



Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



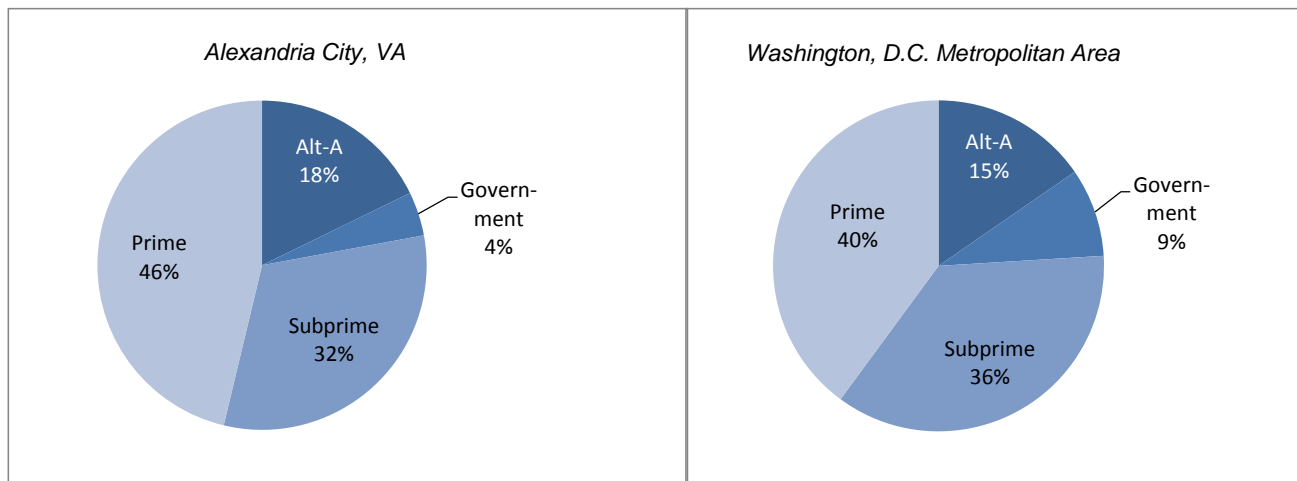
Alexandria City, VA September 2010

Key Mortgage Performance Indicators

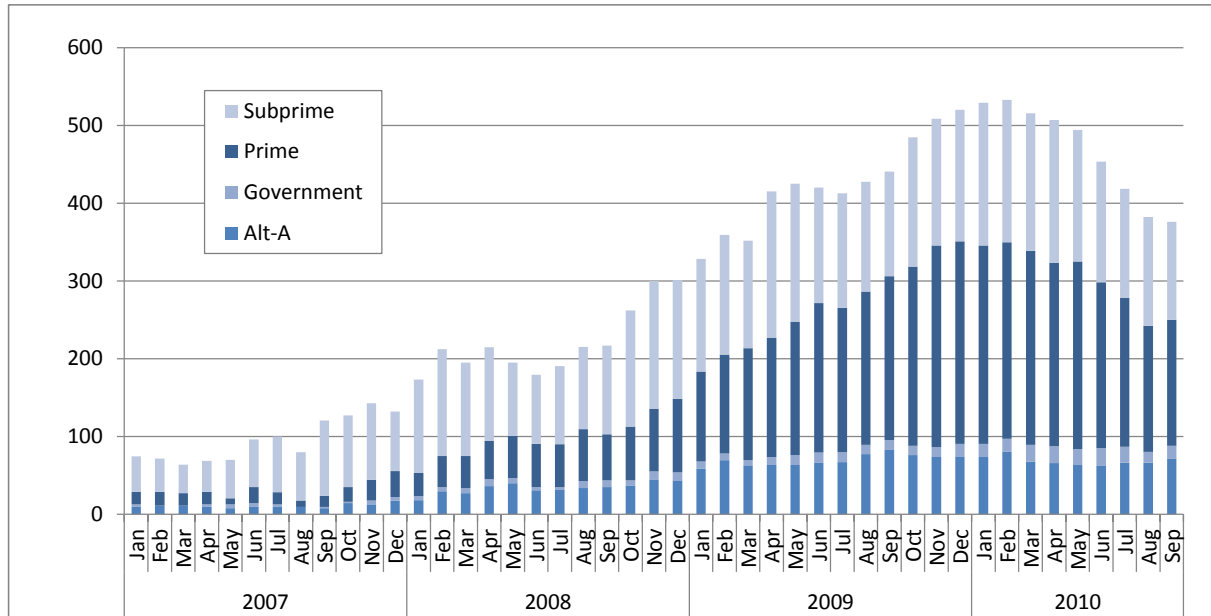
September 2010	Alexandria City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	27,700
Percent of Loans	1.1	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	800	98,700
Percent of Loans	3.0	8.1
Pct. Point Change Since 9/2009	-0.4	-0.4
Pct. Point Change Since 9/2008	0.7	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	400	50,900
Percent of Loans	1.4	4.2
Pct. Point Change Since 9/2009	-0.3	-0.1
Pct. Point Change Since 9/2008	0.6	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	1	91
Percent of ZIP Codes	16.7	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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 September 2010		
ZIP Code	Area	Percent
	Alexandria City, VA	1.4
	Metropolitan Area	4.2
22304	Alexandria	2.2
22305	Alexandria	1.9
22311	Alexandria	1.9
22302	Alexandria	1.0
22301	Alexandria	0.8
22314	Alexandria	0.6

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.

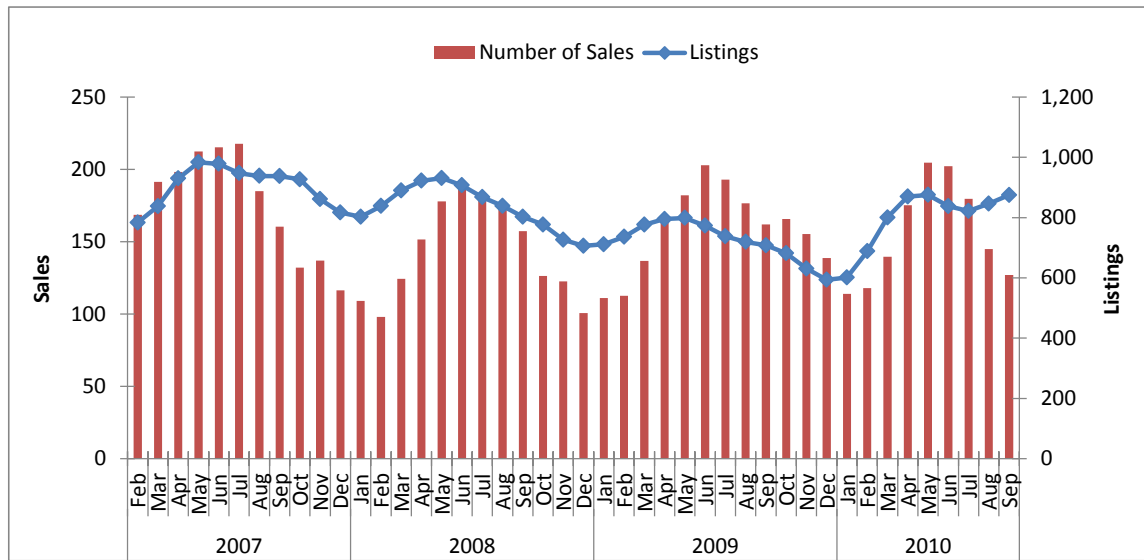
ALEXANDRIA CITY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22311	Alexandria	High
22304	Alexandria	Moderate
22305	Alexandria	Minimal
22302	Alexandria	Minimal
22301	Alexandria	Minimal
22314	Alexandria	Minimal

Key Sales Market Indicators, Alexandria City, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	238	130	152	117	-50.8	-10.0	-23.0
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$256,044	\$452,204	\$391,240	\$460,000	79.7	1.7	17.6
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	8	33	20	25	210.5	-25.1	25.6
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	238	329	258	333	39.9	1.2	29.1
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	324	981	709	908	180.2	-7.4	28.1
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	1.4	7.5	4.7	7.8	470.1	2.8	66.4
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

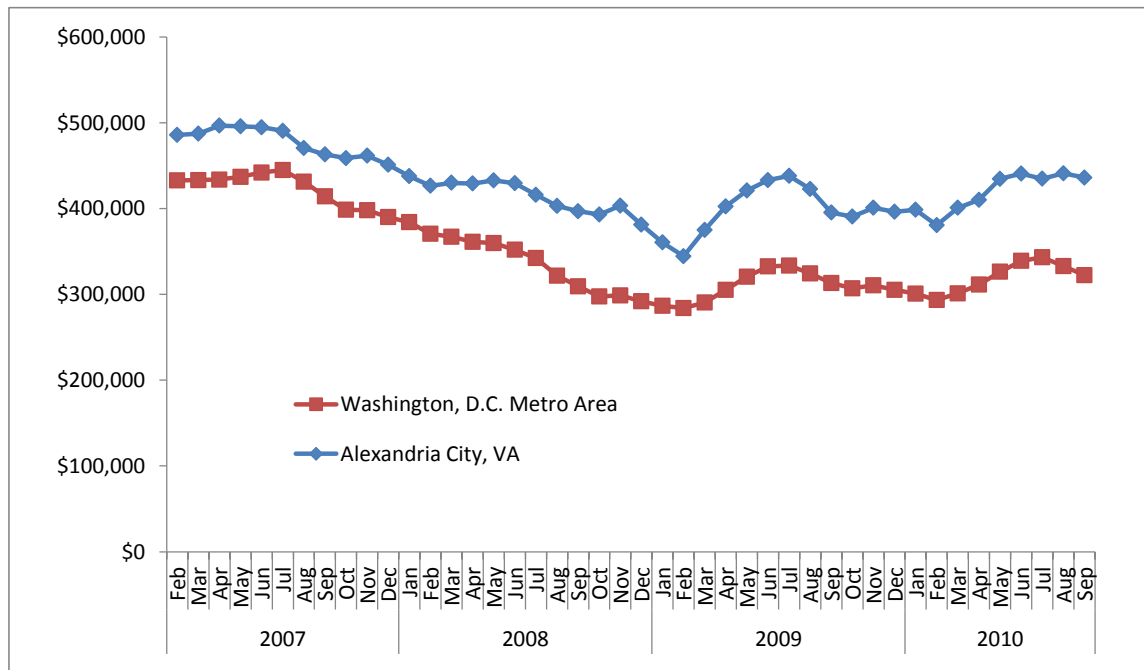
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Alexandria City, VA



Adjusted Median Sales Price: Three-Month Averages, Alexandria City, VA and Metro Area

Prices in September 2010 dollars



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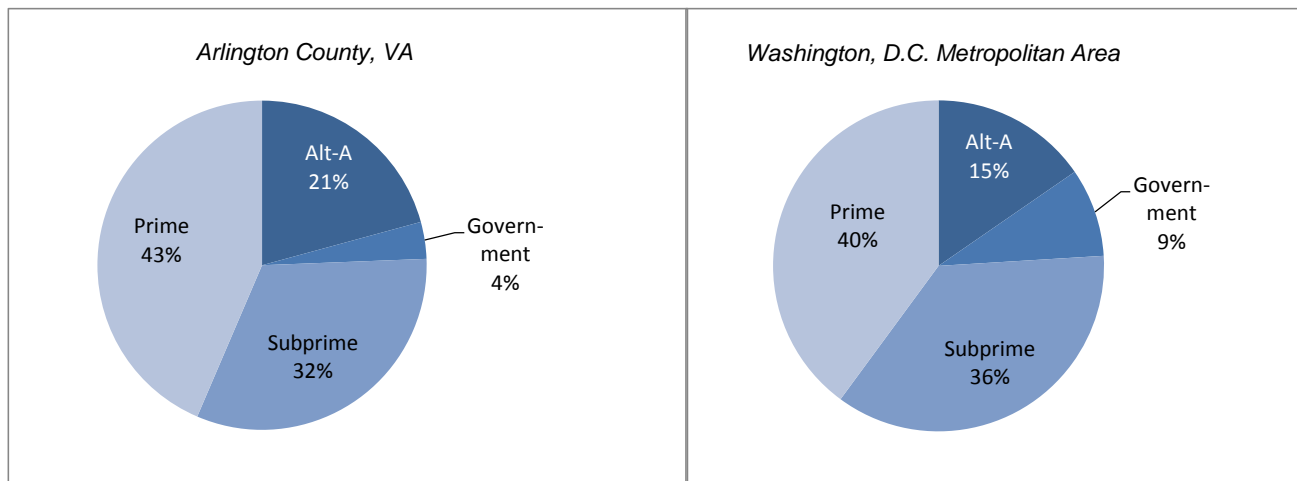
Arlington County, VA September 2010

Key Mortgage Performance Indicators

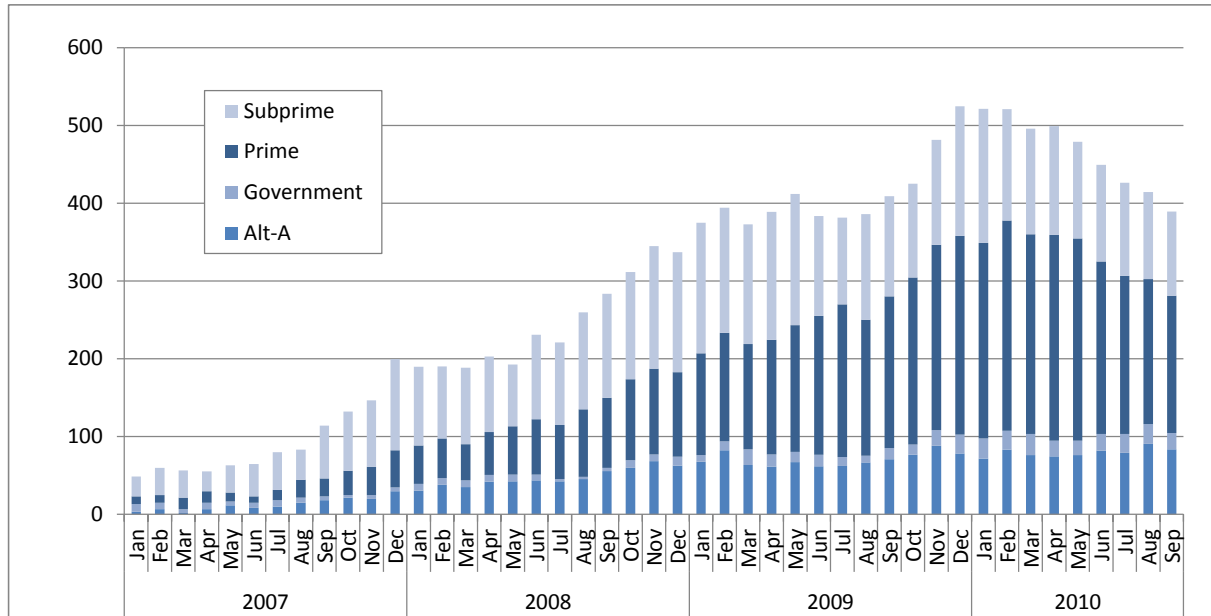
September 2010	Arlington County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	27,700
Percent of Loans	0.6	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	1,000	98,700
Percent of Loans	2.2	8.1
Pct. Point Change Since 9/2009	-0.1	-0.4
Pct. Point Change Since 9/2008	0.4	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	400	50,900
Percent of Loans	0.9	4.2
Pct. Point Change Since 9/2009	-0.1	-0.1
Pct. Point Change Since 9/2008	0.2	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	0	91
Percent of ZIP Codes	0.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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 September 2010		
ZIP Code	Area	Percent
	<i>Arlington County, VA</i>	0.9
	<i>Metropolitan Area</i>	4.2
22204	Arlington	1.9
22206	Arlington	1.1
22213	Arlington	1.0
22203	Arlington	0.7
22205	Arlington	0.6
22207	Arlington	0.6
22202	Arlington	0.5
22209	Arlington	0.5
22201	Arlington	0.3

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.

