (%		(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales		-	-	-			-
County	9	15	10	8	-11.1	-46.7	-20.0
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$333,457	\$637,156	\$589,536	\$484,500	45.3	-24.0	-17.8
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Pct. Of Home Sales with 90+ da	ays on market						
County	33	33	20	63	87.5	87.5	212.5
Metro Area	27	43	25	35	28.5	-20.3	40.2
Number of Listings							
County	18	52	30	36	100.0	-30.8	20.0
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	5.0	4.3	5.4	7.5	50.0	73.1	38.9
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5



#### Sales Market Activity: Three-Month Averages, Falls Church City, VA

Adjusted Median Sales Price: Three-Month Averages, Falls Church City, VA and Metro Area *Prices in March 2011 dollars* 



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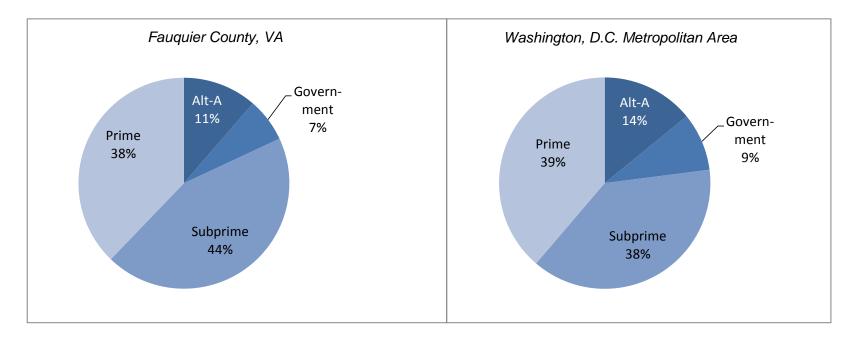


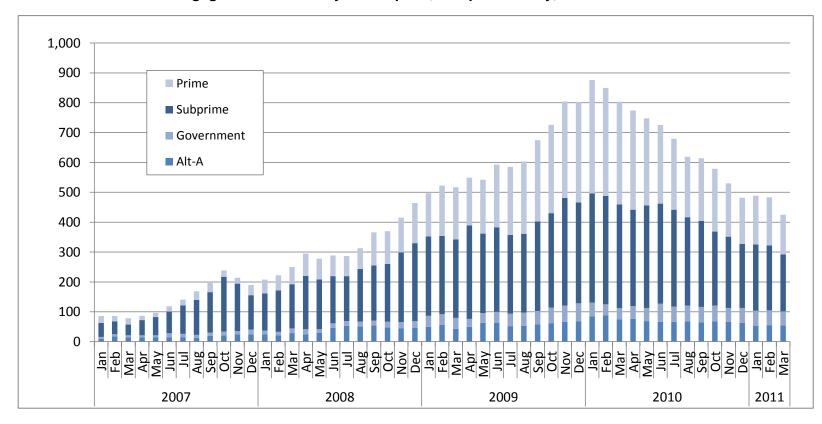
# Fauquier County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Fauquier County, VA	Washington, D.C. Metropolitan Area
	· ·	·
Foreclosure Inventory	100	a / <b>-</b> a a
Number of Loans	400	31,700
Percent of Loans	2.5	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	900	82,000
Percent of Loans	6.3	6.8
Pct. Point Change Since 3/2010	-3.3	-1.7
Pct. Point Change Since 3/2009	-1.8	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	400	43,700
Percent of Loans	2.8	3.6
Pct. Point Change Since 3/2010	-2.5	-1.3
Pct. Point Change Since 3/2009	-0.6	0.1
ZIP Codes with High/Highest Risk for New F	REO	
Number of ZIP Codes	3	93
Percent of ZIP Codes	42.9	39.9

Note: Number of loans rounded to the nearest hundred





#### Number of First-lien Mortgages 90 or More Days Delinquent, Fauquier County, VA

Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

	FAUQUIER COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Fauquier County, VA	2.8
	Metropolitan Area	3.6
22734	Remington	4.6
22712	Bealeton	3.9
20115	Marshall	2.9
20186	Warrenton	2.9
22728	Midland	2.6
20119	Catlett	2.3
20187	Warrenton	2.2

FAUQUIER COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011					
ZIP Code	Area	Risk Level			
22734	Remington	Highest			
22712	Bealeton	High			
20187	Warrenton	High			
20115	Marshall	Moderate			
20119	Catlett	Moderate			
20186	Warrenton	Minimal			
22728	Midland	Minimal			

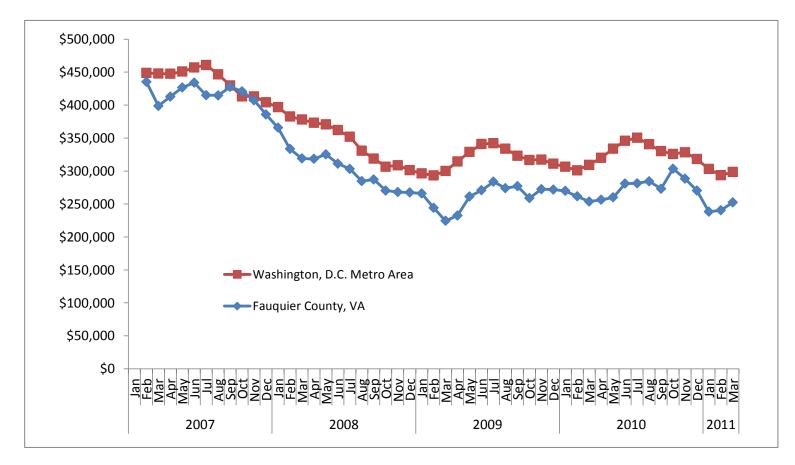
Key Sales Market Indicators, Fauquier County, VA

		March			Per	cent Change	(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	78	69	75	53	-32.1	-23.2	-29.3
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$230,739	\$393,375	\$263,971	\$246,000	6.6	-37.5	-6.8
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	136	205	138	143	5.1	-30.2	3.6
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	297	690	405	407	37.0	-41.0	0.5
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	6.3	11.6	7.7	10.8	70.8	-7.2	40.0
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

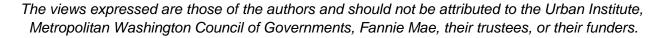




Adjusted Median Sales Price: Three-Month Averages, Fauquier County, VA and Metro Area *Prices in March 2011 dollars* 



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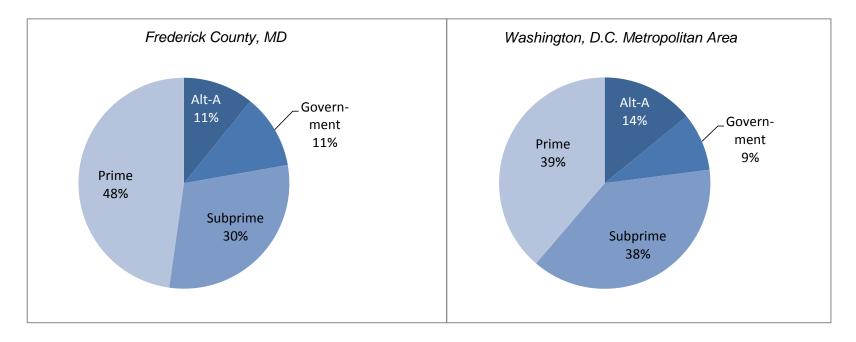


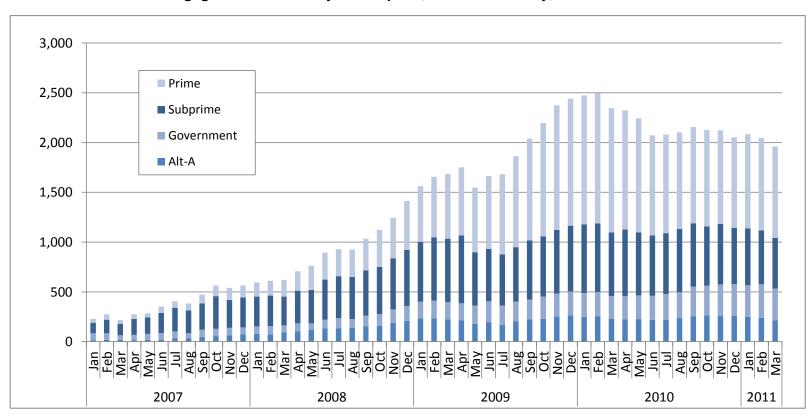
## Frederick County, MD March 2011

### Key Mortgage Performance Indicators

March 2011	Frederick County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,300	31,700
Percent of Loans	2.3	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	3,800	82,000
Percent of Loans	6.8	6.8
Pct. Point Change Since 3/2010	-0.8	-1.7
Pct. Point Change Since 3/2009	0.3	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	2,000	43,700
Percent of Loans	3.5	3.6
Pct. Point Change Since 3/2010	-0.7	-1.3
Pct. Point Change Since 3/2009	0.5	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	5	93
Percent of ZIP Codes	27.8	39.9

Note: Number of loans rounded to the nearest hundred





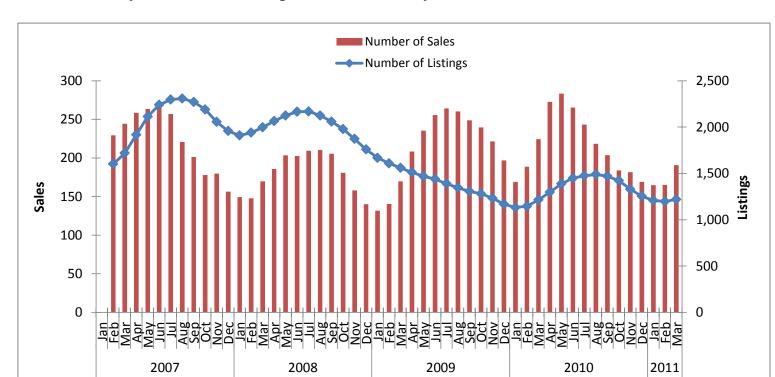
### Number of First-lien Mortgages 90 or More Days Delinquent, Frederick County, MD

	FREDERICK COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Frederick County, MD	3.5
	Metropolitan Area	3.6
21716	Brunswick	6.0
21758	Knoxville	5.3
21703	Frederick	5.1
21702	Frederick	4.8
21793	Walkersville	4.0
21788	Thurmont	3.6
21727	Emmitsburg	3.6
21701	Frederick	3.3
21704	Frederick	3.2
21755	Jefferson	2.6

	FREDERICK COUNTY, M TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NE March 2011	
ZIP Code	Area	Risk Level
21716	Brunswick	High
21703	Frederick	High
21702	Frederick	High
21777	Point Of Rocks	High
21758	Knoxville	High
21701	Frederick	Moderate
21727	Emmitsburg	Moderate
21793	Walkersville	Moderate
21788	Thurmont	Moderate
21710	Adamstown	Minimal

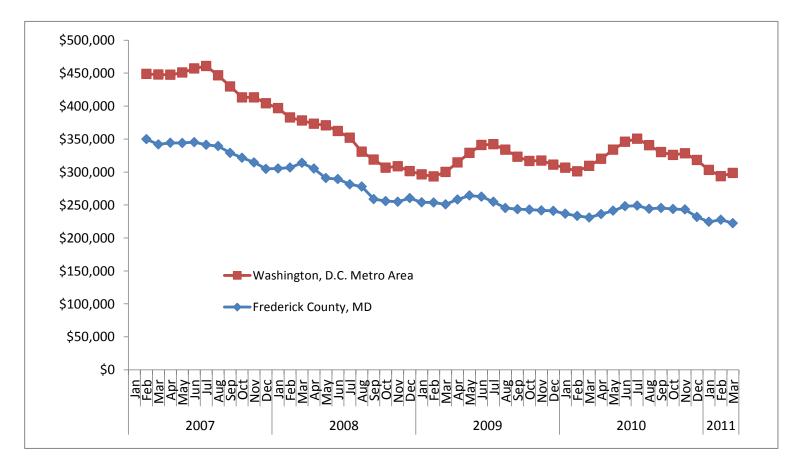
### Key Sales Market Indicators, Frederick County, MD

		Ма	arch		Per	cent Change	(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	229	258	251	202	-11.8	-21.7	-19.5
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$189,548	\$337,970	\$232,916	\$241,200	27.3	-28.6	3.6
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	428	627	527	432	0.9	-31.1	-18.0
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	1,013	1,690	1,201	1,194	17.9	-29.3	-0.6
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	6.6	7.9	7.3	8.6	30.5	9.8	18.3
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5





#### Adjusted Median Sales Price: Three-Month Averages, Frederick County, MD and Metro Area *Prices in March 2011 dollars*



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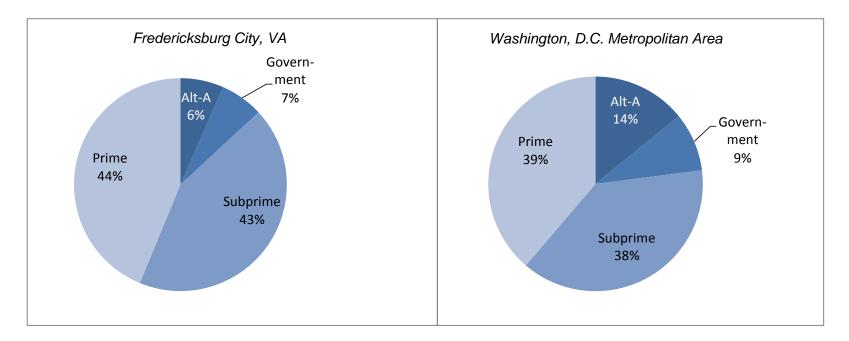


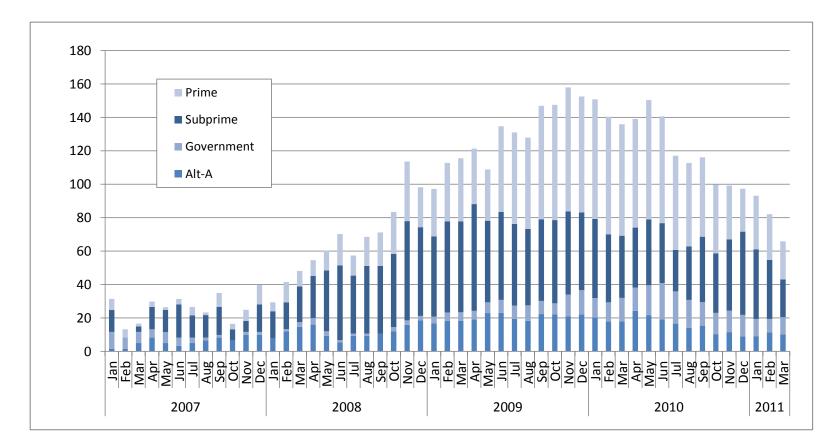
## Fredericksburg City, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Fredericksburg City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory	100	24 700
Number of Loans	100	31,700
Percent of Loans	3.3	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	200	82,000
Percent of Loans	5.9	6.8
Pct. Point Change Since 3/2010	-2.2	-1.7
Pct. Point Change Since 3/2009	-2.1	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	100	43,700
Percent of Loans	2.1	3.6
Pct. Point Change Since 3/2010	-2.2	-1.3
Pct. Point Change Since 3/2009	-1.6	0.1
ZIP Codes with High/Highest Risk for Ne	ew REO	
Number of ZIP Codes	0	93
Percent of ZIP codes	0.0	39.9

Note: Number of loans rounded to the nearest hundred

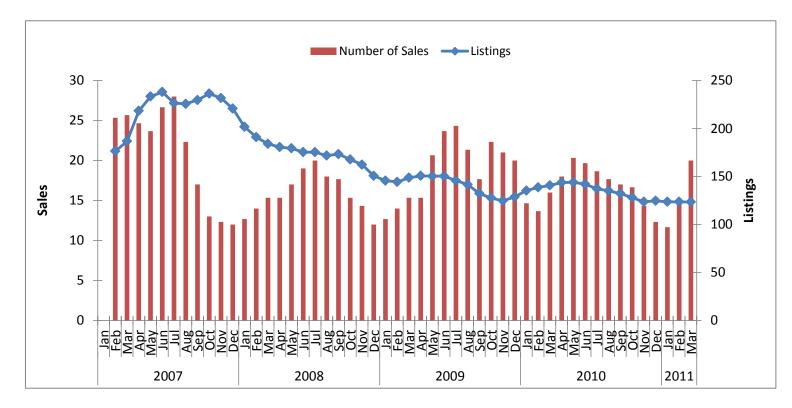




### Number of First-lien Mortgages 90 or More Days Delinquent, Fredericksburg City, VA

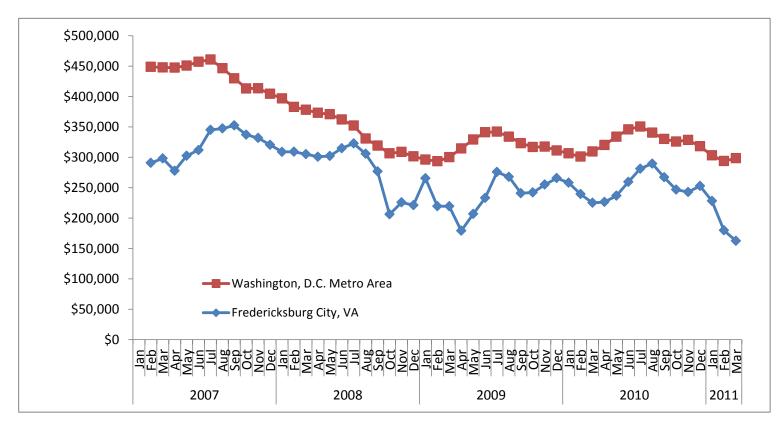
### Key Sales Market Indicators, Fredericksburg City, VA

		March			Perc	ent Change	(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales		-	-				
County	22	34	16	22	0.0	-35.3	37.5
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$189,548	\$248,214	\$227,145	\$127,450	-32.8	-48.7	-43.9
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Pct. Of Home Sales with 90-	+ days on market						
County	59	44	19	27	-53.8	-38.2	45.5
Metro Area	27	43	25	35	28.5	-20.3	40.2
Number of Listings							
County	46	188	138	119	158.7	-36.7	-13.8
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	3.4	6.4	11.8	8.2	140.0	28.2	-30.7
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

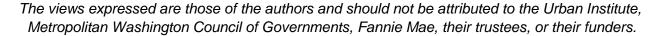


#### Sales Market Activity: Three-Month Averages, Fredericksburg City, VA

Adjusted Median Sales Price: Three-Month Averages, Fredericksburg City, VA and Metro Area *Prices in March 2011 dollars* 