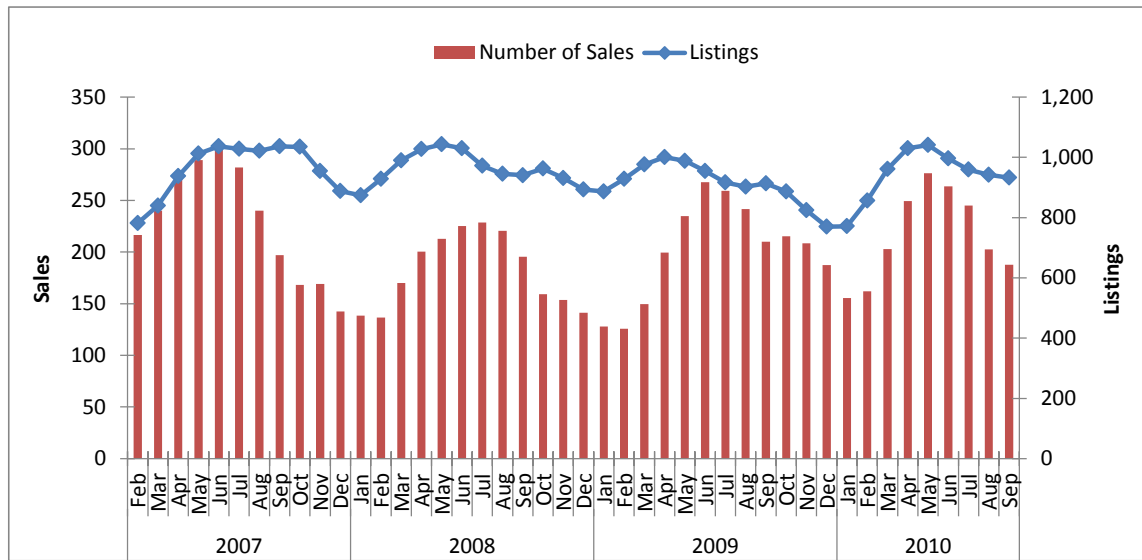
ARLINGTON COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22206	Arlington	Minimal
22209	Arlington	Minimal
22204	Arlington	Minimal
22202	Arlington	Minimal
22203	Arlington	Minimal
22201	Arlington	Minimal
22207	Arlington	Minimal
22205	Arlington	Minimal
22213	Arlington	Minimal

Key Sales Market Indicators, Arlington County, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	259	182	221	174	-32.8	-4.4	-21.3
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$248,611	\$487,111	\$426,900	\$460,750	85.3	-5.4	7.9
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	4	24	21	22	480.5	-7.3	7.7
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	292	412	351	384	31.5	-6.8	9.4
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	361	1,063	907	957	165.1	-10.0	5.5
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	1.4	5.8	4.1	5.5	294.6	-5.8	34.0
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

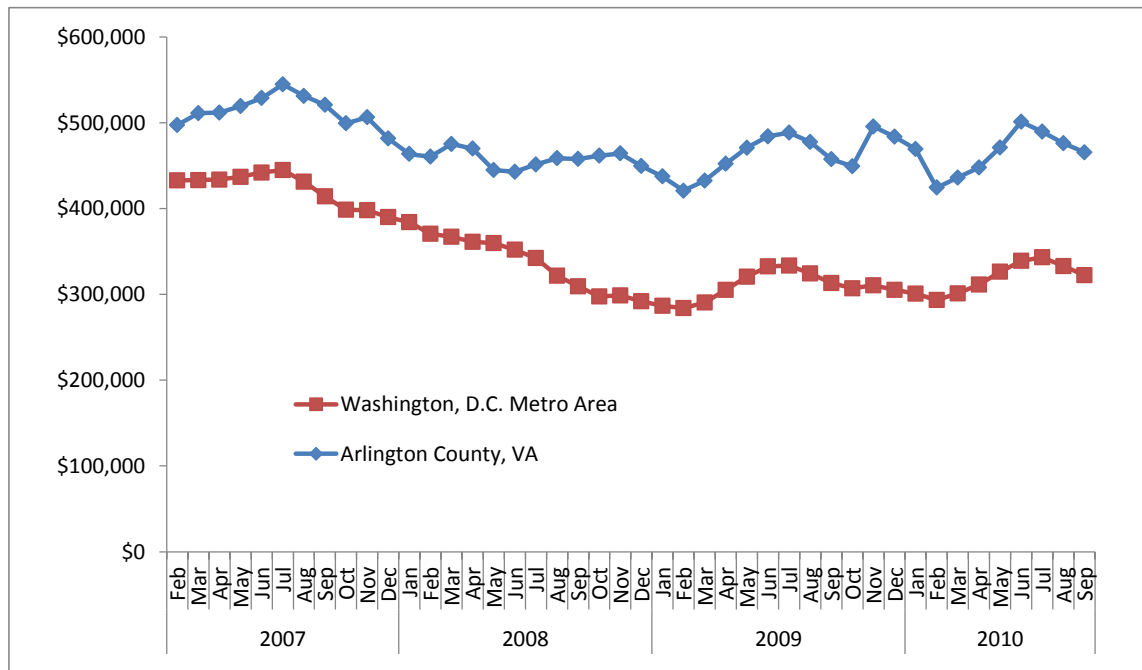
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Arlington County, VA



Adjusted Median Sales Price: Three-Month Averages, Arlington County, VA and Metro Area

Prices in September 2010 dollars



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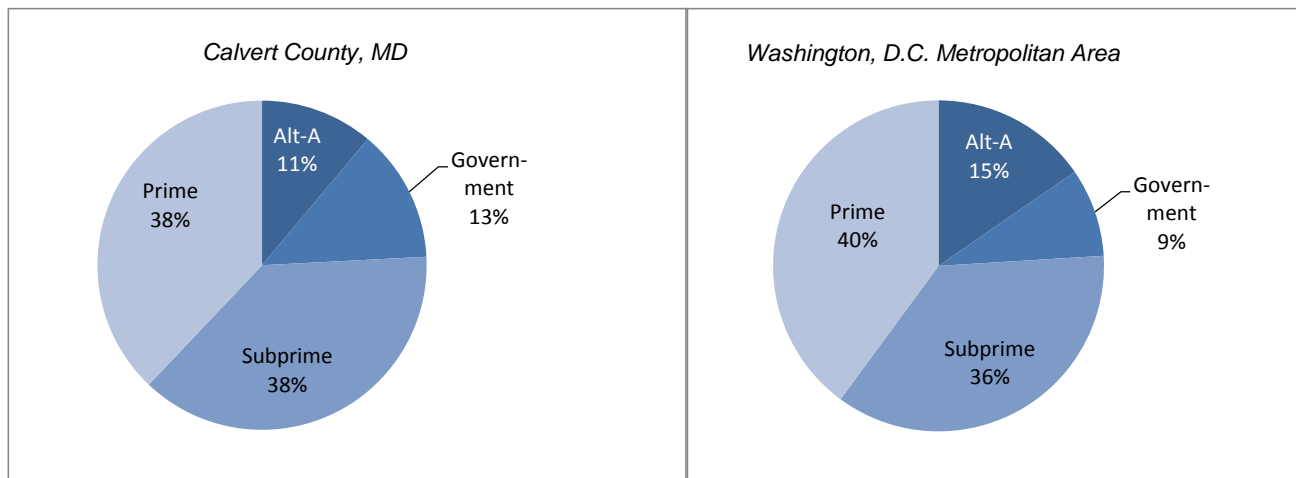
Calvert County, MD September 2010

Key Mortgage Performance Indicators

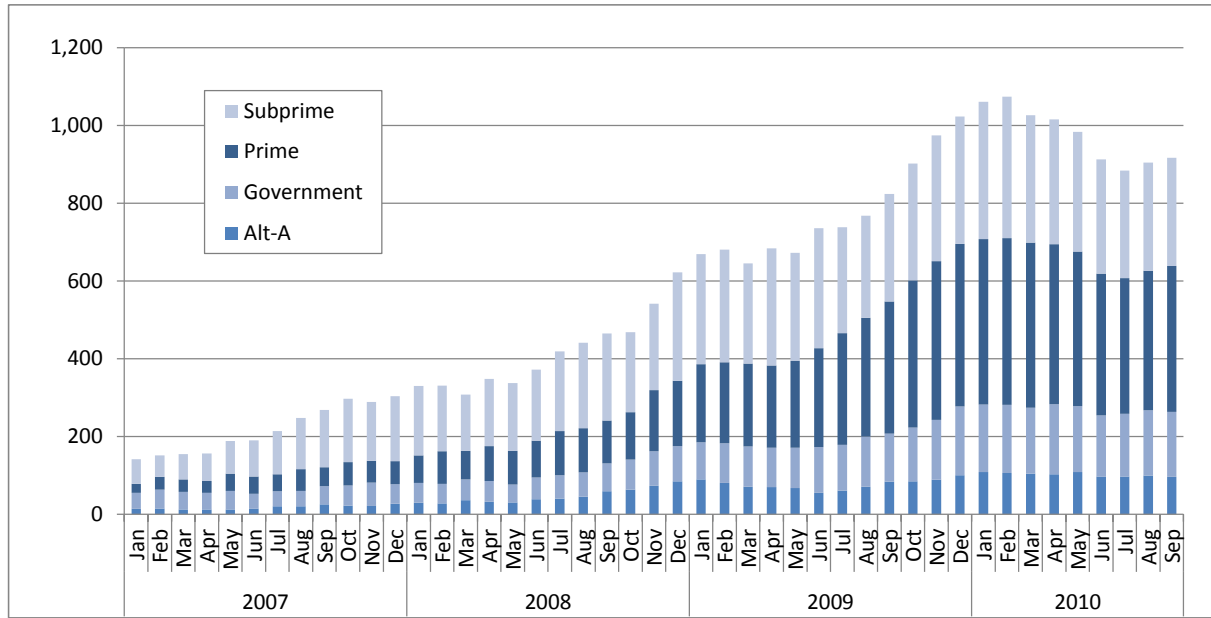
September 2010	Calvert County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	500	27,700
Percent of Loans	2.2	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	2,100	98,700
Percent of Loans	9.1	8.1
Pct. Point Change Since 9/2009	0.1	-0.4
Pct. Point Change Since 9/2008	2.2	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	900	50,900
Percent of Loans	4.1	4.2
Pct. Point Change Since 9/2009	0.4	-0.1
Pct. Point Change Since 9/2008	2.0	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	2	91
Percent of ZIP Codes	22.2	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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 September 2010		
ZIP Code	Area	Percent
	Calvert County, MD	4.1
	Metropolitan Area	4.2
20657	Lusby	6.4
20732	Chesapeake Beach	3.9
20685	Saint Leonard	3.8
20676	Port Republic	3.8
20678	Prince Frederick	3.7
20714	North Beach	3.7
20736	Owings	3.4
20639	Huntingtown	3.1
20754	Dunkirk	1.8

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.

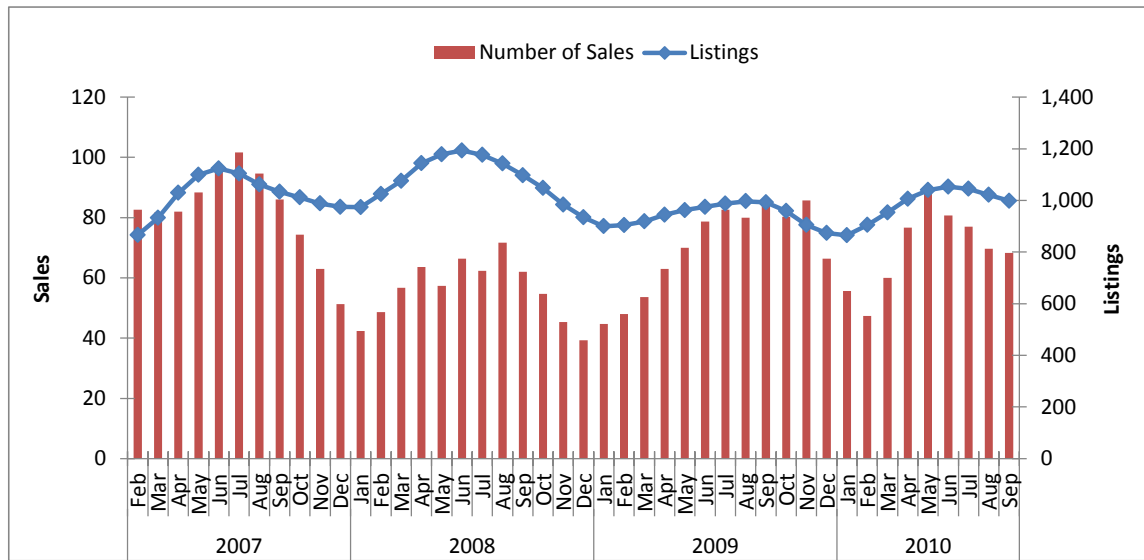
CALVERT COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
20657	Lusby	High
20714	North Beach	High
20678	Prince Frederick	Moderate
20754	Dunkirk	Moderate
20685	Saint Leonard	Moderate
20732	Chesapeake Beach	Moderate
20639	Huntingtown	Minimal
20676	Port Republic	Minimal
20736	Owings	Minimal

Key Sales Market Indicators, Calvert County, MD

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	115	82	71	79	-31.3	-3.7	11.3
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$214,880	\$386,092	\$294,347	\$307,500	43.1	-20.4	4.5
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	44	50	46	48	8.5	-3.8	3.5
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	153	175	190	160	4.6	-8.6	-15.8
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	773	1,018	1,006	996	28.8	-2.2	-1.0
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	6.7	12.4	14.2	12.6	87.6	1.6	-11.0
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

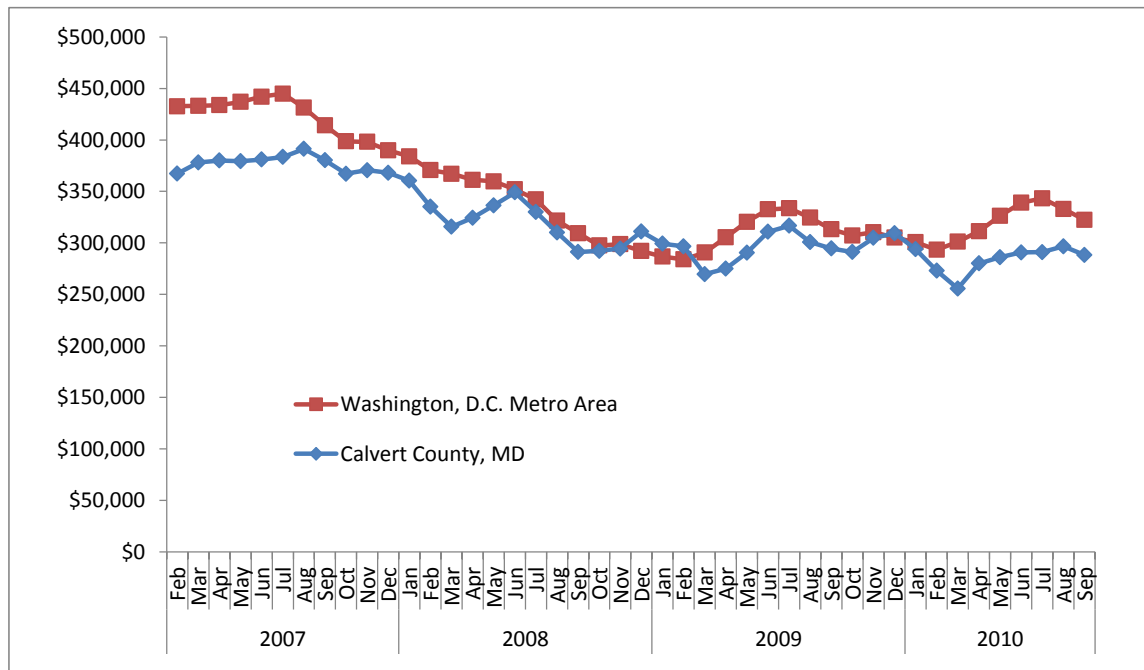
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, Calvert County, MD and Metro Area

Prices in September 2010 dollars



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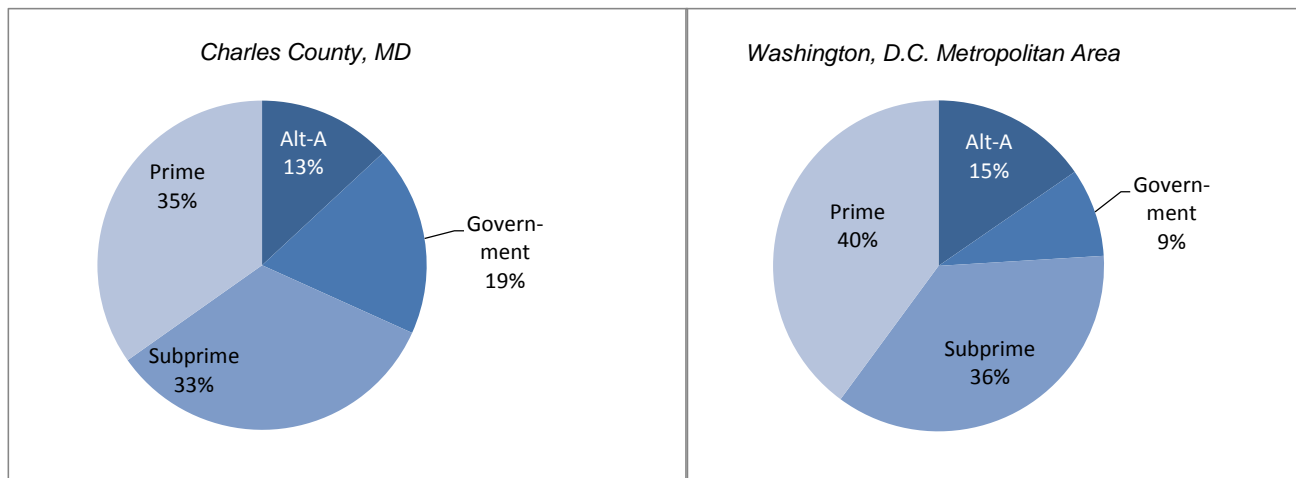
Charles County, MD September 2010

Key Mortgage Performance Indicators

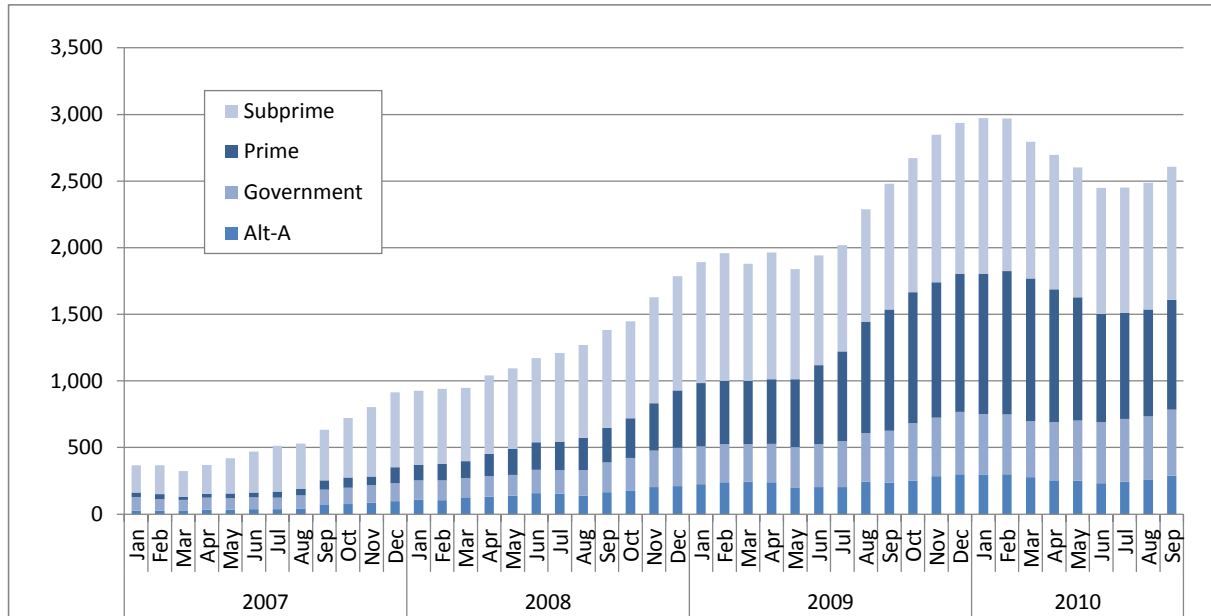
September 2010	Charles County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,000	27,700
Percent of Loans	2.8	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	5,000	98,700
Percent of Loans	13.3	8.1
Pct. Point Change Since 9/2009	-0.4	-0.4
Pct. Point Change Since 9/2008	2.8	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	2,600	50,900
Percent of Loans	6.9	4.2
Pct. Point Change Since 9/2009	0.3	-0.1
Pct. Point Change Since 9/2008	3.2	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	8	91
Percent of ZIP Codes	72.7	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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 September 2010		
ZIP Code	Area	Percent
	<i>Charles County, MD</i>	6.9
	<i>Metropolitan Area</i>	4.2
20616	Bryans Road	9.5
20640	Indian Head	8.8
20602	Waldorf	8.5
20601	Waldorf	7.8
20695	White Plains	7.3
20603	Waldorf	6.9
20664	Newburg	6.8
20677	Port Tobacco	5.6
20637	Hughesville	5.4
20662	Nanjemoy	4.4

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.