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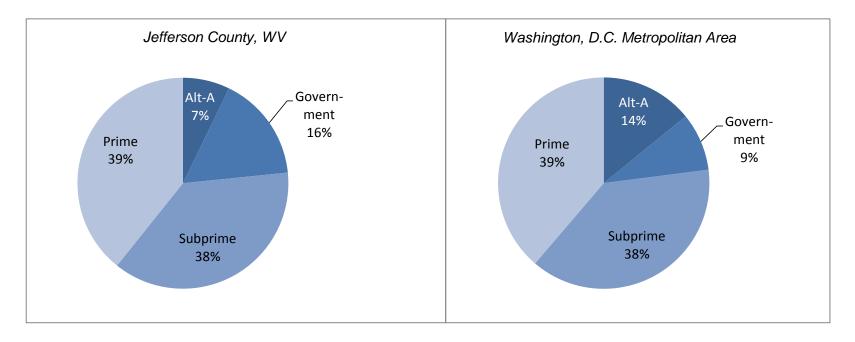


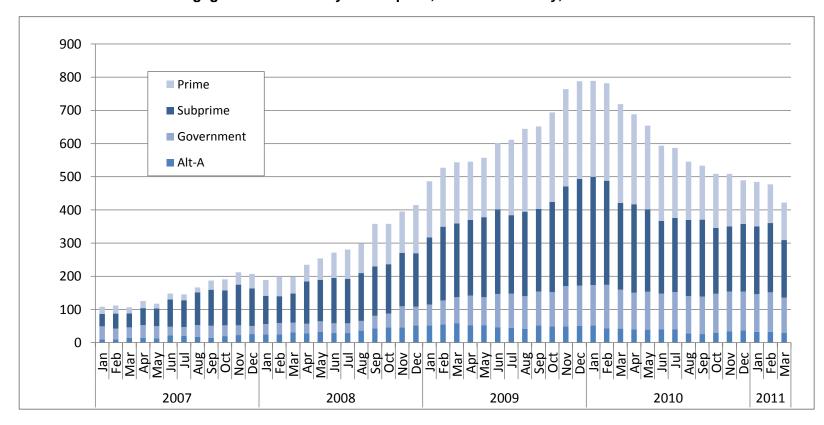
## Jefferson County, WV March 2011

### Key Mortgage Performance Indicators

March 2011	Jefferson County, WV	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	400	31,700
Percent of Loans	3.1	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	1,100	82,000
Percent of Loans	9.3	6.8
Pct. Point Change Since 3/2010	-2.9	-1.7
Pct. Point Change Since 3/2009	-1.3	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	400	43,700
Percent of Loans	3.6	3.6
Pct. Point Change Since 3/2010	-2.5	-1.3
Pct. Point Change Since 3/2009	-1.0	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	4	93
Percent of ZIP Codes	80.0	39.9

Note: Number of loans rounded to the nearest hundred





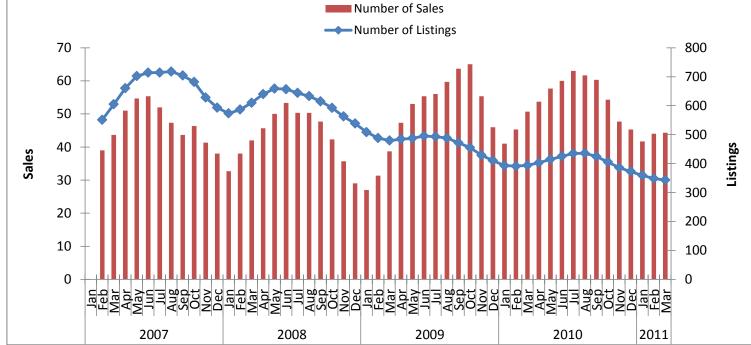
### Number of First-lien Mortgages 90 or More Days Delinquent, Jefferson County, WV

	JEFFERSON COUNTY, WV TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Jefferson County, WV Metropolitan Area	3.6 3.6
25438 25430	Ranson Kearneysville	5.6 3.6
25414 25425	Charles Town Harpers Ferry	3.5 3.2
25443	Shepherdstown	1.5

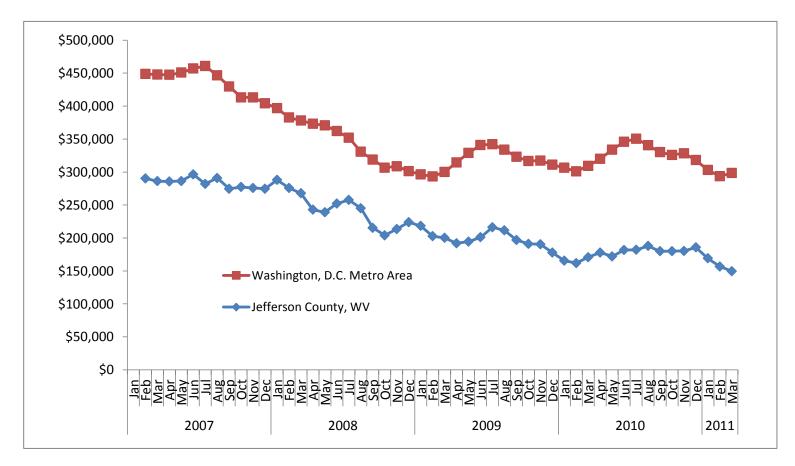
I	JEFFERSON COUN TOP ZIP CODES HIGH/HIGHEST RISK FOI March 2011	BY
ZIP Code	Area	Risk Level
25438	Ranson	Highest
25414	Charles Town	High
25430	Kearneysville	High
25425	Harpers Ferry	High
25443	Shepherdstown	Moderate

Key Sales Market Indicators, Jefferson County, WV

		March			Per	cent Change	(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	47	44	60	55	17.0	25.0	-8.3
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$151,560	\$282,565	\$183,745	\$147,500	-2.7	-47.8	-19.7
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	73	172	136	111	52.1	-35.5	-18.4
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	266	593	392	337	26.7	-43.2	-14.0
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	7.4	15.3	8.8	8.6	15.5	-43.6	-2.1
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5



#### Adjusted Median Sales Price: Three-Month Averages, Jefferson County, WV and Metro Area *Prices in March 2011 dollars*



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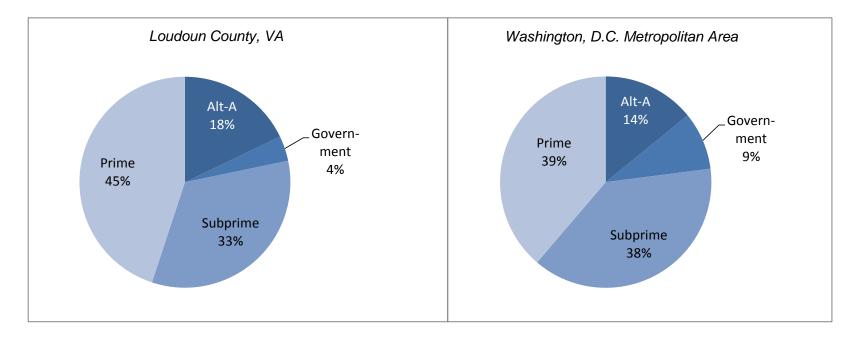


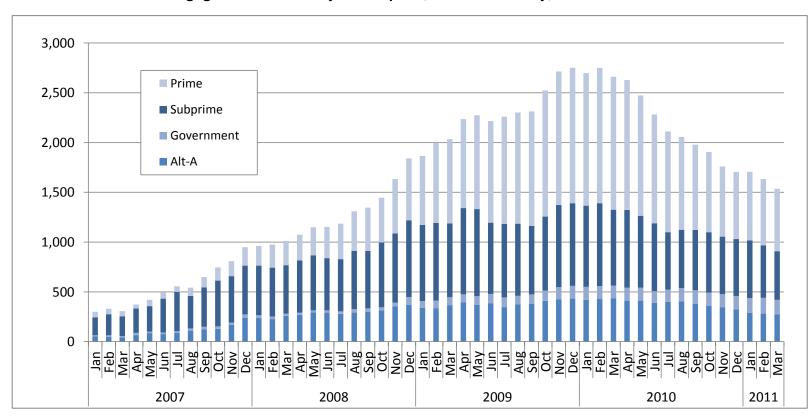
## Loudoun County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Loudoun County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,300	31,700
Percent of Loans	1.7	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	3,000	82,000
Percent of Loans	4.0	6.8
Pct. Point Change Since 3/2010	-2.0	-1.7
Pct. Point Change Since 3/2009	-1.7	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	1,500	43,700
Percent of Loans	2.1	3.6
Pct. Point Change Since 3/2010	-1.5	-1.3
Pct. Point Change Since 3/2009	-0.7	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	3	93
Percent of ZIP Codes	23.1	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Loudoun County, VA