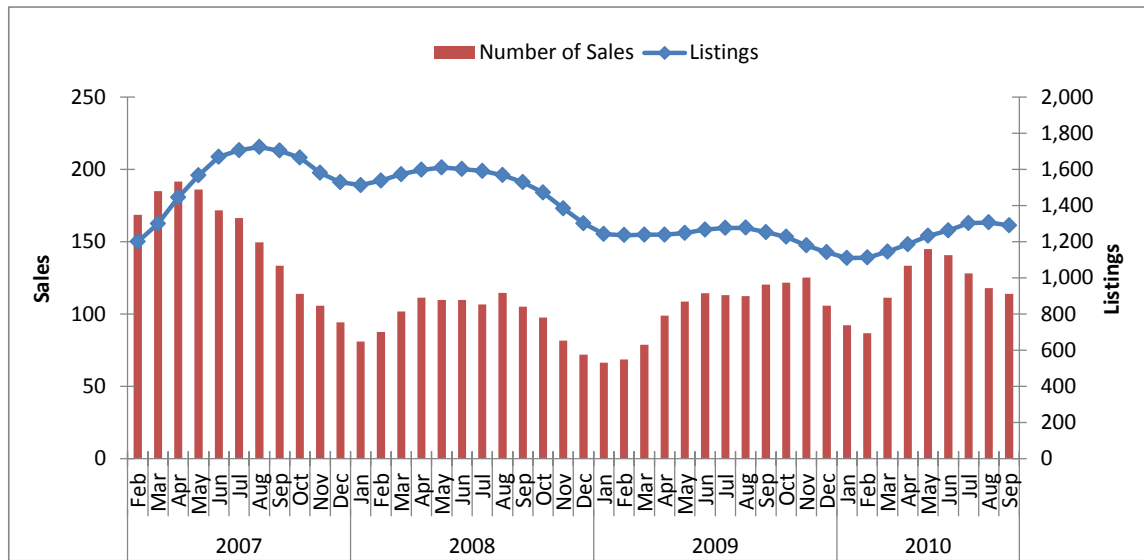
CHARLES COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
20616	Bryans Road	High
20640	Indian Head	High
20602	Waldorf	High
20601	Waldorf	High
20603	Waldorf	High
20695	White Plains	High
20662	Nanjemoy	High
20677	Port Tobacco	High
20637	Hughesville	Moderate
20646	La Plata	Moderate

Key Sales Market Indicators, Charles County, MD

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	148	119	119	118	-20.3	-0.8	-0.8
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$196,694	\$346,954	\$254,713	\$247,500	25.8	-28.7	-2.8
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	40	50	45	47	19.0	-5.9	4.6
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	216	368	256	222	2.8	-39.7	-13.3
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	802	1,737	1,274	1,294	61.3	-25.5	1.6
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	5.4	14.6	10.7	11.0	102.4	-24.9	2.4
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

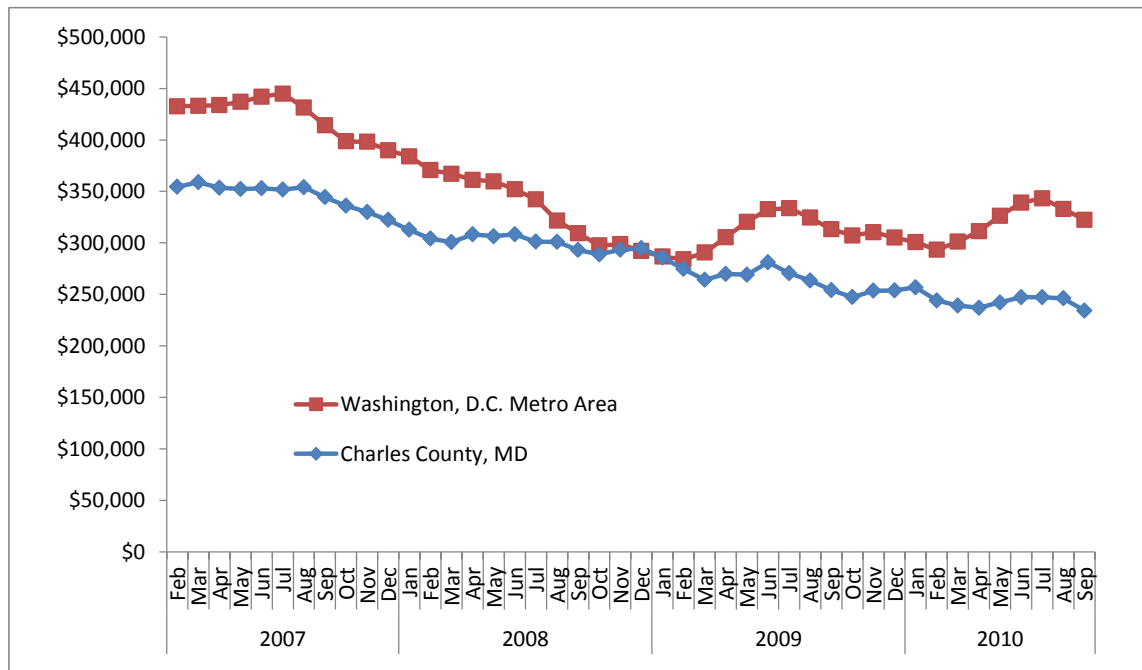
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, Charles County, MD and Metro Area

Prices in September 2010 dollars



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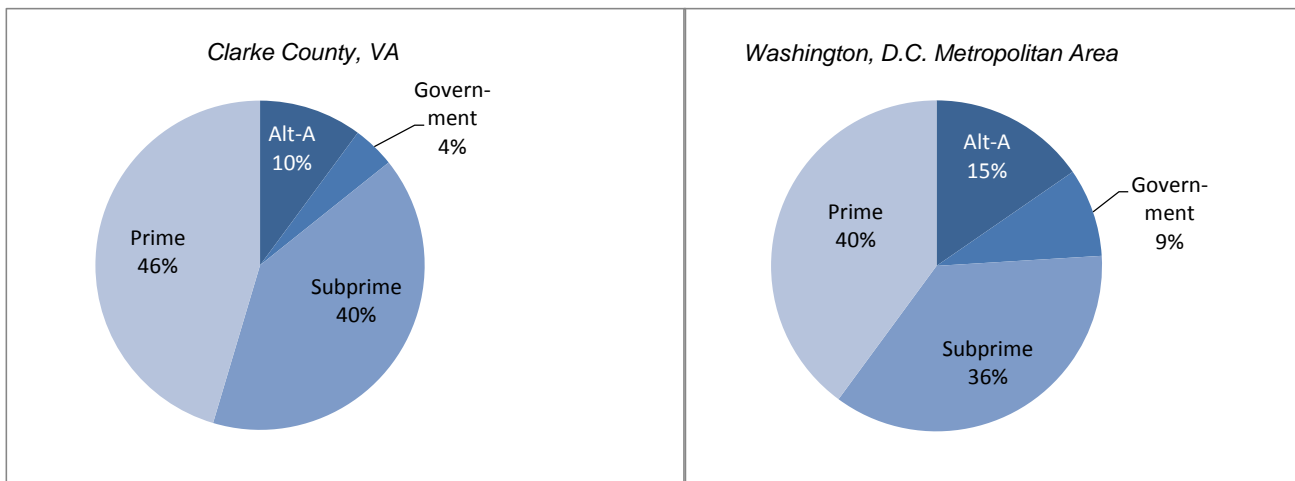
Clarke County, VA September 2010

Key Mortgage Performance Indicators

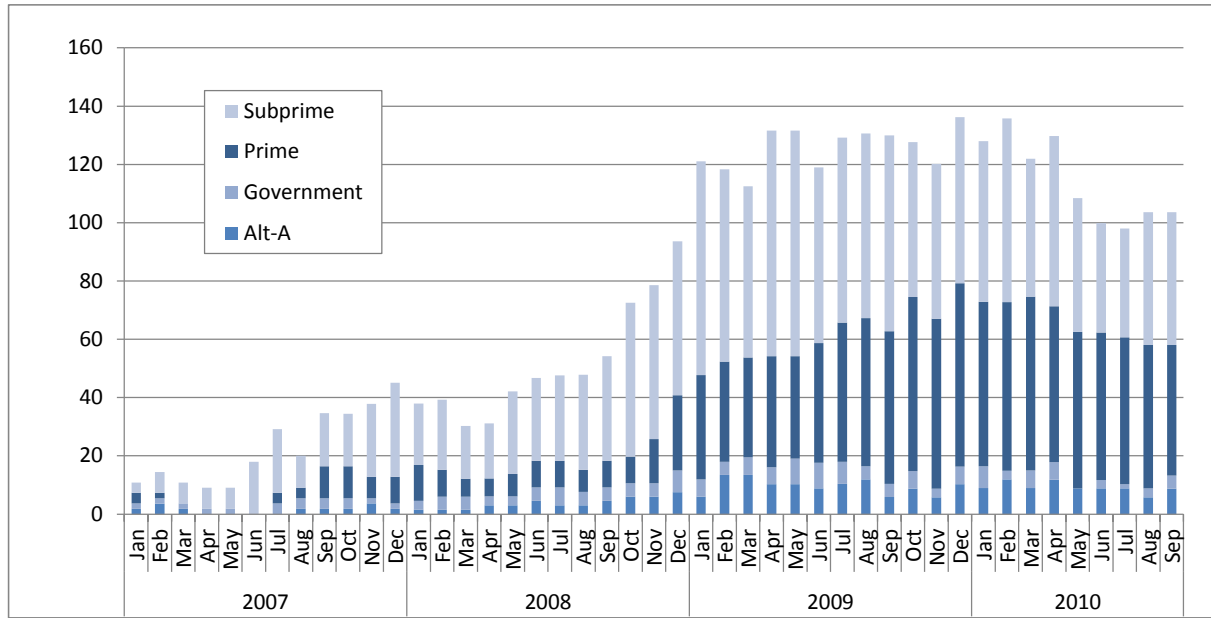
September 2010	Clarke County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	27,700
Percent of Loans	2.1	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	300	98,700
Percent of Loans	7.8	8.1
Pct. Point Change Since 9/2009	-0.5	-0.4
Pct. Point Change Since 9/2008	1.7	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	100	50,900
Percent of Loans	3.1	4.2
Pct. Point Change Since 9/2009	-0.8	-0.1
Pct. Point Change Since 9/2008	1.5	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	1	91
Percent of ZIP Codes	33.3	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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 September 2010		
ZIP Code	Area	Percent
	Clarke County, VA	3.1
	Metropolitan Area	4.2
20135	Bluemont	3.4
22611	Berryville	2.7
22620	Boyce	1.7

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.

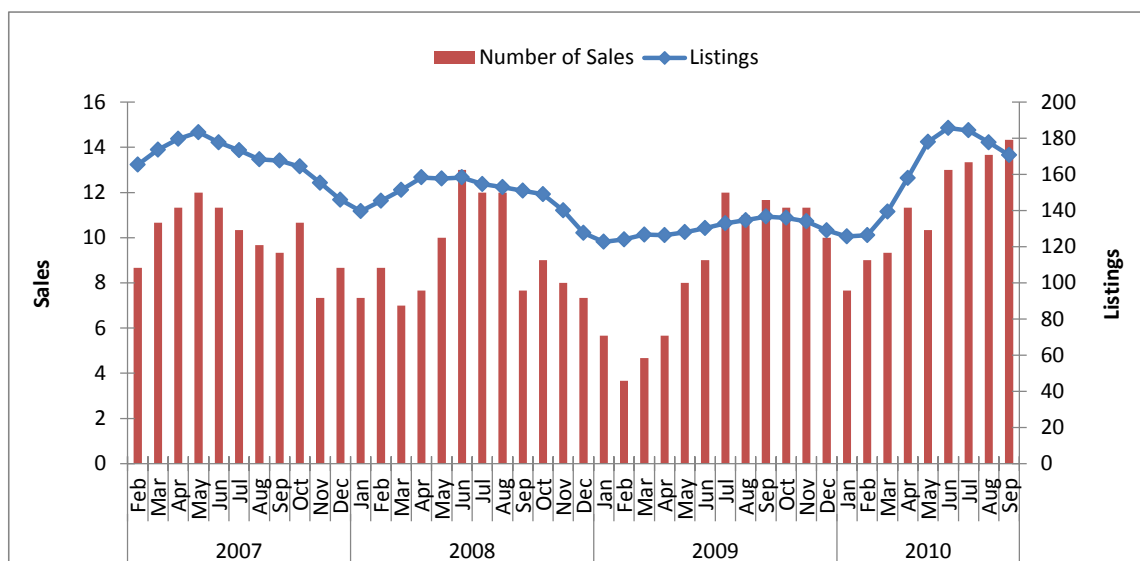
CLARKE COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22611	Berryville	High
20135	Bluemont	Moderate
22620	Boyce	Minimal

Key Sales Market Indicators, Clarke County, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	15	13	9	11	-26.7	-15.4	22.2
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$226,123	\$391,381	\$280,185	\$240,000	6.1	-38.7	-14.3
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	27	69	22	82	206.8	18.2	268.2
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	27	41	23	26	-3.7	-36.6	13.0
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	75	167	137	173	130.7	3.6	26.3
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	5.0	12.8	15.2	15.7	214.5	22.4	3.3
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

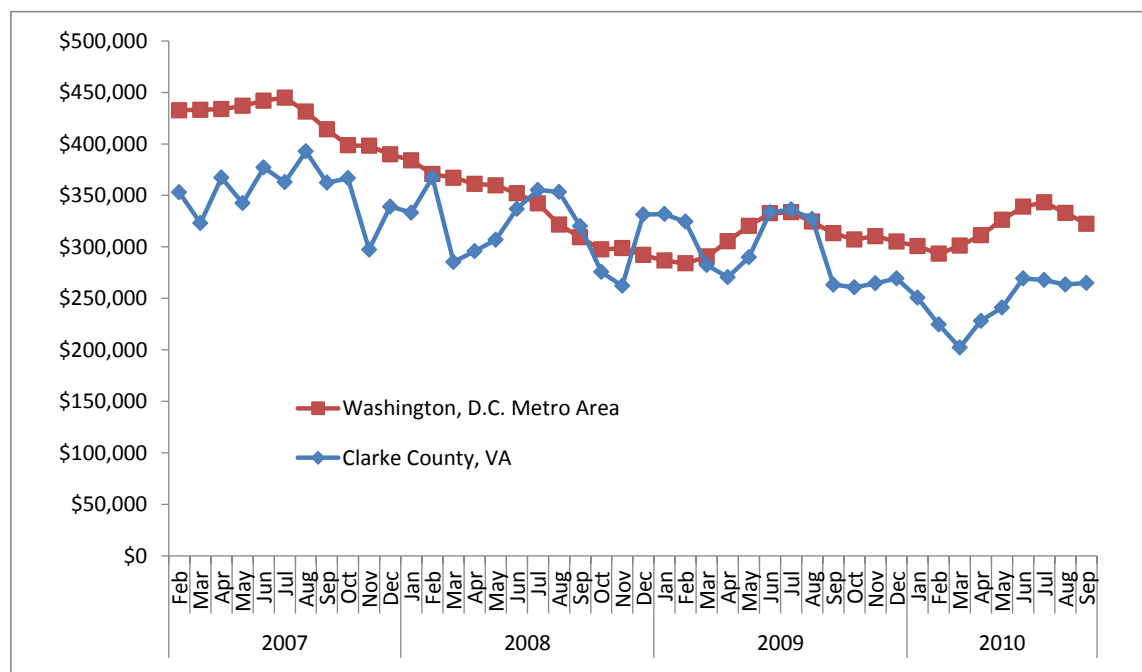
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, Clarke County, VA and Metro Area

Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



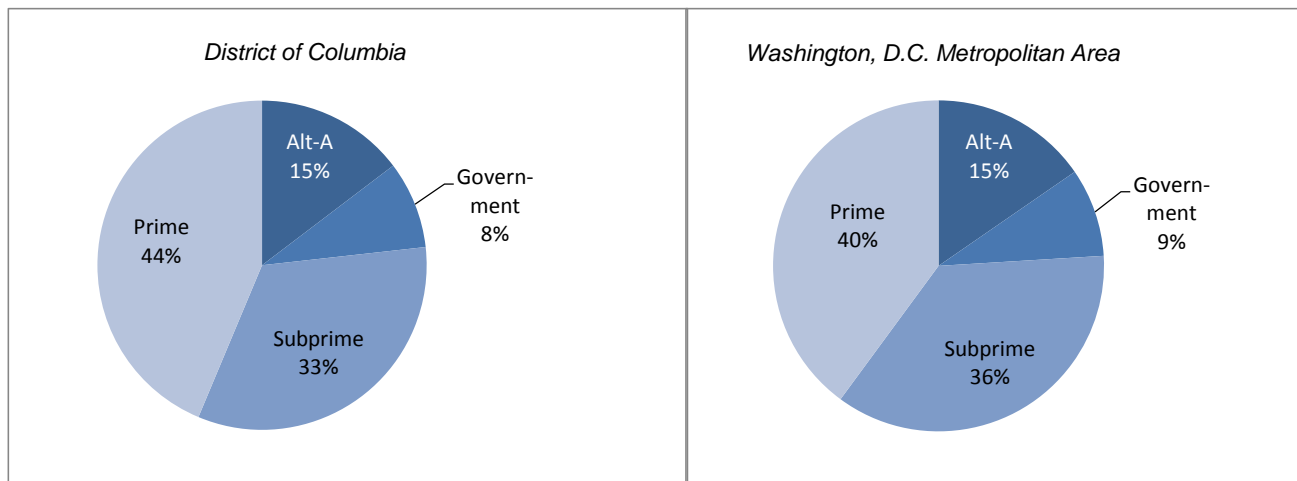
District of Columbia September 2010

Key Mortgage Performance Indicators

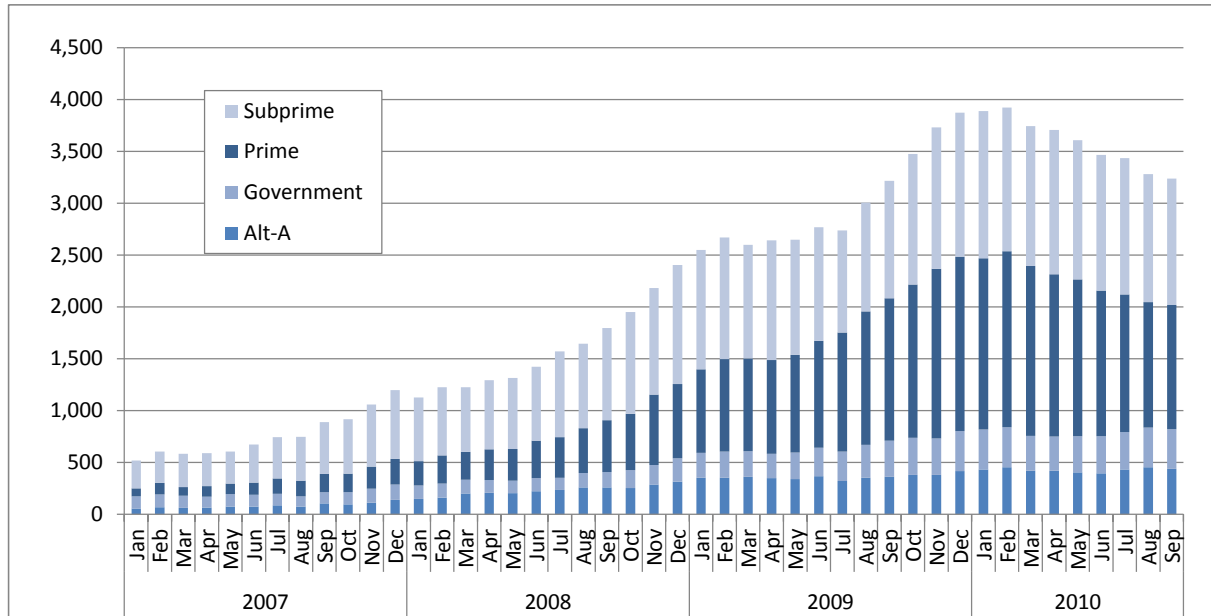
September 2010	District of Columbia	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	2,300	27,700
Percent of Loans	2.2	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	7,600	98,700
Percent of Loans	7.3	8.1
Pct. Point Change Since 9/2009	0.0	-0.4
Pct. Point Change Since 9/2008	1.5	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	3,200	50,900
Percent of Loans	3.1	4.2
Pct. Point Change Since 9/2009	0.0	-0.1
Pct. Point Change Since 9/2008	1.4	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	6	91
Percent of ZIP Codes	28.6	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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 September 2010		
ZIP Code	Area	Percent
	<i>District of Columbia</i>	3.1
	<i>Metropolitan Area</i>	4.2
20032	Congress Heights	7.6
20019	Deanwood	7.5
20018	Woodridge, Fort Lincoln, Gateway	6.8
20020	Barry Farm & Historic Anacostia & Fairfax Village	6.4
20011	Brightwood Park/ Petworth	5.1
20017	Washington	4.9
20002	Trinidad, Ivy City, Brookland	3.7
20010	Washington	3.1
20012	Washington	2.9
20001	Howard, Codozo, Shaw	2.8

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.

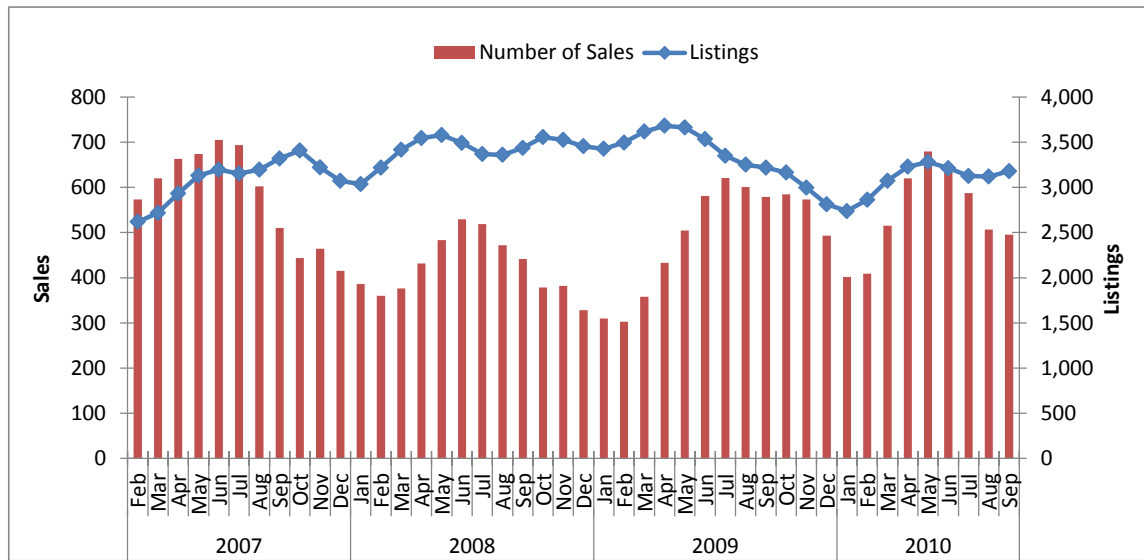
DISTRICT OF COLUMBIA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
20019	Deanwood	Highest
20020	Barry Farm & Historic Anacostia &	High
20032	Congress Heights	High
20011	Brightwood Park/ Petworth	High
20002	Trinidad, Ivy City, Brookland	High
20018	Woodridge, Fort Lincoln, Gateway	High
20010	Washington	Moderate
20017	Washington	Moderate
20001	Howard, Codozo, Shaw	Moderate
20004	Washington	Minimal

Key Sales Market Indicators, District of Columbia

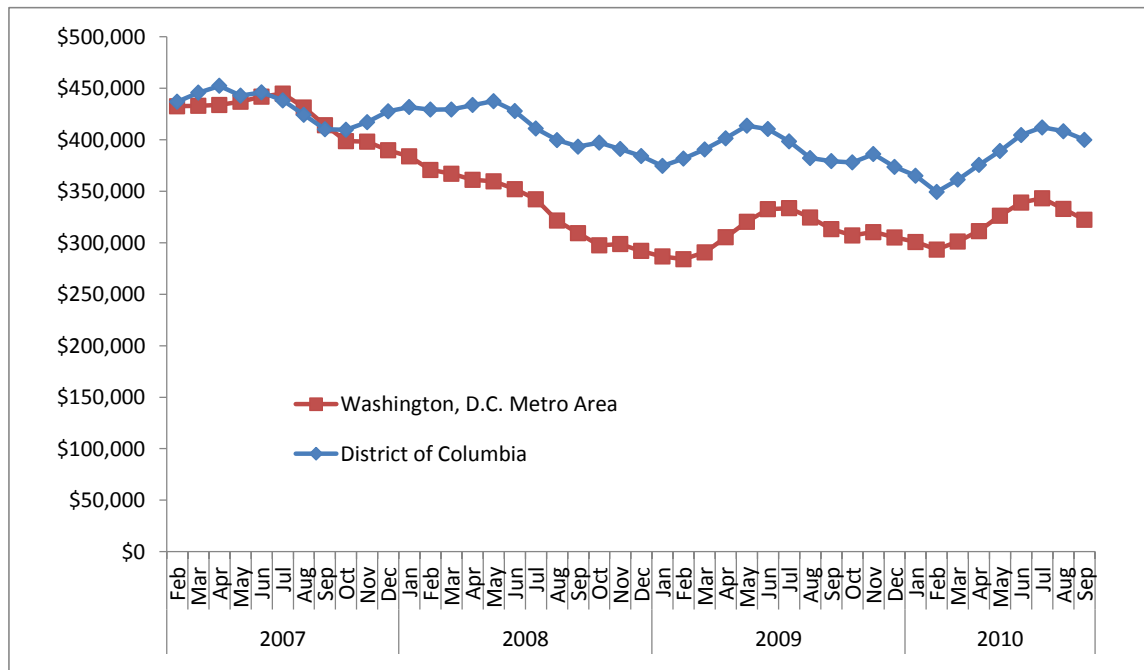
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	627	410	552	474	-24.4	15.6	-14.1
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$187,395	\$396,670	\$378,573	\$385,000	105.4	-2.9	1.7
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	15	26	33	22	48.1	-17.5	-34.1
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	769	1,320	1,105	1,191	54.9	-9.8	7.8
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	1,539	3,439	3,241	3,244	110.8	-5.7	0.1
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	2.5	8.4	5.9	6.8	178.8	-18.4	16.6
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, District of Columbia



Adjusted Median Sales Price: Three-Month Averages, District of Columbia and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



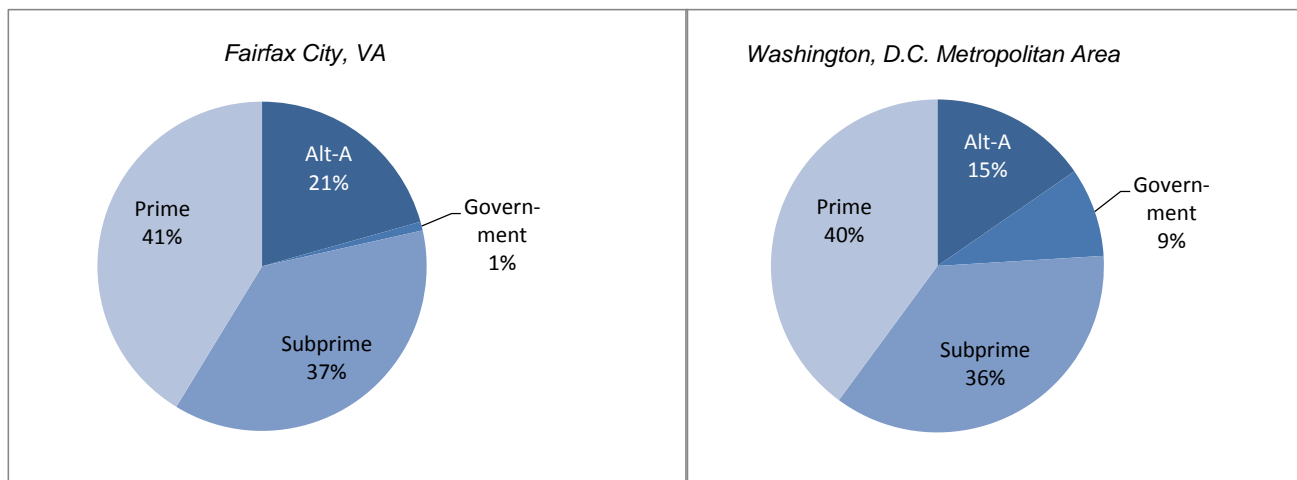
Fairfax City, VA September 2010

Key Mortgage Performance Indicators

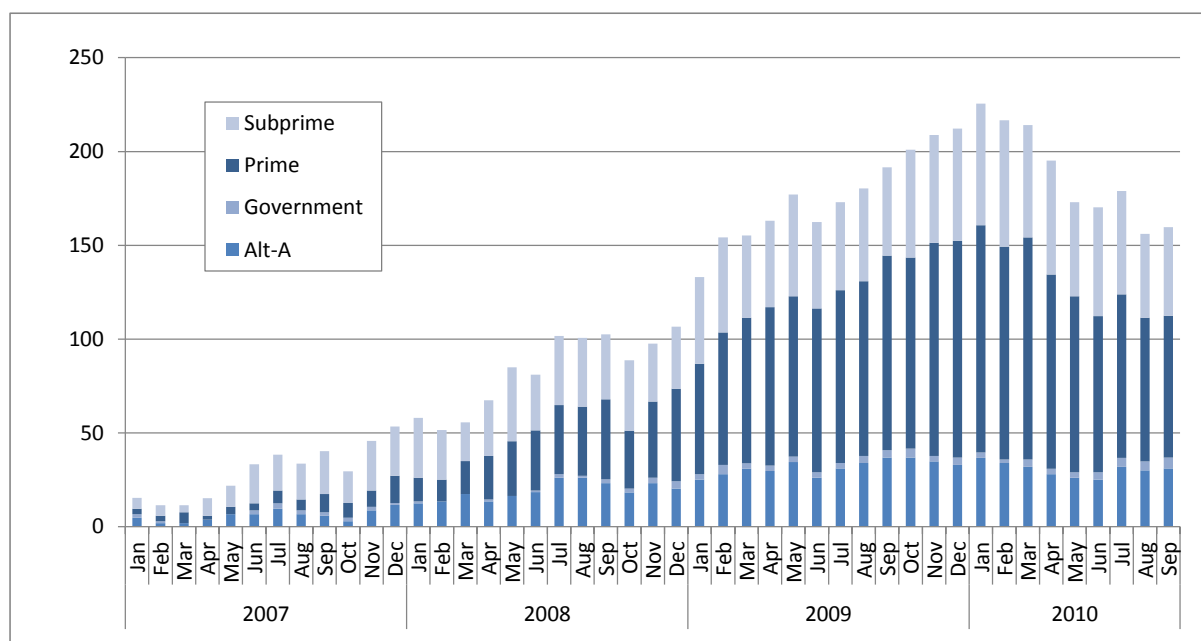
September 2010	Fairfax City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	27,700
Percent of Loans	1.5	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	300	98,700
Percent of Loans	4.2	8.1
Pct. Point Change Since 9/2009	-0.5	-0.4
Pct. Point Change Since 9/2008	1.1	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	200	50,900
Percent of Loans	2.1	4.2
Pct. Point Change Since 9/2009	-0.4	-0.1
Pct. Point Change Since 9/2008	0.8	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	0	91
Percent of ZIP codes	0.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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