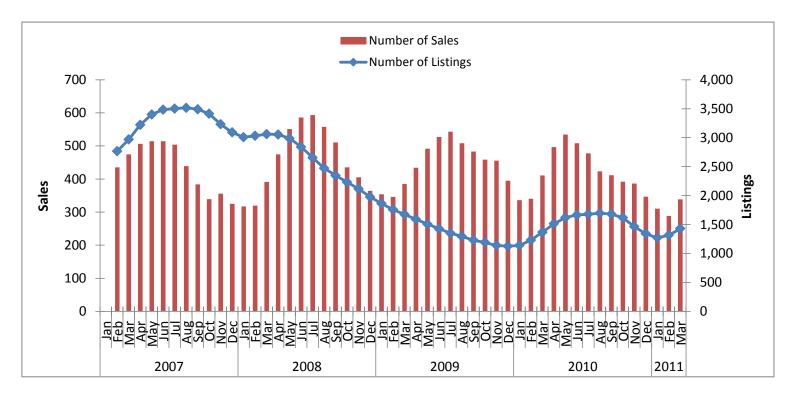
LOUDOUN COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011						
ZIP Code	Area	Percent				
	Loudoun County, VA	2.1				
	Metropolitan Area	3.6				
20164	Sterling	3.4				
20105	Aldie	2.7				
20141	Round Hill	2.4				
20166	Sterling	2.3				
20158	Hamilton	2.2				
20180	Lovettsville	2.1				
20176	Leesburg	2.1				
20132	Purcellville	2.0				
20152	Chantilly	2.0				
20165	Sterling	1.9				

I	LOUDOUN COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NE March 2011	
ZIP Code	Area	Risk Level
20164	Sterling	High
20141	Round Hill	High
20166	Sterling	High
20176	Leesburg	Moderate
20175	Leesburg	Moderate
20147	Ashburn	Moderate
20132	Purcellville	Moderate
20165	Sterling	Minimal
20148	Ashburn	Minimal
20152	Chantilly	Minimal

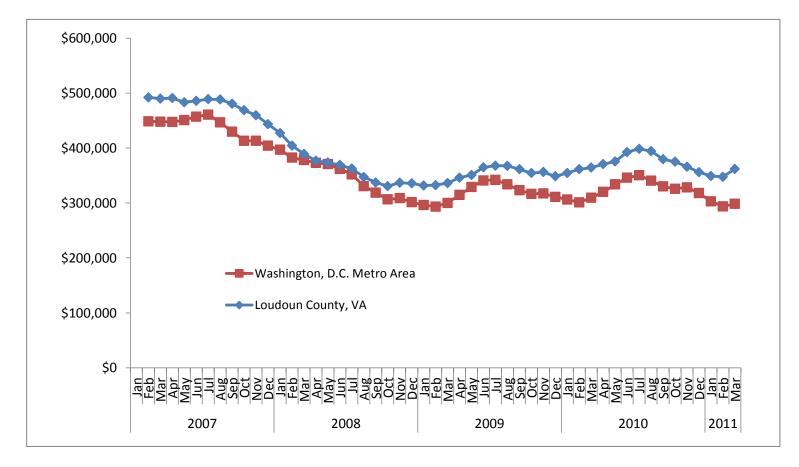
### Key Sales Market Indicators, Loudoun County, VA

	March				Percent Change (%)		(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	370	501	471	339	-8.4	-32.3	-28.0
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$254,343	\$504,184	\$388,193	\$360,000	41.5	-28.6	-7.3
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	526	1,241	861	847	61.0	-31.7	-1.6
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	979	2,965	1,362	1,416	44.6	-52.2	4.0
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	4.3	7.4	5.7	7.1	66.3	-3.9	25.0
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

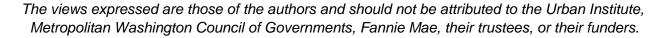




#### Adjusted Median Sales Price: Three-Month Averages, Loudoun County, VA and Metro Area *Prices in March 2011 dollars*



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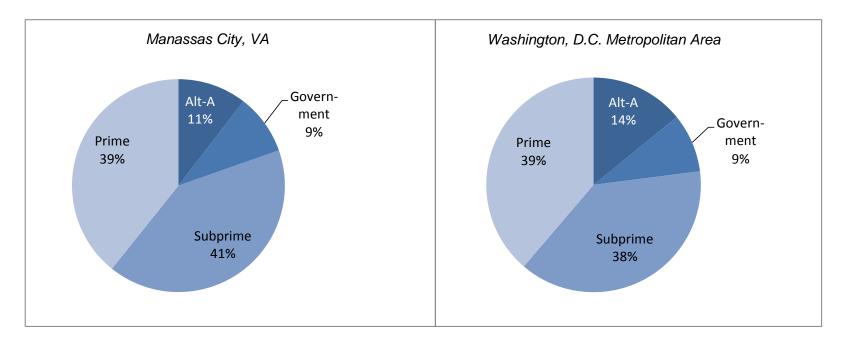


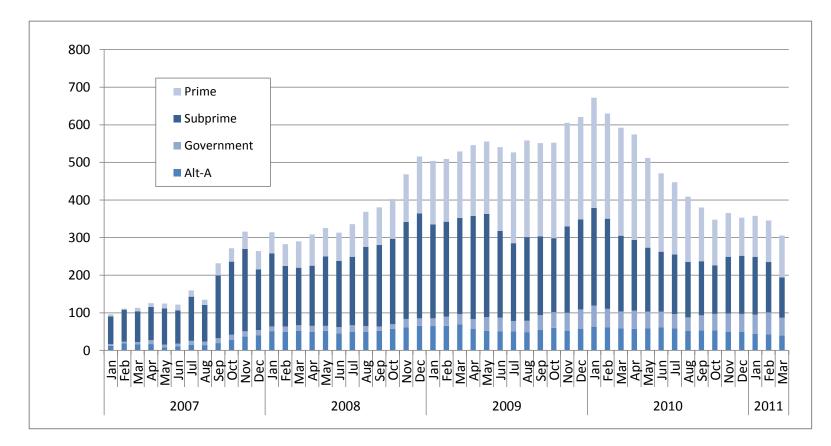
## Manassas City, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Manassas City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	31,700
Percent of Loans	3.3	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	600	82,000
Percent of Loans	7.3	6.8
Pct. Point Change Since 3/2010	-2.9	-1.7
Pct. Point Change Since 3/2009	-3.5	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	300	43,700
Percent of Loans	3.5	3.6
Pct. Point Change Since 3/2010	-3.2	-1.3
Pct. Point Change Since 3/2009	-2.5	0.1
ZIP Codes with High/Highest Risk for Nev	v REO	
Number of ZIP Codes	1	93
Percent of ZIP codes	100.0	39.9

Note: Number of loans rounded to the nearest hundred

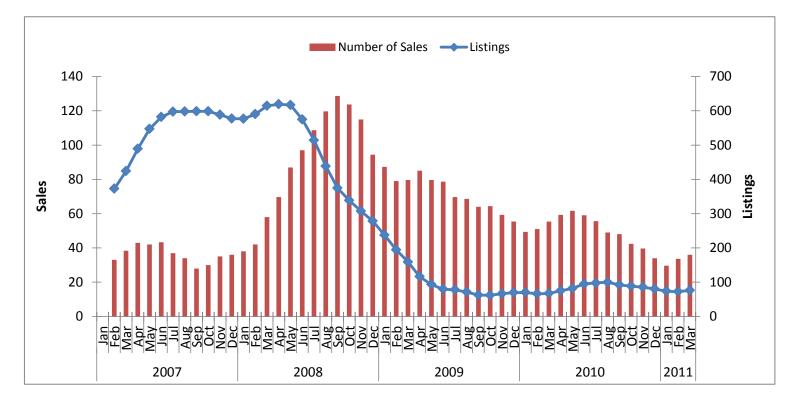




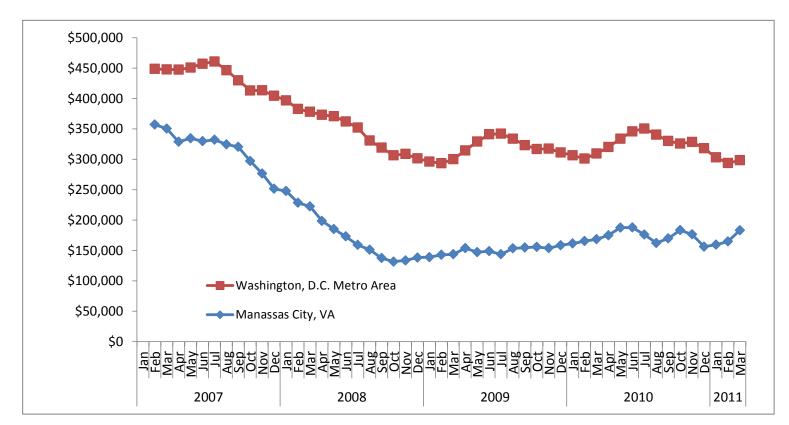
### Number of First-lien Mortgages 90 or More Days Delinquent, Manassas City, VA

### Key Sales Market Indicators, Manassas City, VA

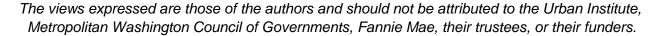
		March			Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales		-					
County	61	40	60	51	-16.4	27.5	-15.0
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$143,844	\$323,841	\$168,734	\$160,000	11.2	-50.6	-5.2
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Pct. Of Home Sales with 90+	days on market						
County	16	53	8	20	19.6	-62.7	135.3
Metro Area	27	43	25	35	28.5	-20.3	40.2
Number of Listings							
County	78	421	62	77	-1.3	-81.7	24.2
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	2.9	11.9	4.3	3.9	35.9	-67.0	-9.5
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5



Adjusted Median Sales Price: Three-Month Averages, Manassas City, VA and Metro Area *Prices in March 2011 dollars* 



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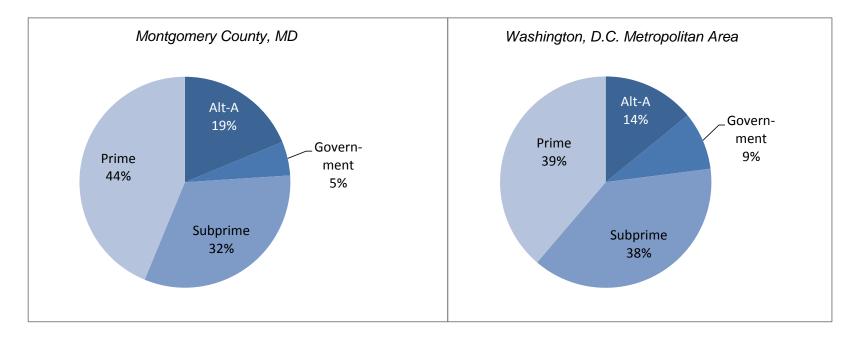


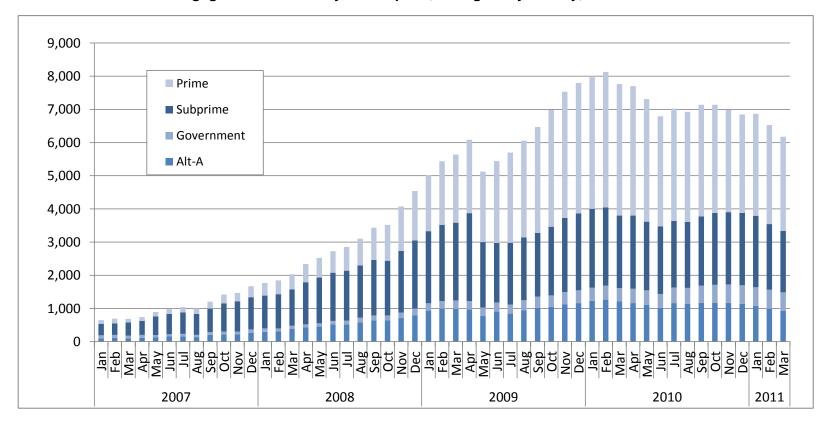
## Montgomery County, MD March 2011

### Key Mortgage Performance Indicators

March 2011	Montgomery County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	4,600	31,700
Percent of Loans	2.2	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	10,600	82,000
Percent of Loans	5.1	6.8
Pct. Point Change Since 3/2010	-1.3	-1.7
Pct. Point Change Since 3/2009	-0.4	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	6,200	43,700
Percent of Loans	3.0	3.6
Pct. Point Change Since 3/2010	-0.7	-1.3
Pct. Point Change Since 3/2009	0.3	0.1
ZIP Codes with High/Highest Risk for Nev	v REO	
Number of ZIP Codes	9	93
Percent of ZIP Codes	27.3	39.9

Note: Number of loans rounded to the nearest hundred





#### Number of First-lien Mortgages 90 or More Days Delinquent, Montgomery County, MD

MONTGOMERY COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011						
ZIP Code	Area	Percent				
	Montgomery County, MD	3.0				
	Metropolitan Area	3.6				
20903	Silver Spring	6.4				
20877	Gaithersburg	5.4				
20886	Montgomery Village	5.4				
20876	Germantown	5.1				
20866	Burtonsville	4.9				
20906	Silver Spring	4.7				
20879	Gaithersburg	4.6				
20874	Germantown	4.5				
20904	Silver Spring	4.4				
20851	Rockville	4.0				

	MONTGOMERY COUNT TOP ZIP CODES B HIGH/HIGHEST RISK FOR N March 2011	Y
ZIP Code	Area	Risk Level
20886	Montgomery Village	High
20877	Gaithersburg	High
20903	Silver Spring	High
20876	Germantown	High
20851	Rockville	High
20866	Burtonsville	High
20879	Gaithersburg	High
20906	Silver Spring	High
20874	Germantown	High
20853	Rockville	Moderate

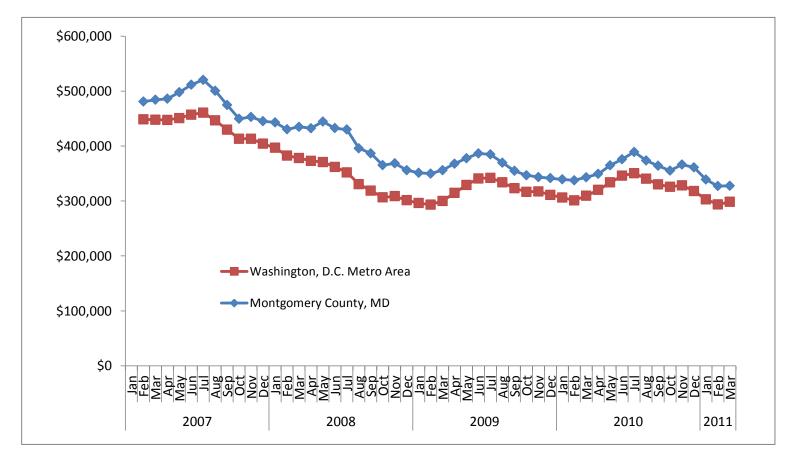
### Key Sales Market Indicators, Montgomery County, MD

		March		Perc	cent Change	(%)	
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	1,018	945	839	756	-25.7	-20.0	-9.9
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$235,382	\$476,482	\$335,657	\$332,450	41.2	-30.2	-1.0
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	1,538	2,237	1,945	1,638	6.5	-26.8	-15.8
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	2,041	4,071	3,145	3,088	51.3	-24.1	-1.8
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	4.0	5.7	6.6	6.8	68.3	18.4	2.1
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

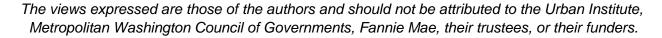




Adjusted Median Sales Price: Three-Month Averages, Montgomery County, MD and Metro Area *Prices in March 2011 dollars* 



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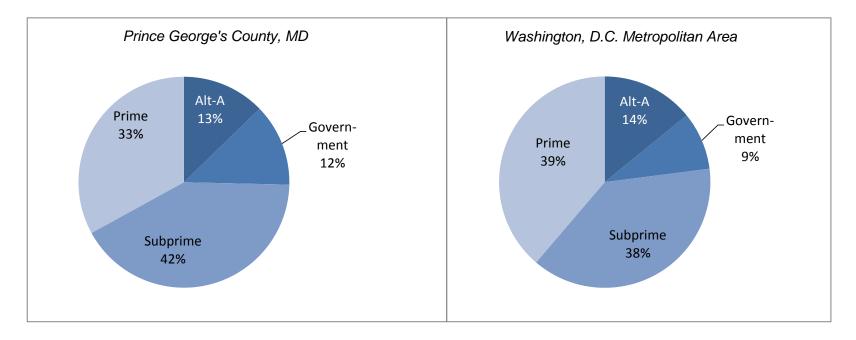


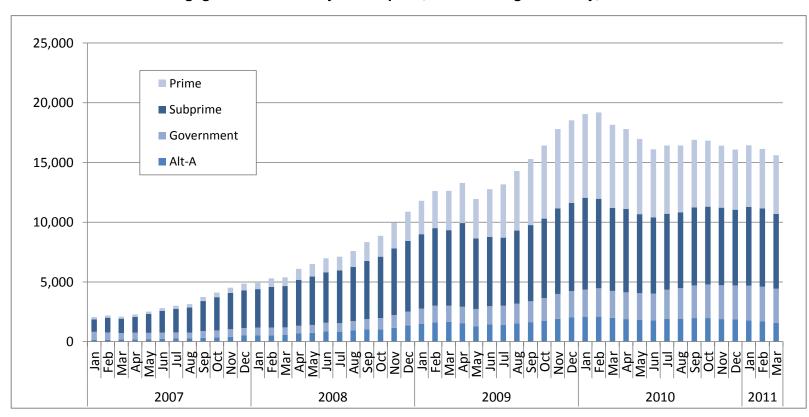
## Prince George's County, MD March 2011

### Key Mortgage Performance Indicators

March 2011	Prince George's County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	9,500	31,700
Percent of Loans	5.3	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	26,900	82,000
Percent of Loans	15.0	6.8
Pct. Point Change Since 3/2010	-2.1	-1.7
Pct. Point Change Since 3/2009	0.5	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	15,600	43,700
Percent of Loans	8.7	3.6
Pct. Point Change Since 3/2010	-1.4	-1.3
Pct. Point Change Since 3/2009	1.6	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	31	93
Percent of ZIP Codes	96.9	39.9

Note: Number of loans rounded to the nearest hundred





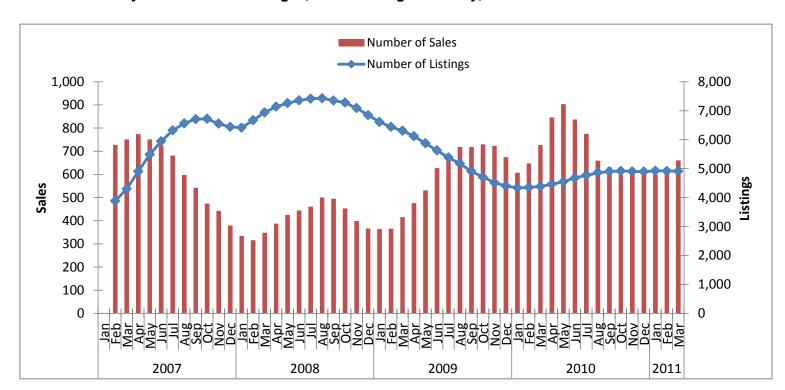
### Number of First-lien Mortgages 90 or More Days Delinquent, Prince George's County, MD