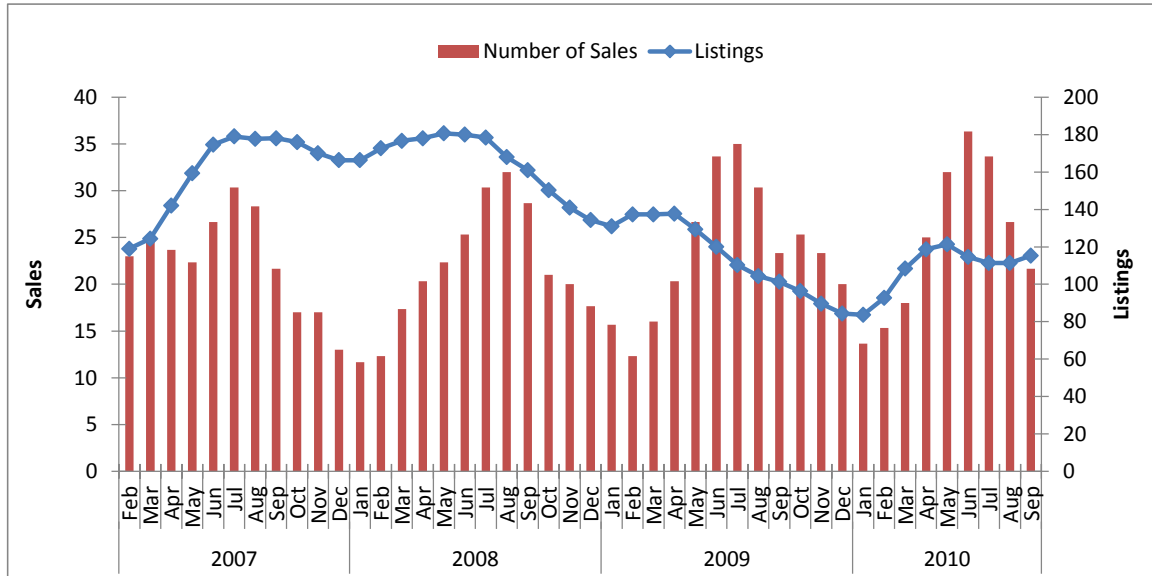


Key Sales Market Indicators, Fairfax City, VA

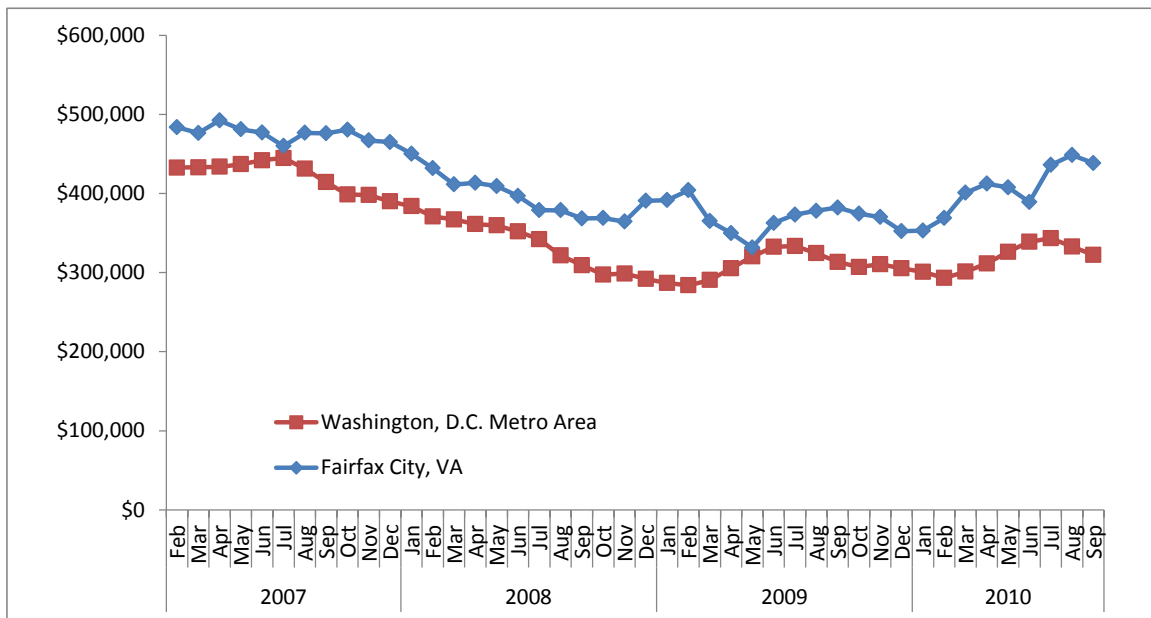
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	27	17	22	21	-22.2	23.5	-4.5
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$284,841	\$490,813	\$366,736	\$425,000	49.2	-13.4	15.9
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	4	53	18	19	414.3	-64.0	4.8
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	29	43	31	45	55.2	4.7	45.2
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	51	176	102	117	129.4	-33.5	14.7
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	1.9	10.4	4.6	5.6	195.0	-46.2	20.2
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, Fairfax City, VA and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



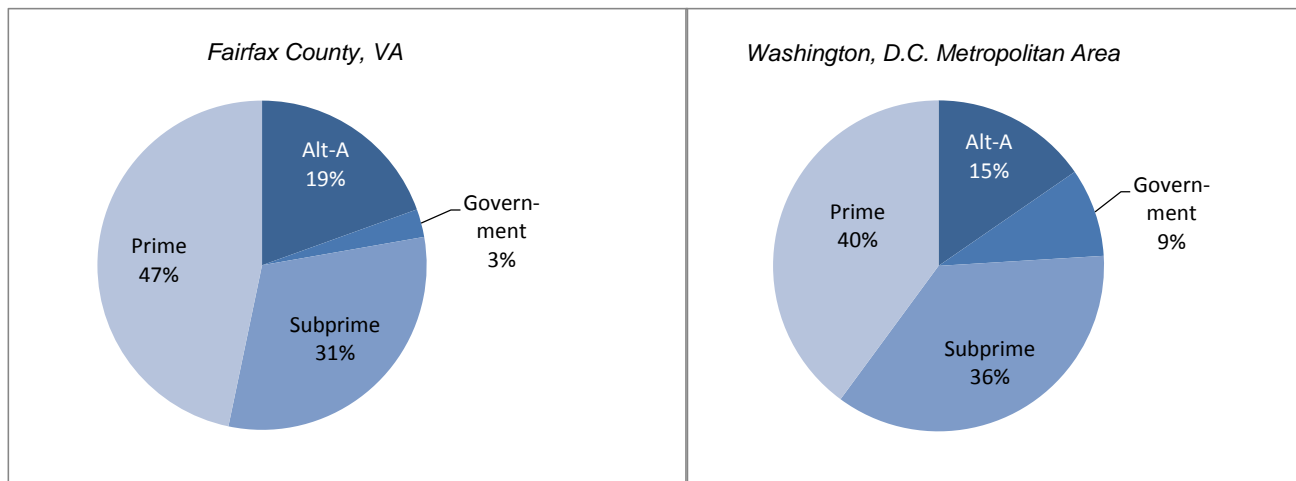
Fairfax County, VA September 2010

Key Mortgage Performance Indicators

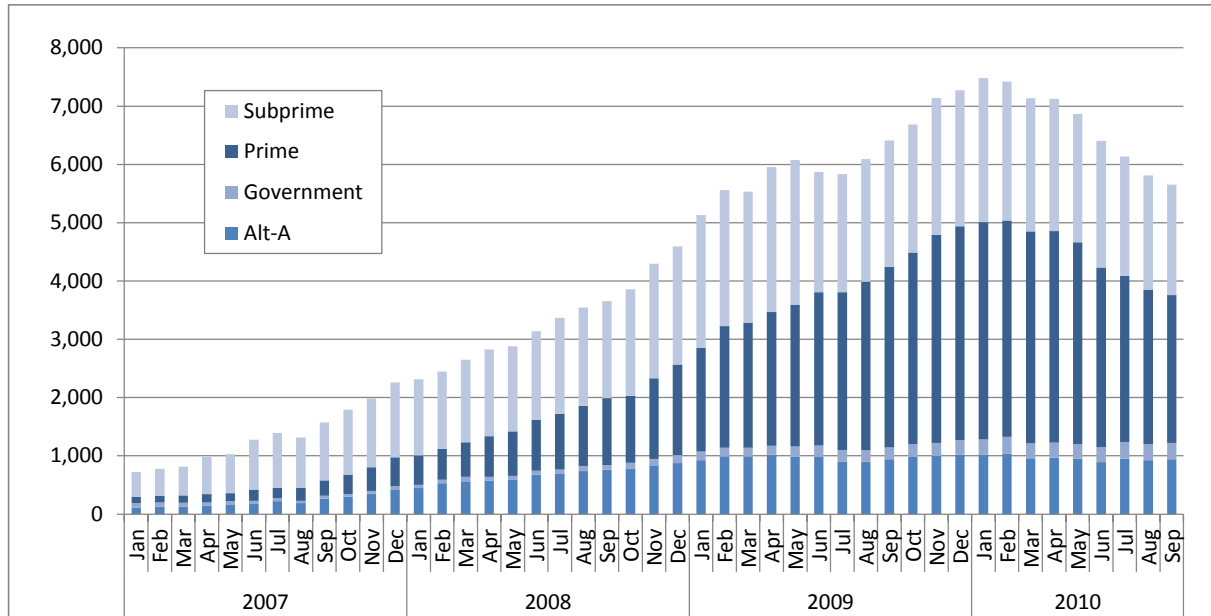
September 2010	Fairfax County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	3,600	27,700
Percent of Loans	1.5	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	10,800	98,700
Percent of Loans	4.4	8.1
Pct. Point Change Since 9/2009	-0.6	-0.4
Pct. Point Change Since 9/2008	0.7	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	5,700	50,900
Percent of Loans	2.3	4.2
Pct. Point Change Since 9/2009	-0.3	-0.1
Pct. Point Change Since 9/2008	0.8	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	3	91
Percent of ZIP Codes	7.5	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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 September 2010		
ZIP Code	Area	Percent
	<i>Fairfax County, VA</i>	2.3
	<i>Metropolitan Area</i>	4.2
22079	Lorton	4.4
22150	Springfield	4.4
22309	Alexandria	4.2
20121	Centreville	3.9
20170	Herndon	3.5
22306	Alexandria	3.3
22312	Alexandria	3.2
22003	Annandale	3.0
22310	Alexandria	2.9
22151	Springfield	2.9

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.

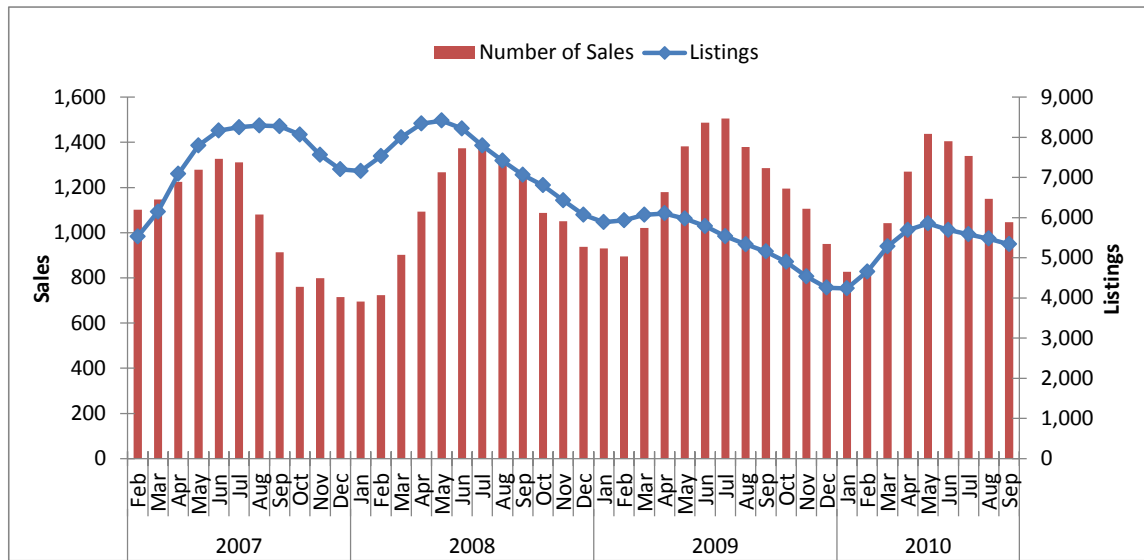
FAIRFAX COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22309	Alexandria	High
22312	Alexandria	High
22306	Alexandria	High
20121	Centreville	Moderate
22303	Alexandria	Moderate
20120	Centreville	Moderate
20170	Herndon	Moderate
22079	Lorton	Moderate
22150	Springfield	Moderate
20151	Chantilly	Moderate

Key Sales Market Indicators, Fairfax County, VA

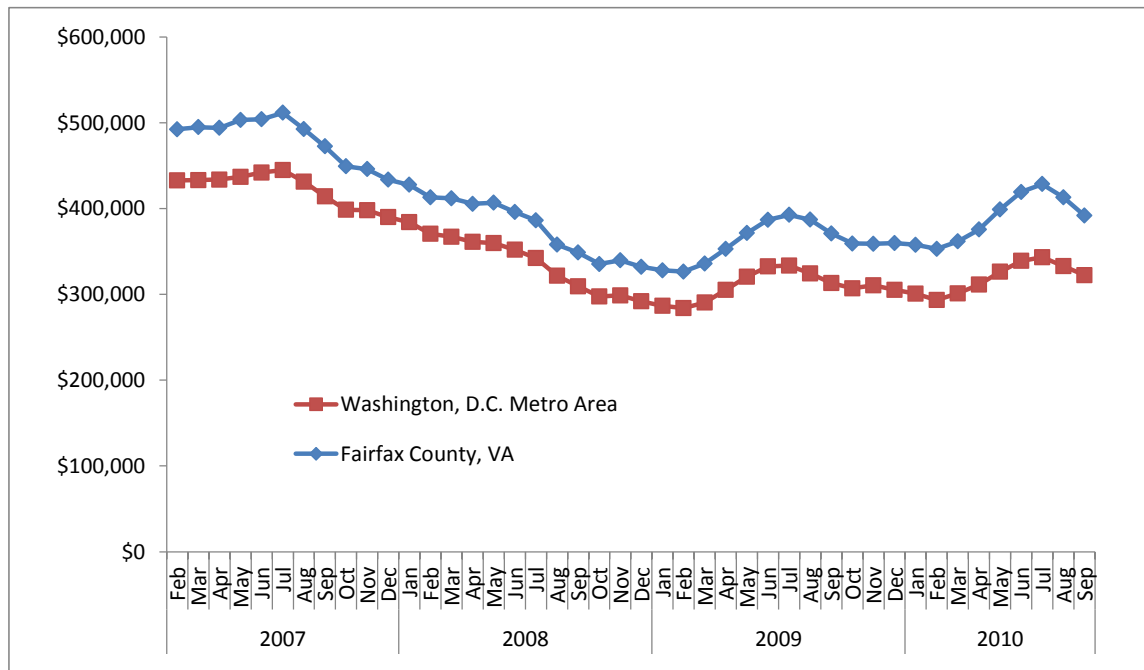
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	1,699	729	1,269	999	-41.2	37.0	-21.3
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$249,860	\$460,137	\$371,882	\$380,000	52.1	-17.4	2.2
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	7	35	20	17	138.1	-52.5	-15.3
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	1,762	2,381	1,739	1,784	1.2	-25.1	2.6
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	2,435	8,438	5,124	5,445	123.6	-35.5	6.3
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	1.4	11.6	4.0	5.5	280.3	-52.9	35.0
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Fairfax County, VA



Adjusted Median Sales Price: Three-Month Averages, Fairfax County, VA and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



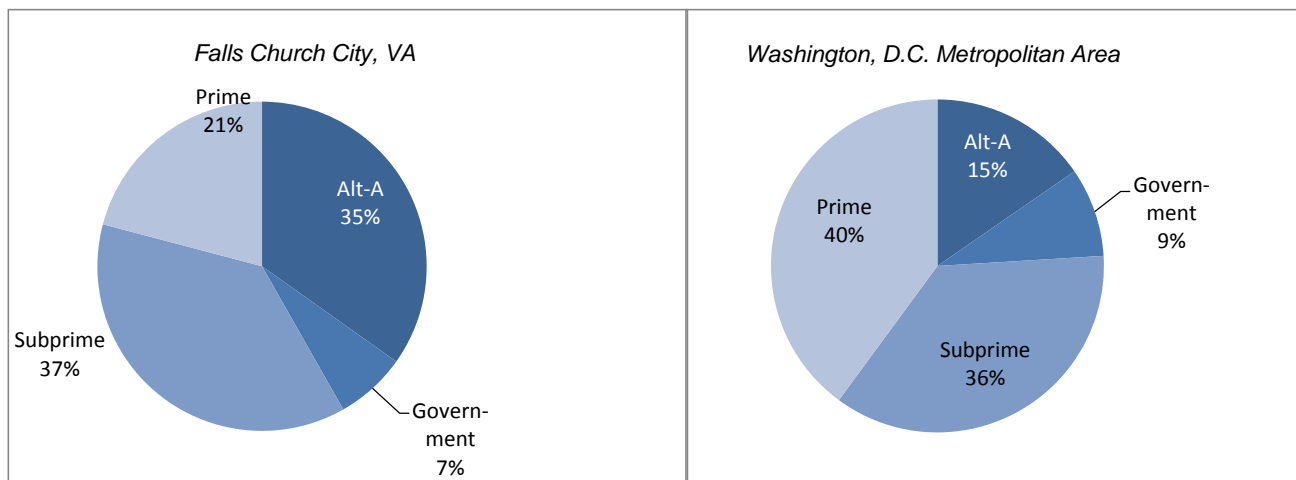
Falls Church City, VA September 2010

Key Mortgage Performance Indicators

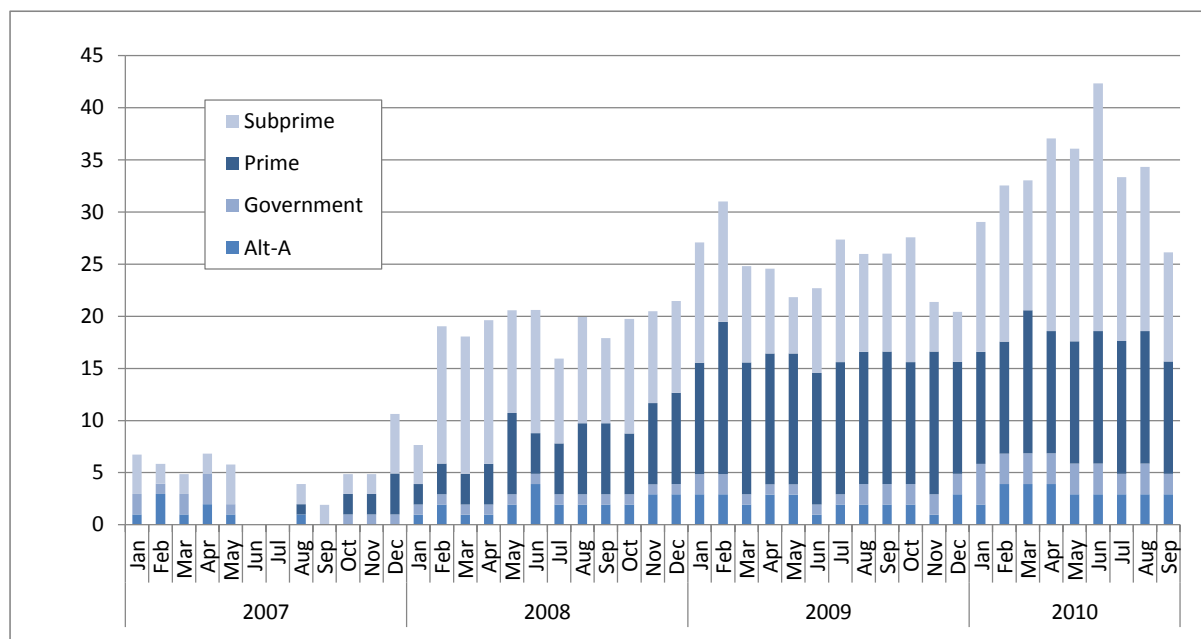
September 2010	Falls Church City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	Fewer than 50	27,700
Percent of Loans	0.5	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	100	98,700
Percent of Loans	2.3	8.1
Pct. Point Change Since 9/2009	-0.1	-0.4
Pct. Point Change Since 9/2008	1.0	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	0	50,900
Percent of Loans	1.0	4.2
Pct. Point Change Since 9/2009	0.0	-0.1
Pct. Point Change Since 9/2008	0.3	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	0	91
Percent of ZIP codes	0.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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