	PRINCE GEORGE'S COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Prince George's County, MD	8.7
	Metropolitan Area	3.6
20743	Capitol Heights	12.0
20747	District Heights	10.8
20710	Bladensburg	10.3
20722	Brentwood	10.3
20746	Suitland	10.2
20748	Temple Hills	9.9
20706	Lanham	9.8
20784	Landover Hills	9.7
20783	Adelphi	9.5
20785	Landover And Palmer Park	9.4

	PRINCE GEORGE'S COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011						
ZIP Code	Area	Risk Level					
20710	Bladensburg	Highest					
20784	Landover Hills	Highest					
20737	Riverdale	Highest					
20712	Mount Rainier	Highest					
20783	Adelphi	Highest					
20743	Capitol Heights	Highest					
20722	Brentwood	Highest					
20706	Lanham	Highest					
20785	Landover And Palmer Park	Highest					
20740	College Park	Highest					

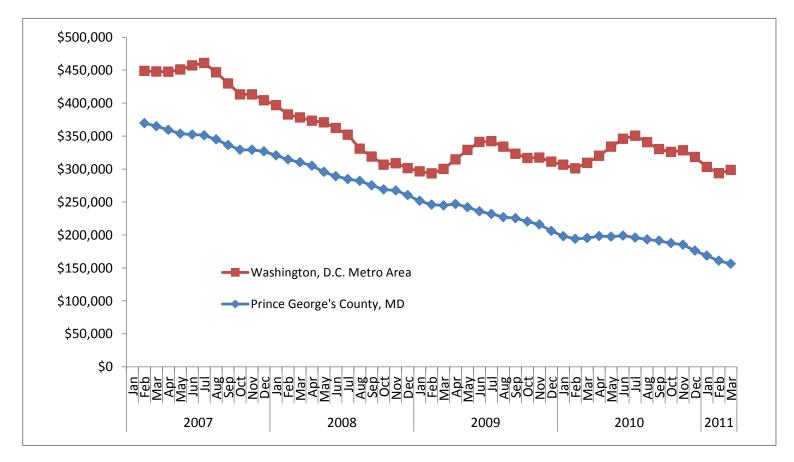
### Key Sales Market Indicators, Prince George's County, MD

		March			Per	cent Change	(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	697	816	810	730	4.7	-10.5	-9.9
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$174,575	\$365,672	\$197,150	\$155,000	-11.2	-57.6	-21.4
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	1,296	1,816	1,694	1,512	16.7	-16.7	-10.7
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	3,491	4,255	4,424	4,892	40.1	15.0	10.6
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	6.9	6.3	8.6	9.9	43.3	58.2	15.8
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5





#### Adjusted Median Sales Price: Three-Month Averages, Prince George's County, MD and Metro Area Prices in March 2011 dollars



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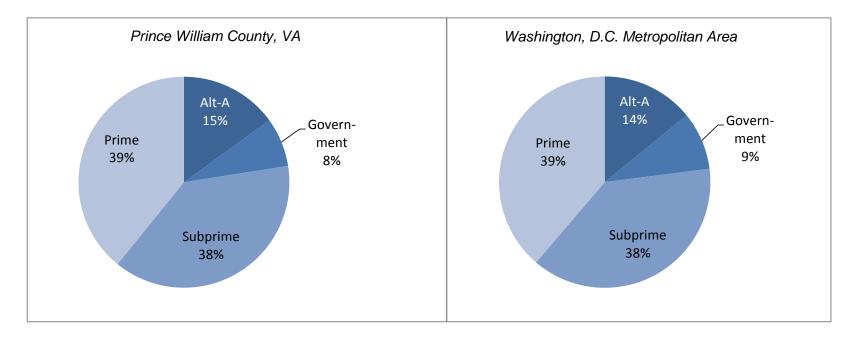


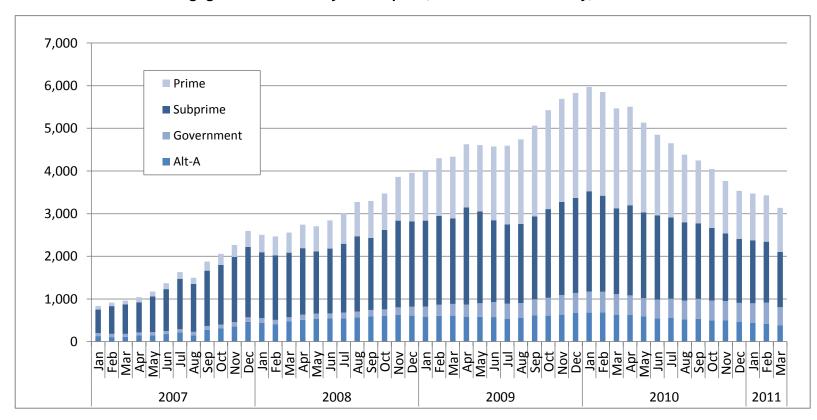
## Prince William County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Prince William County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	2,400	31,700
Percent of Loans	2.7	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	6,300	82,000
Percent of Loans	7.2	6.8
Pct. Point Change Since 3/2010	-3.3	-1.7
Pct. Point Change Since 3/2009	-2.6	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	3,100	43,700
Percent of Loans	3.6	3.6
Pct. Point Change Since 3/2010	-2.7	-1.3
Pct. Point Change Since 3/2009	-1.4	0.1
ZIP Codes with High/Highest Risk for New	REO	
Number of ZIP Codes	7	93
Percent of ZIP Codes	53.8	39.9

Note: Number of loans rounded to the nearest hundred





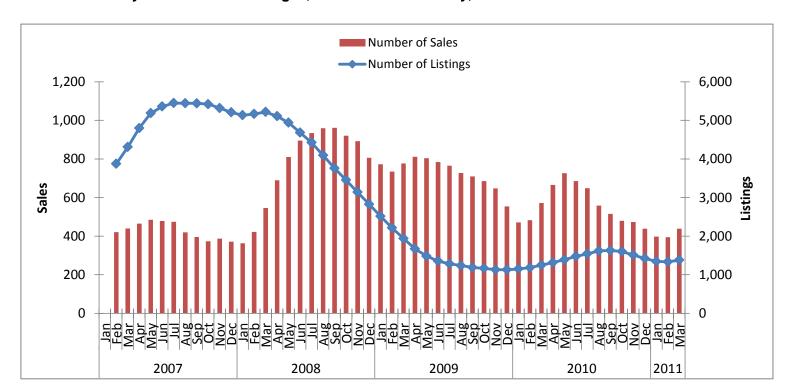
### Number of First-lien Mortgages 90 or More Days Delinquent, Prince William County, VA

	PRINCE WILLIAM COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Prince William County, VA	3.6
	Metropolitan Area	3.6
22193	Dale City	4.8
22172	Triangle	4.6
22026	Dumfries	4.5
22191	Woodbridge	4.3
20111	Manassas And Manassas Park Cities	3.6
20109	Manassas And Manassas Park Cities	3.6
22025	Dumfries	3.1
22192	Woodbridge	3.1
20155	Gainesville	2.9
20112	Manassas	2.9

	PRINCE WILLIAM COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011							
ZIP Code	Area	Risk Level						
20109	Manassas And Manassas Park Cities	High						
22026	Dumfries	High						
22193	Dale City	High						
22172	Triangle	High						
20111	Manassas And Manassas Park Cities	High						
22191	Woodbridge	High						
22192	Woodbridge	High						
20136	Bristow	Moderate						
20155	Gainesville	Moderate						
20181	Nokesville	Moderate						

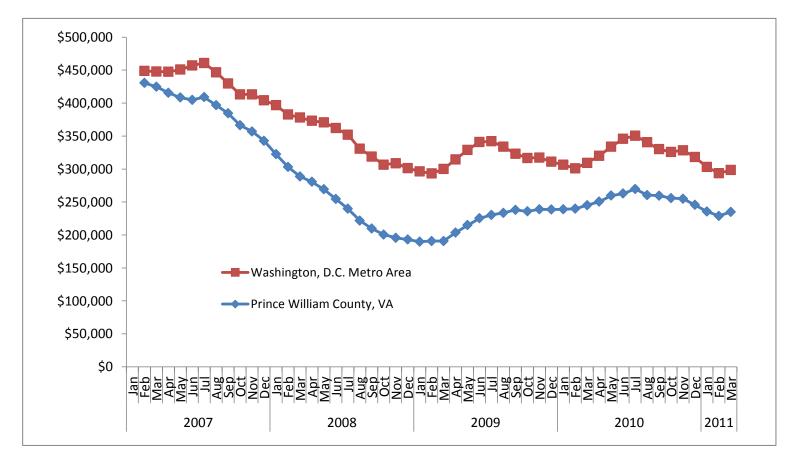
### Key Sales Market Indicators, Prince William County, VA

		March			Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	482	461	600	484	0.4	5.0	-19.3
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$169,017	\$437,698	\$248,551	\$225,000	33.1	-48.6	-9.5
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	642	1,788	986	874	36.1	-51.1	-11.4
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	1,144	4,320	1,214	1,344	17.5	-68.9	10.7
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	4.1	10.7	5.6	5.7	40.4	-46.2	2.3
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5





### Adjusted Median Sales Price: Three-Month Averages, Prince William County, VA and Metro Area Prices in March 2011 dollars



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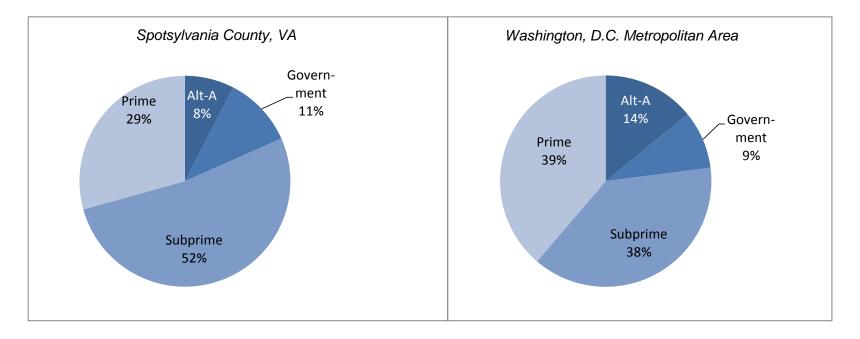


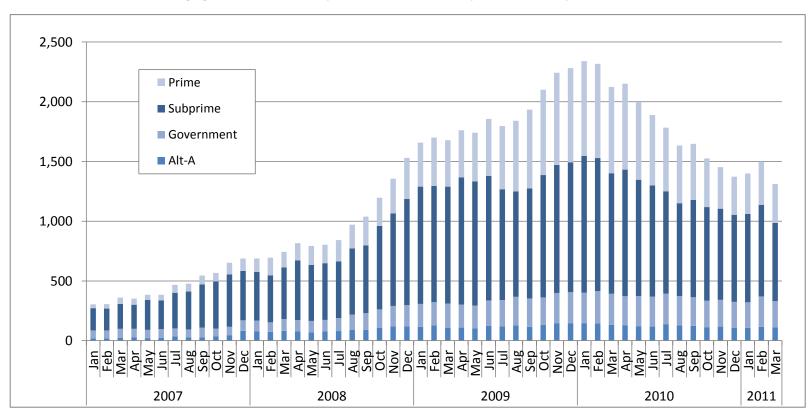
## Spotsylvania County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Spotsylvania County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,000	31,700
Percent of Loans	3.3	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	2,800	82,000
Percent of Loans	8.9	6.8
Pct. Point Change Since 3/2010	-3.2	-1.7
Pct. Point Change Since 3/2009	-1.9	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	1,300	43,700
Percent of Loans	4.2	3.6
Pct. Point Change Since 3/2010	-2.6	-1.3
Pct. Point Change Since 3/2009	-1.2	0.1
ZIP Codes with High/Highest Risk for Nev	N REO	
Number of ZIP Codes	4	93
Percent of ZIP Codes	80.0	39.9

Note: Number of loans rounded to the nearest hundred





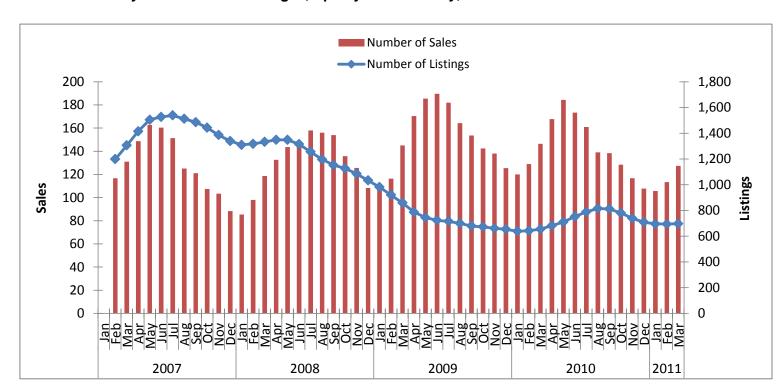
### Number of First-lien Mortgages 90 or More Days Delinquent, Spotsylvania County, VA

	SPOTSYLVANIA COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Spotsylvania County, VA	4.2
	Metropolitan Area	3.6
22534	Partlow	6.1
22407	Fredericksburg	4.6
22553	Spotsylvania	4.4
22408	Fredericksburg	3.7
22551	Spotsylvania	1.9

I	SPOTSYLVANIA COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011						
ZIP Code	Area	Risk Level					
22534	Partlow	Highest					
22407	Fredericksburg	High					
22408	Fredericksburg	High					
22553	Spotsylvania	High					
22551	Spotsylvania	Minimal					

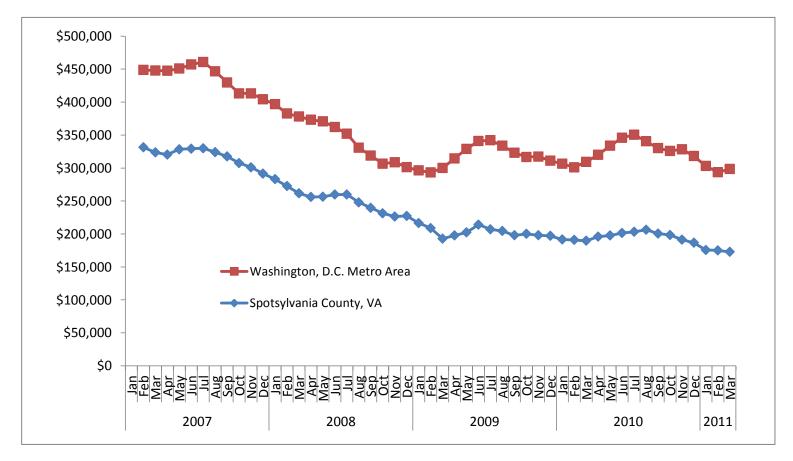
### Key Sales Market Indicators, Spotsylvania County, VA

		March			Per	cent Change	(%)
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	125	144	163	135	8.0	-6.3	-17.2
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$160,844	\$310,212	\$191,508	\$183,000	13.8	-41.0	-4.4
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	197	474	302	255	29.4	-46.2	-15.6
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	510	1,305	654	693	35.9	-46.9	6.0
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	6.5	10.6	6.8	8.2	26.8	-22.2	21.4
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5



#### Sales Market Activity: Three-Month Averages, Spotsylvania County, VA

### Adjusted Median Sales Price: Three-Month Averages, Spotsylvania County, VA and Metro Area Prices in March 2011 dollars



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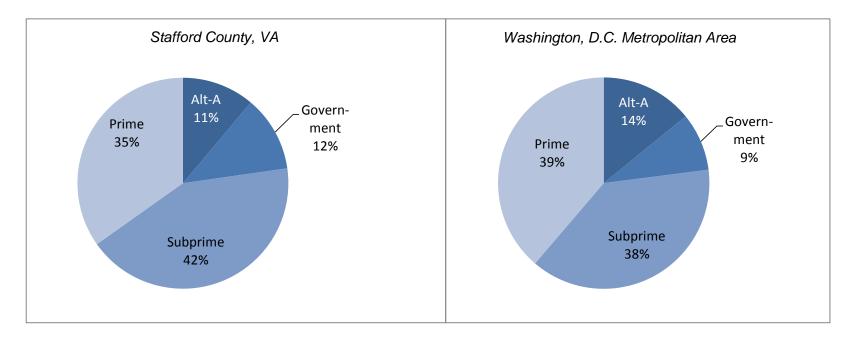


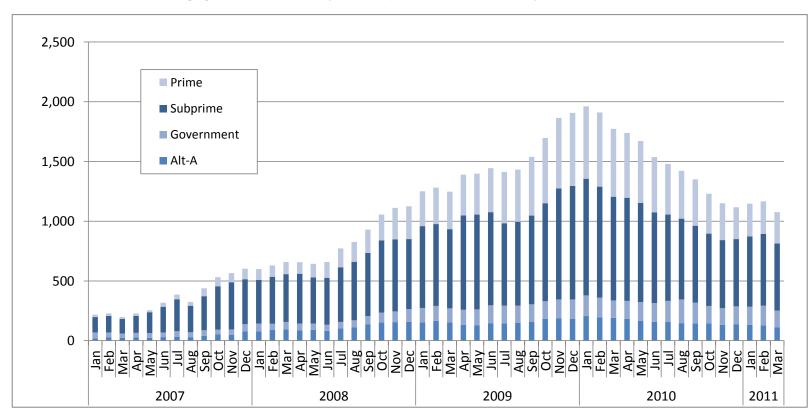
## Stafford County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Stafford County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	700	31,700
Percent of Loans	2.5	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	2,200	82,000
Percent of Loans	7.7	6.8
Pct. Point Change Since 3/2010	-2.9	-1.7
Pct. Point Change Since 3/2009	-1.8	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	1,100	43,700
Percent of Loans	3.7	3.6
Pct. Point Change Since 3/2010	-2.4	-1.3
Pct. Point Change Since 3/2009	-0.6	0.1
ZIP Codes with High/Highest Risk for New F	REO	
Number of ZIP Codes	2	93
Percent of ZIP Codes	50.0	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Stafford County, VA