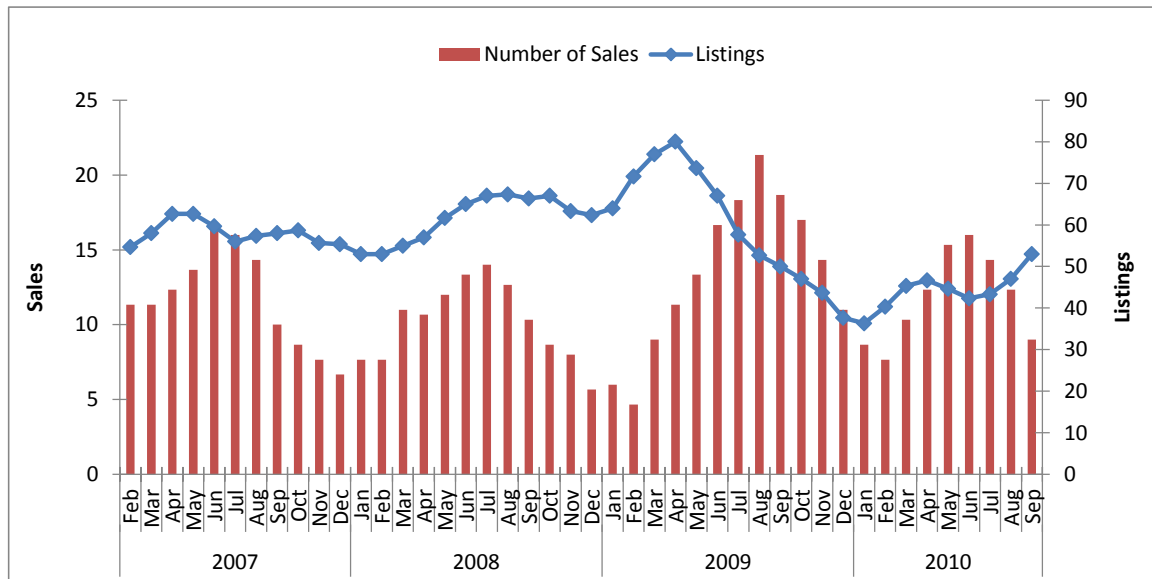


Key Sales Market Indicators, Falls Church City, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	12	14	20	12	0.0	-14.3	-40.0
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$306,079	\$589,187	\$569,030	\$486,750	59.0	-17.4	-14.5
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	8	14	30	25	200.0	75.0	-16.7
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	15	20	18	22	46.7	10.0	22.2
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	29	63	47	54	86.2	-14.3	14.9
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	2.4	4.5	2.4	4.5	86.2	0.0	91.5
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

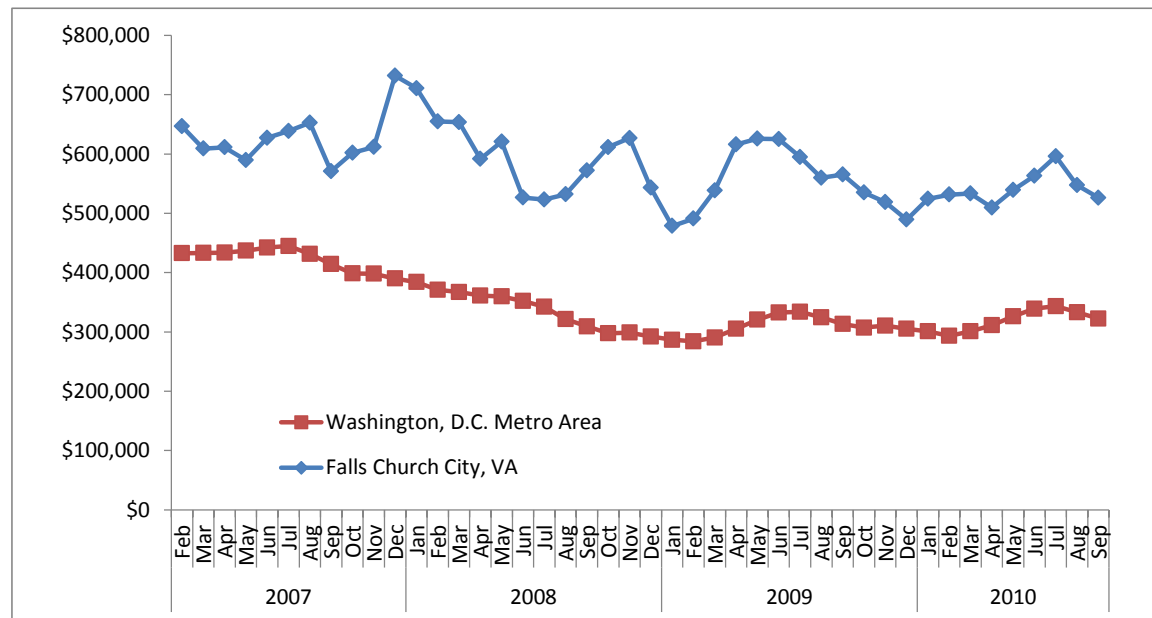
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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 September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



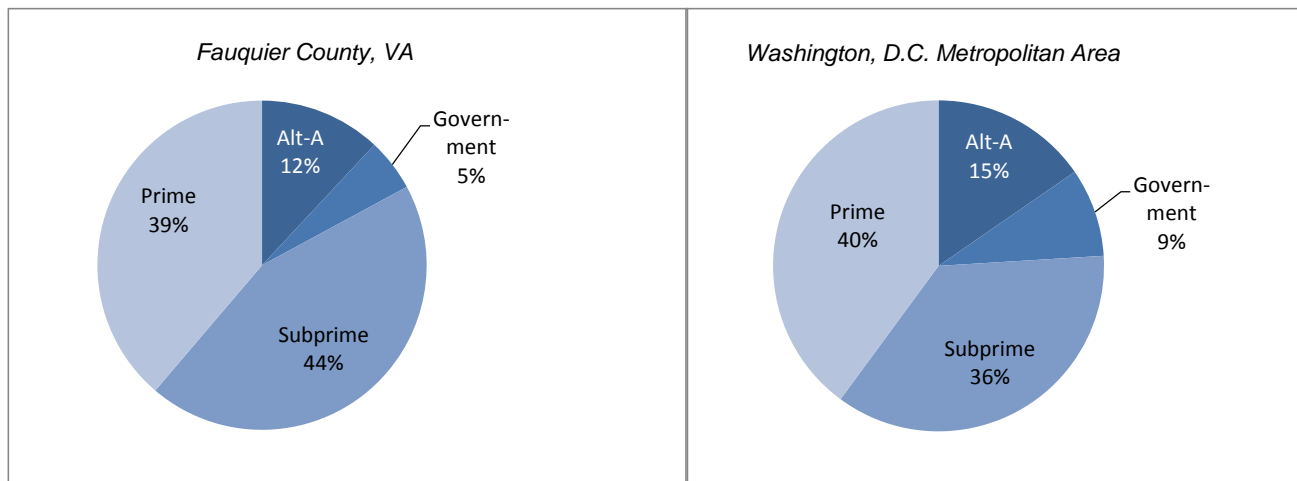
Fauquier County, VA September 2010

Key Mortgage Performance Indicators

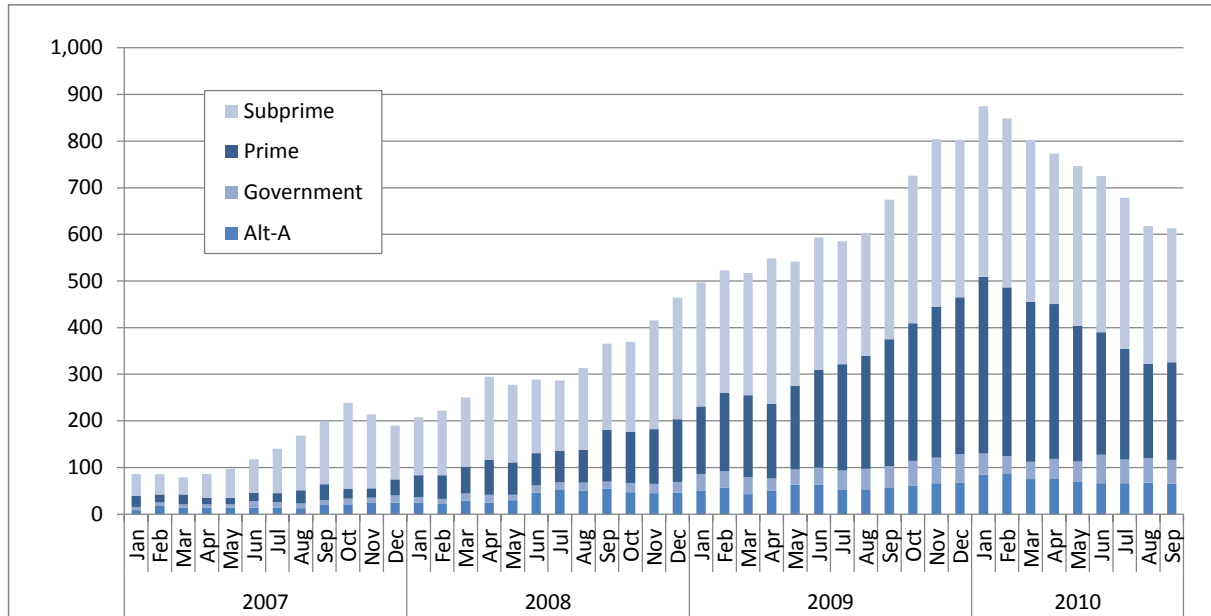
September 2010	Fauquier County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	27,700
Percent of Loans	2.0	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	1,300	98,700
Percent of Loans	8.7	8.1
Pct. Point Change Since 9/2009	-1.1	-0.4
Pct. Point Change Since 9/2008	1.4	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	600	50,900
Percent of Loans	4.0	4.2
Pct. Point Change Since 9/2009	-0.4	-0.1
Pct. Point Change Since 9/2008	1.6	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	3	91
Percent of ZIP Codes	42.9	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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 September 2010		
ZIP Code	Area	Percent
	<i>Fauquier County, VA</i>	4.0
	<i>Metropolitan Area</i>	4.2
22728	Midland	7.1
22734	Remington	6.9
22712	Bealeton	6.0
20186	Warrenton	4.1
20115	Marshall	3.5
20119	Catlett	3.4
20187	Warrenton	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.

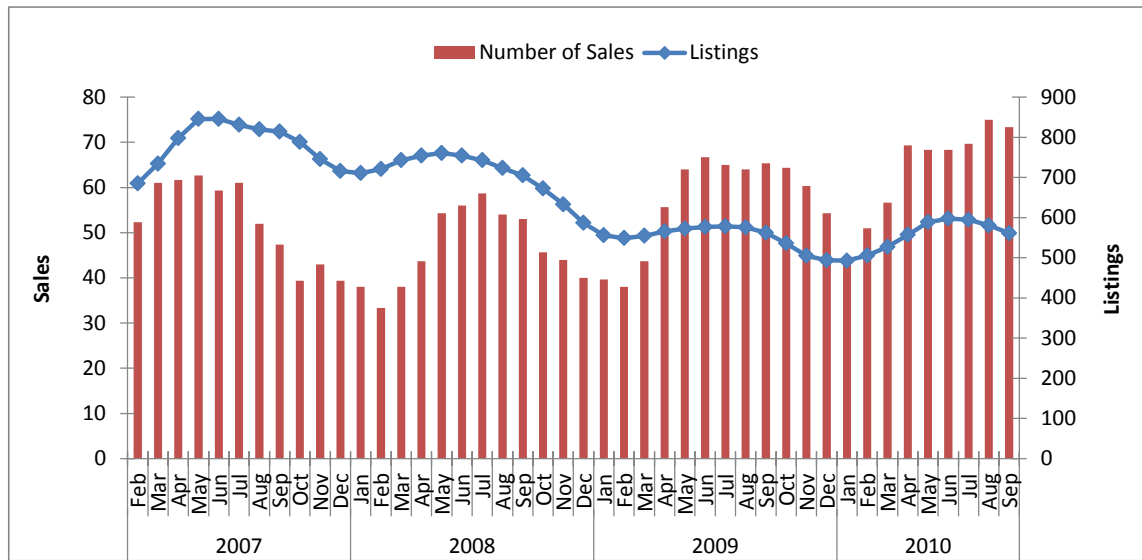
FAUQUIER COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22712	Bealeton	High
22734	Remington	High
22728	Midland	High
20187	Warrenton	Moderate
20115	Marshall	Moderate
20186	Warrenton	Moderate
20119	Catlett	Minimal

Key Sales Market Indicators, Fauquier County, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	79	38	65	86	8.9	126.3	32.3
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$200,513	\$438,453	\$230,984	\$277,875	38.6	-36.6	20.3
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	23	68	35	34	48.0	-50.7	-4.7
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	100	164	122	129	29.0	-21.3	5.7
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	285	832	569	569	99.6	-31.6	0.0
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	3.6	21.9	8.8	6.6	83.4	-69.8	-24.4
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

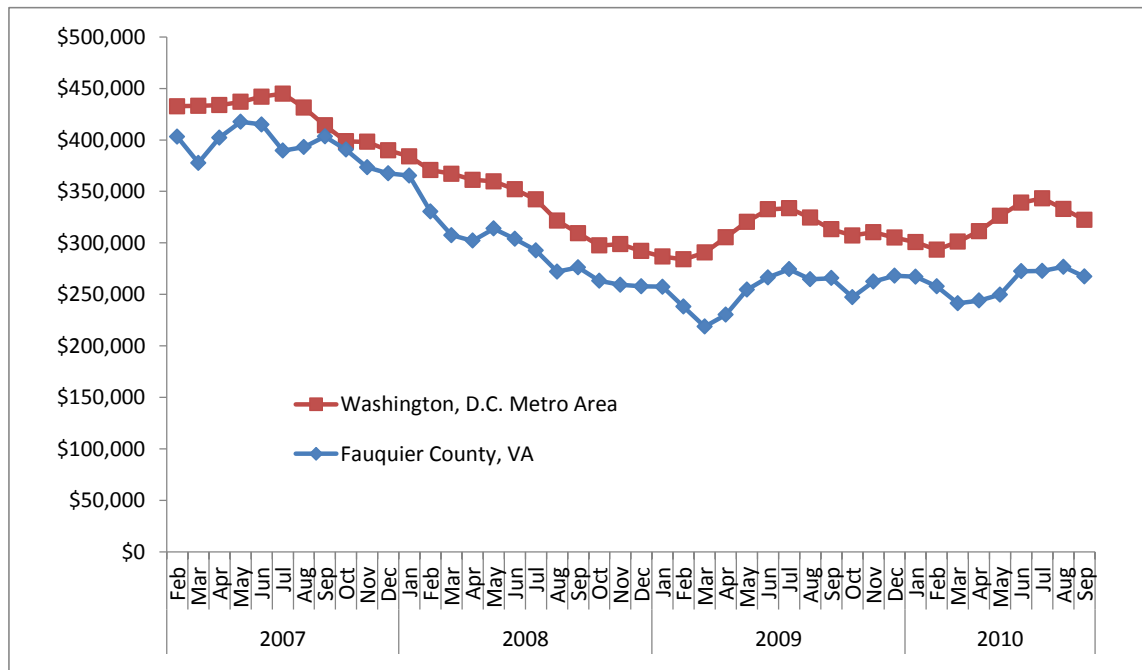
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Fauquier County, VA



Adjusted Median Sales Price: Three-Month Averages, Fauquier County, VA and Metro Area

Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



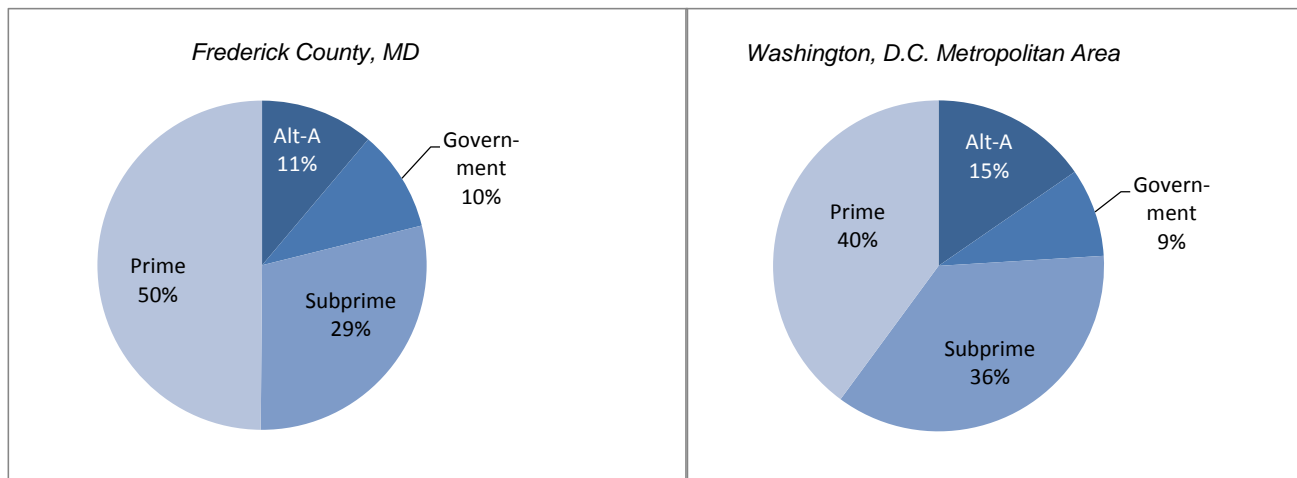
Frederick County, MD September 2010

Key Mortgage Performance Indicators

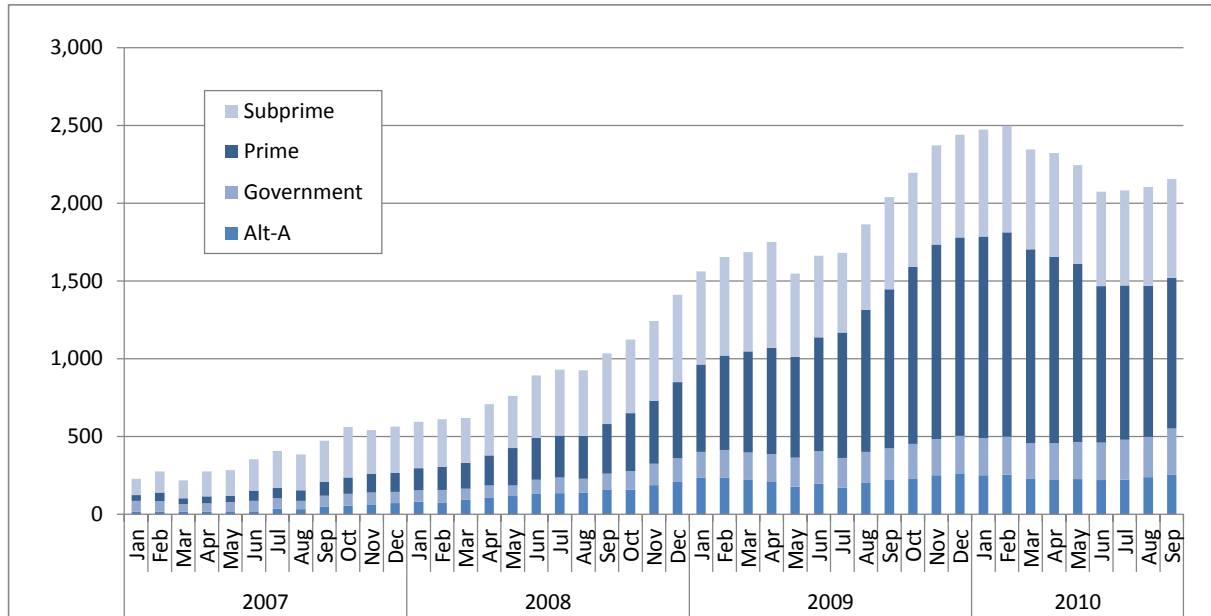
September 2010	Frederick County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,100	27,700
Percent of Loans	1.9	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	4,300	98,700
Percent of Loans	7.7	8.1
Pct. Point Change Since 9/2009	-0.1	-0.4
Pct. Point Change Since 9/2008	2.3	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	2,200	50,900
Percent of Loans	3.8	4.2
Pct. Point Change Since 9/2009	0.2	-0.1
Pct. Point Change Since 9/2008	2.0	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	4	91
Percent of ZIP Codes	23.5	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



Number of First-lien Mortgages 90 or More Days Delinquent, Frederick 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.

FREDERICK COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	<i>Frederick County, MD</i>	3.8
	<i>Metropolitan Area</i>	4.2
21716	Brunswick	6.8
21703	Frederick	5.4
21758	Knoxville	5.2
21702	Frederick	5.0
21793	Walkersville	4.8
21727	Emmitsburg	4.2
21788	Thurmont	4.0
21704	Frederick	3.6
21701	Frederick	3.6
21774	New Market	2.8

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.

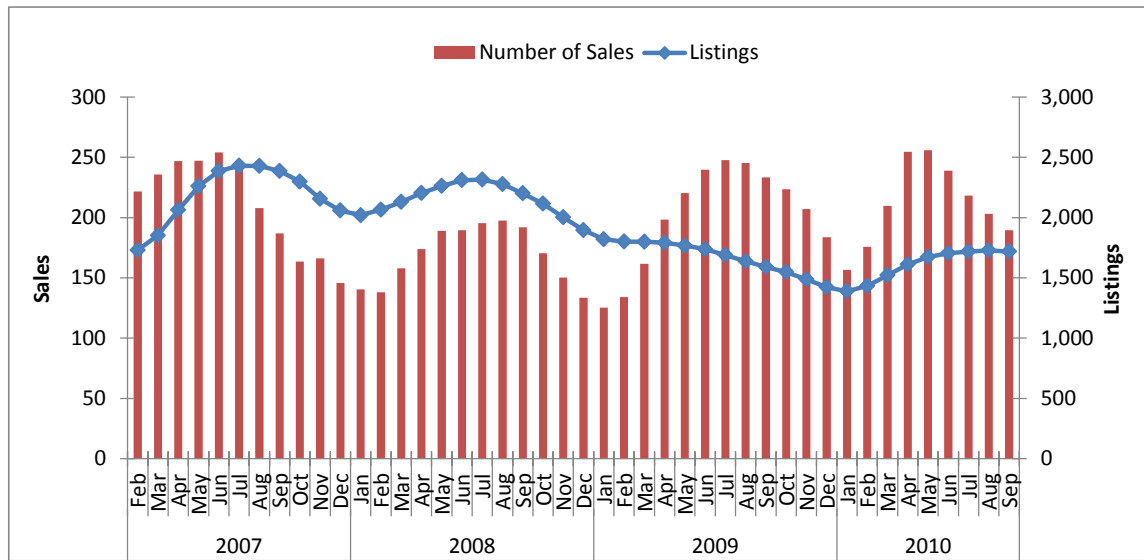
FREDERICK COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
21716	Brunswick	High
21703	Frederick	High
21702	Frederick	High
21701	Frederick	High
21727	Emmitsburg	Moderate
21788	Thurmont	Moderate
21758	Knoxville	Moderate
21704	Frederick	Moderate
21769	Middletown	Moderate
21793	Walkersville	Minimal

Key Sales Market Indicators, Frederick County, MD

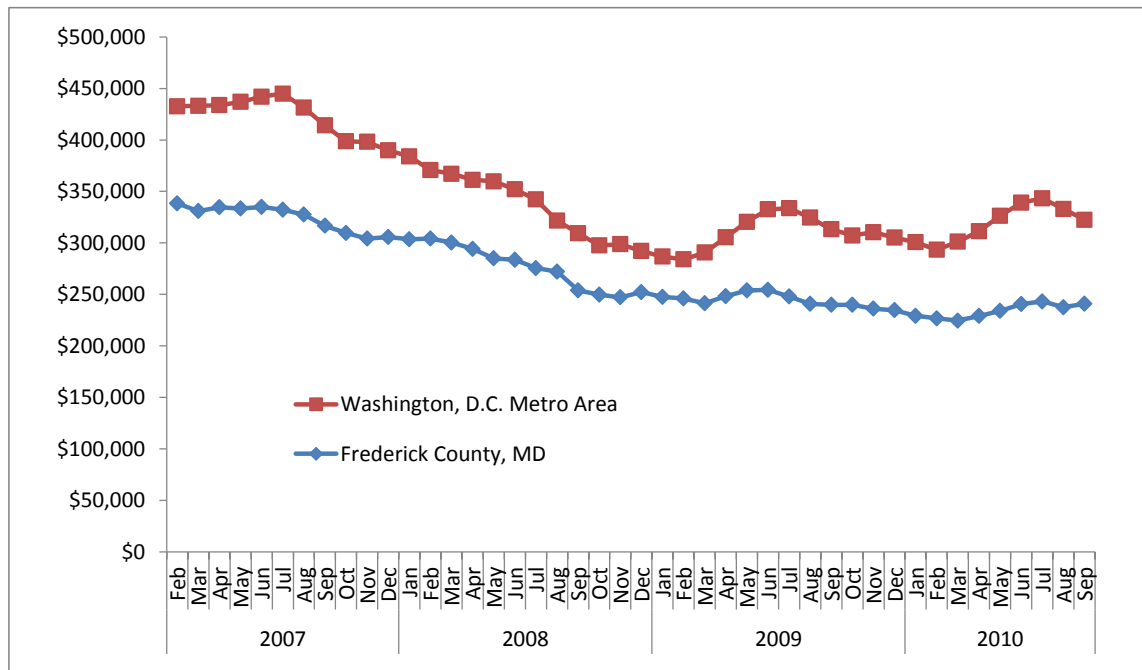
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	242	152	230	195	-19.4	28.3	-15.2
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$180,774	\$312,576	\$244,525	\$224,000	23.9	-28.3	-8.4
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	26	51	30	31	18.3	-38.2	4.3
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	331	488	383	397	19.9	-18.6	3.7
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	1,088	2,434	1,587	1,745	60.4	-28.3	10.0
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	4.5	16.0	6.9	8.9	99.0	-44.1	29.7
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Frederick County, MD



Adjusted Median Sales Price: Three-Month Averages, Frederick County, MD and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



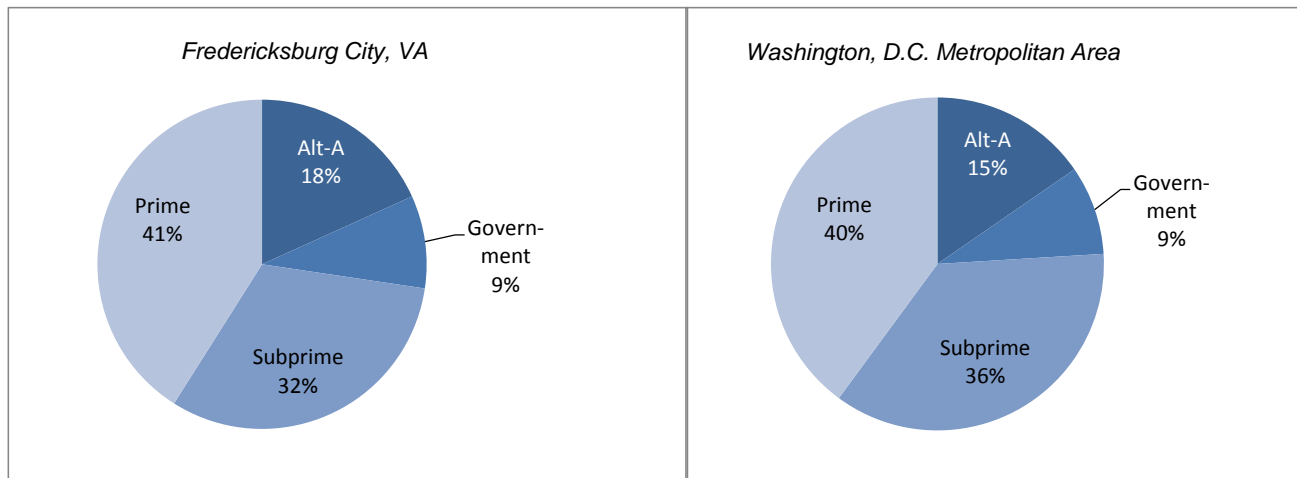
Fredericksburg City, VA September 2010

Key Mortgage Performance Indicators

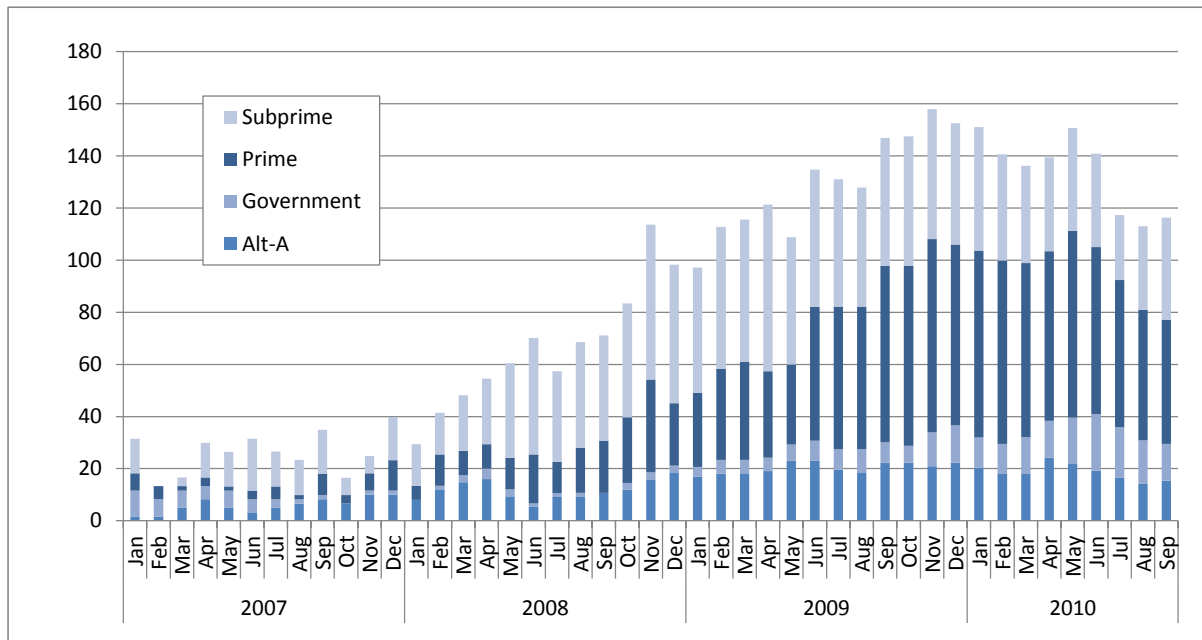
September 2010	Fredericksburg City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	27,700
Percent of Loans	1.7	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	200	98,700
Percent of Loans	7.2	8.1
Pct. Point Change Since 9/2009	-1.9	-0.4
Pct. Point Change Since 9/2008	0.5	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	100	50,900
Percent of Loans	3.6	4.2
Pct. Point Change Since 9/2009	-1.0	-0.1
Pct. Point Change Since 9/2008	1.4	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	0	91
Percent of ZIP codes	0.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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

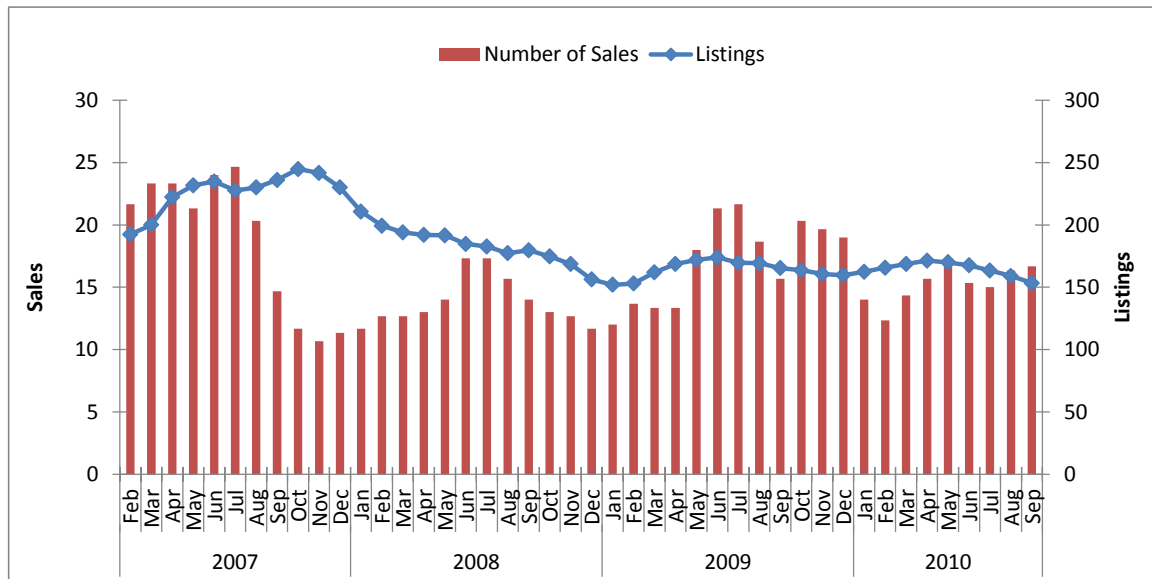


Key Sales Market Indicators, Fredericksburg City, VA

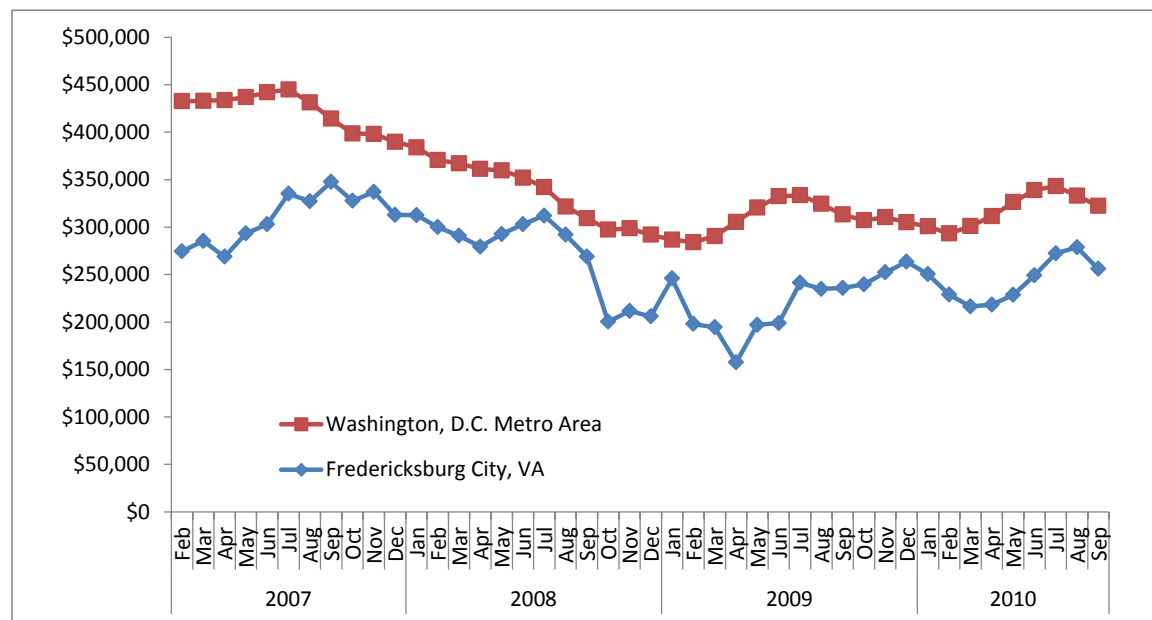
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	16	13	20	21	31.3	61.5	5.0
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$155,476	\$287,718	\$246,053	\$270,000	73.7	-6.2	9.7
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	25	54	35	29	14.3	-46.9	-18.4
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	29	38	27	29	0.0	-23.7	7.4
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	57	235	169	153	168.4	-34.9	-9.5
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	3.6	18.1	8.5	7.3	104.5	-59.7	-13.8
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, Fredericksburg City, VA and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