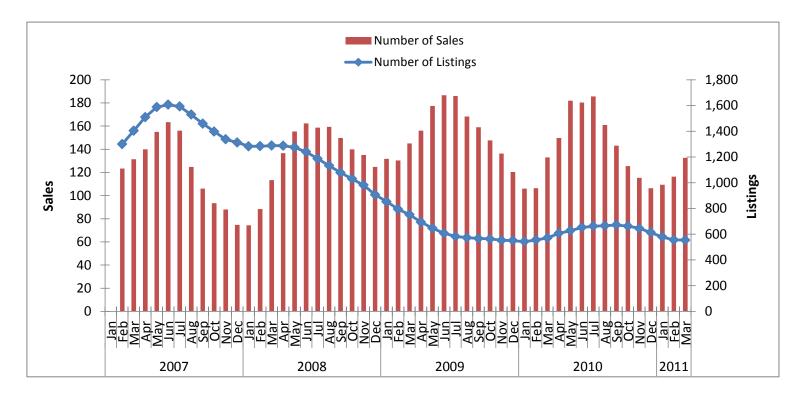
	STAFFORD COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Stafford County, VA	3.7
	Metropolitan Area	3.6
22556	Stafford	4.1
22405	Fredericksburg	4.1
22554	Stafford	3.6
22406	Fredericksburg	3.2

STAFFORD COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011					
ZIP Code	Area	Risk Level			
22554 22405 22556 22406	Stafford Fredericksburg Stafford Fredericksburg	High High Moderate Moderate			

Key Sales Market Indicators, Stafford County, VA

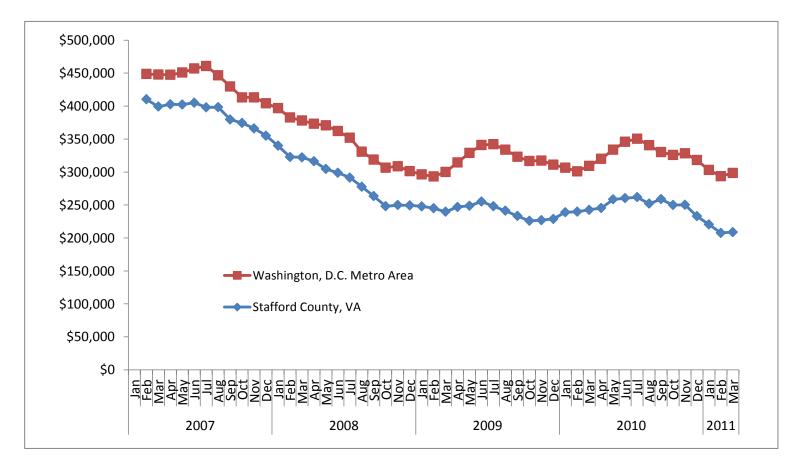
	March				Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	110	135	129	143	30.0	5.9	10.9
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$175,163	\$404,456	\$238,035	\$210,000	19.9	-48.1	-11.8
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	217	457	323	238	9.7	-47.9	-26.3
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	455	1,418	590	545	19.8	-61.6	-7.6
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	6.5	12.1	8.0	6.8	4.9	-43.7	-15.5
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

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#### Sales Market Activity: Three-Month Averages, Stafford County, VA

#### Adjusted Median Sales Price: Three-Month Averages, Stafford County, VA and Metro Area *Prices in March 2011 dollars*



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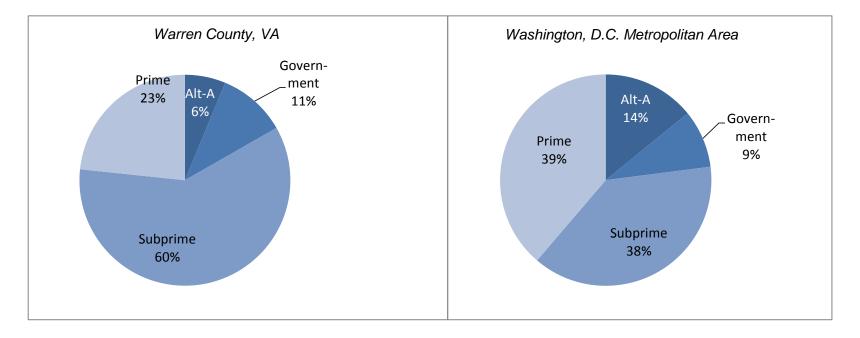


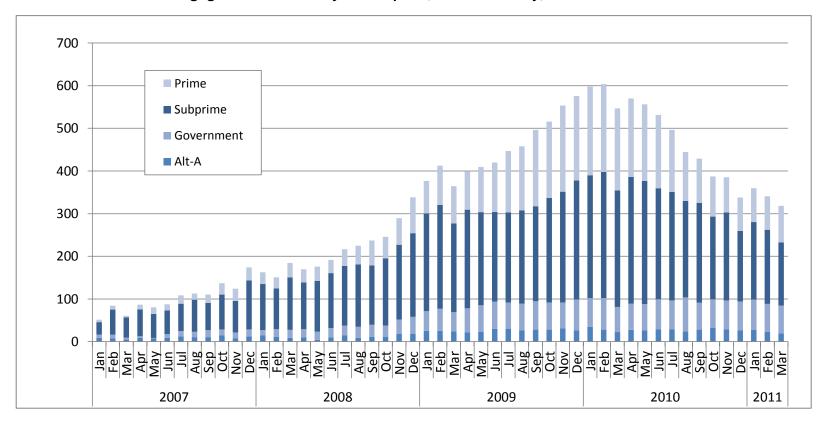
## Warren County, VA March 2011

### Key Mortgage Performance Indicators

March 2011	Warren County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory	222	04 700
Number of Loans	300	31,700
Percent of Loans	4.0	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	800	82,000
Percent of Loans	9.0	6.8
Pct. Point Change Since 3/2010	-4.0	-1.7
Pct. Point Change Since 3/2009	-2.0	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	300	43,700
Percent of Loans	3.8	3.6
Pct. Point Change Since 3/2010	-2.7	-1.3
Pct. Point Change Since 3/2009	-0.6	0.1
ZIP Codes with High/Highest Risk for New F	REO	
Number of ZIP Codes	2	93
Percent of ZIP Codes	100.0	39.9

Note: Number of loans rounded to the nearest hundred





### Number of First-lien Mortgages 90 or More Days Delinquent, Warren County, VA

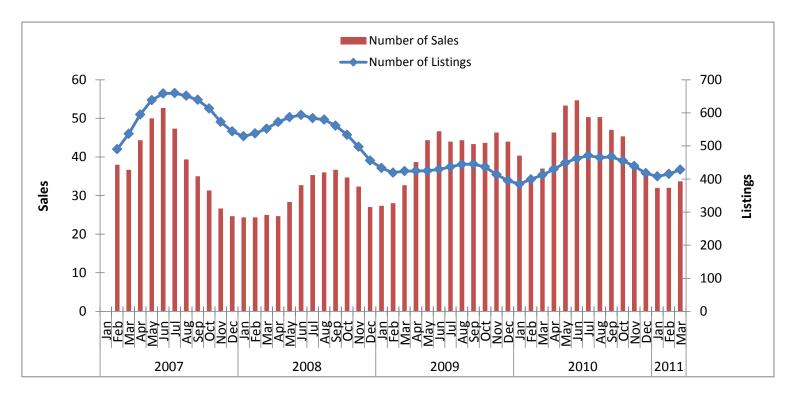
	WARREN COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011	
ZIP Code	Area	Percent
	Warren County, VA Metropolitan Area	3.8 3.6
22642 22630	Linden Front Royal	4.2 3.7

WARREN COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011						
ZIP Code	Area	Risk Level				
22642	Linden	High				
22630	Front Royal	High				

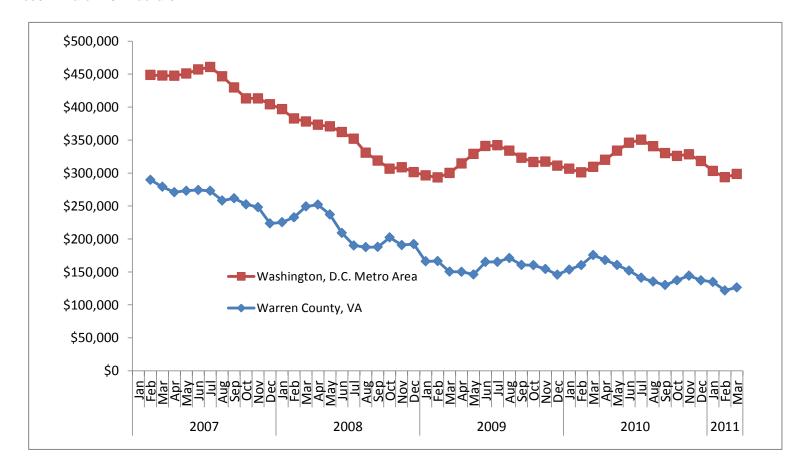
Key Sales Market Indicators, Warren County, VA

	March			Percent Change (%)			
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	26	44	39	36	38.5	-18.2	-7.7
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$154,894	\$276,470	\$173,910	\$116,672	-24.7	-57.8	-32.9
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	80	159	137	110	37.5	-30.8	-19.7
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	293	533	422	435	48.5	-18.4	3.1
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	14.4	13.4	13.3	14.5	0.3	7.7	8.8
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5





#### Adjusted Median Sales Price: Three-Month Averages, Warren County, VA and Metro Area *Prices in March 2011 dollars*



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