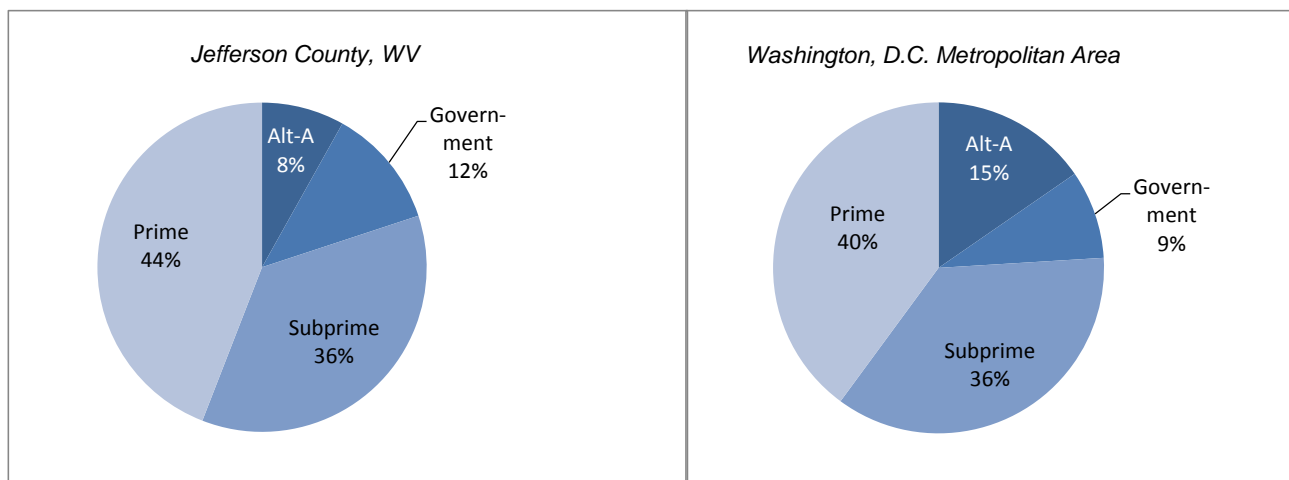
Jefferson County, WV September 2010

Key Mortgage Performance Indicators

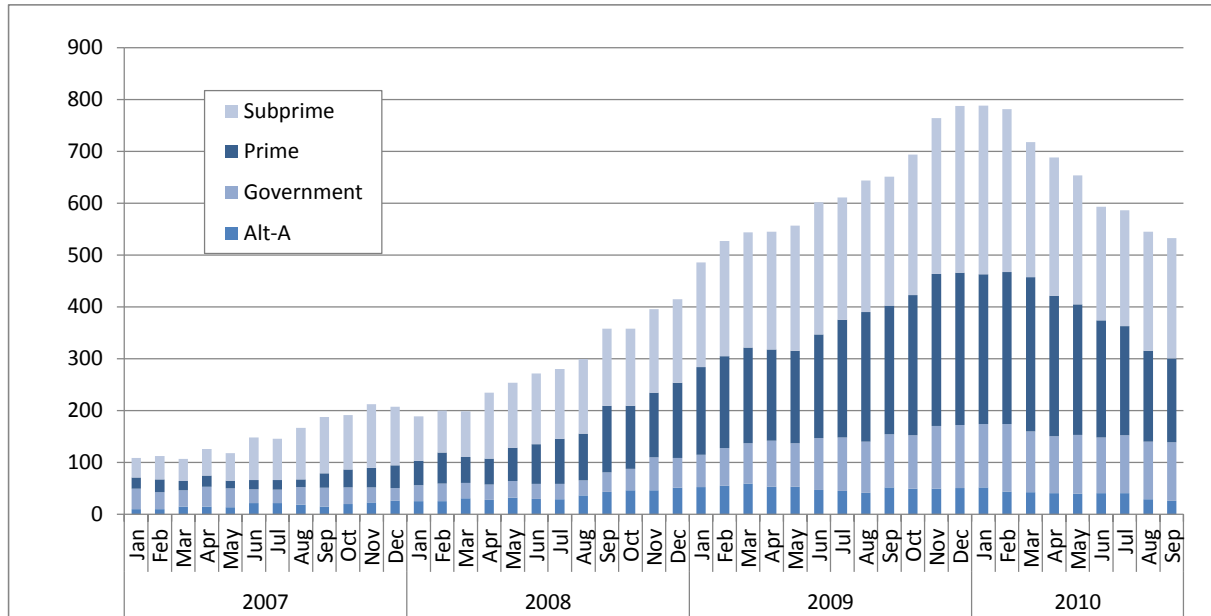
September 2010	Jefferson County, WV	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	400	27,700
Percent of Loans	3.1	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	1,300	98,700
Percent of Loans	10.8	8.1
Pct. Point Change Since 9/2009	-1.7	-0.4
Pct. Point Change Since 9/2008	1.1	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	500	50,900
Percent of Loans	4.4	4.2
Pct. Point Change Since 9/2009	-1.0	-0.1
Pct. Point Change Since 9/2008	1.5	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	5	91
Percent of ZIP Codes	100.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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



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.

JEFFERSON COUNTY, WV TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	<i>Jefferson County, WV</i>	4.4
	<i>Metropolitan Area</i>	4.2
25438	Ranson	7.4
25430	Kearneysville	5.0
25414	Charles Town	4.5
25425	Harpers Ferry	3.6
25443	Shepherdstown	2.1

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.

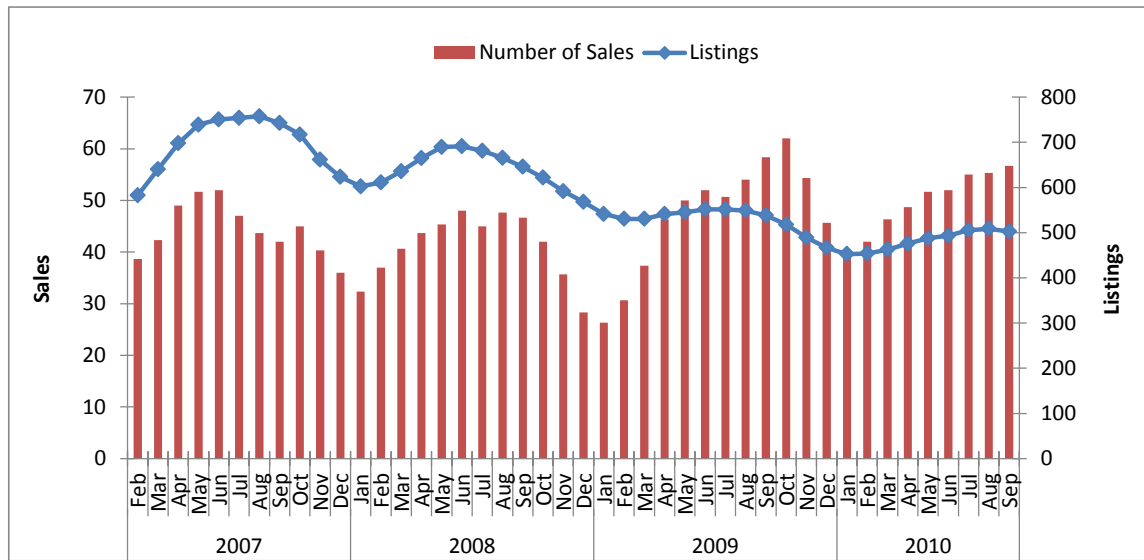
JEFFERSON COUNTY, WV TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
25438	Ranson	Highest
25425	Harpers Ferry	High
25430	Kearneysville	High
25414	Charles Town	High
25443	Shepherdstown	High

Key Sales Market Indicators, Jefferson County, WV

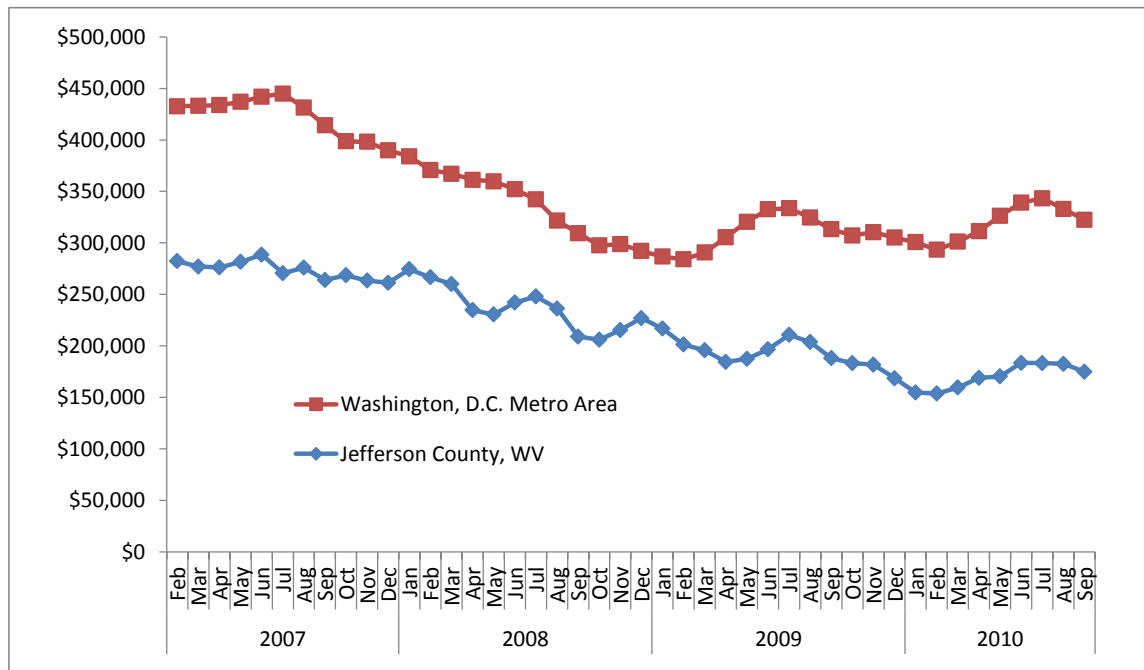
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	43	41	69	62	44.2	51.2	-10.1
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$156,163	\$301,469	\$183,394	\$178,500	14.3	-40.8	-2.7
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	28	51	29	26	-7.5	-49.6	-11.0
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	73	136	108	97	32.9	-28.7	-10.2
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	319	768	540	502	57.4	-34.6	-7.0
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	7.4	18.7	7.8	8.1	9.1	-56.8	3.5
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Jefferson County, WV



Adjusted Median Sales Price: Three-Month Averages, Jefferson County, WV and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



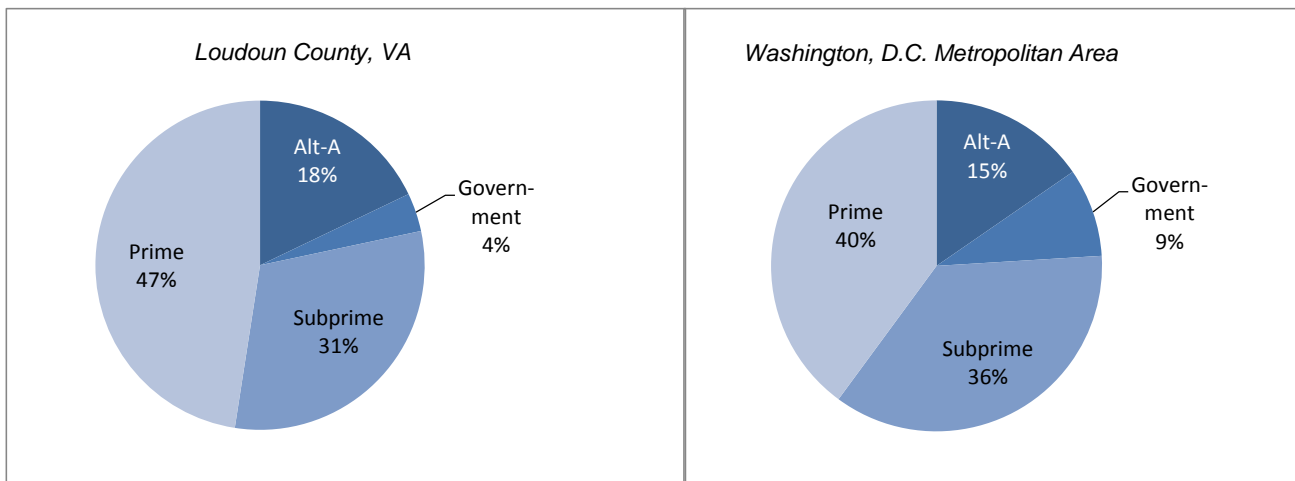
Loudoun County, VA September 2010

Key Mortgage Performance Indicators

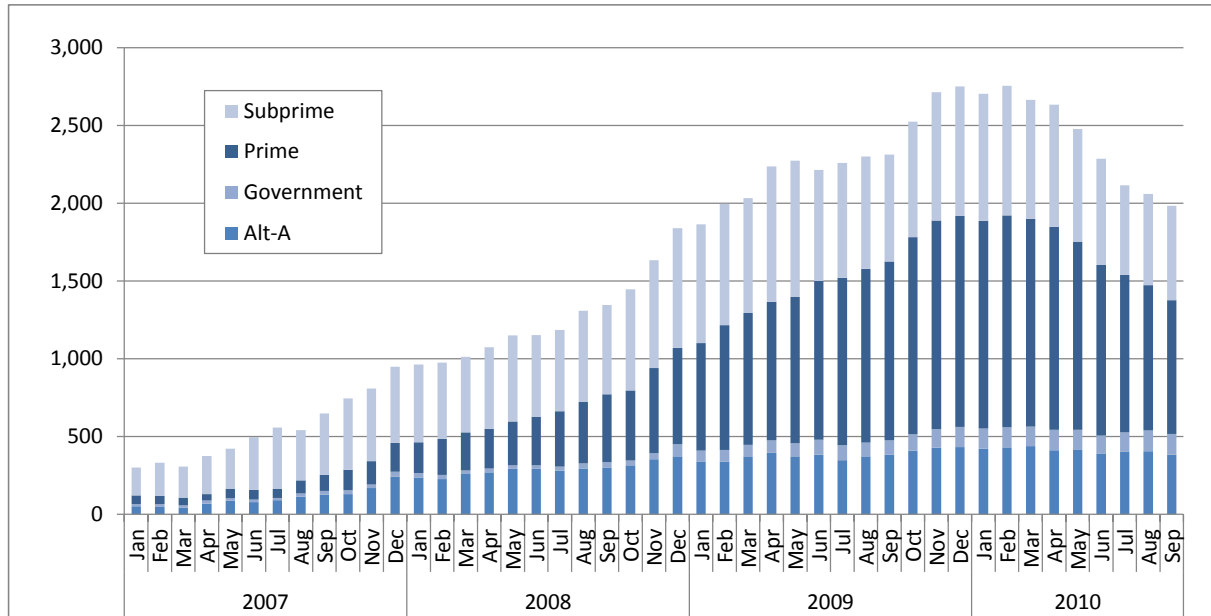
September 2010	Loudoun County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,300	27,700
Percent of Loans	1.8	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	3,900	98,700
Percent of Loans	5.2	8.1
Pct. Point Change Since 9/2009	-1.0	-0.4
Pct. Point Change Since 9/2008	0.6	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	2,000	50,900
Percent of Loans	2.7	4.2
Pct. Point Change Since 9/2009	-0.5	-0.1
Pct. Point Change Since 9/2008	0.9	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	2	91
Percent of ZIP Codes	15.4	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



Number of First-lien Mortgages 90 or More Days Delinquent, Loudoun 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.

LOUDOUN COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	Loudoun County, VA	2.7
	Metropolitan Area	4.2
20164	Sterling	4.7
20166	Sterling	3.8
20180	Lovettsville	3.0
20132	Purcellville	2.8
20105	Aldie	2.7
20141	Round Hill	2.5
20165	Sterling	2.5
20176	Leesburg	2.5
20175	Leesburg	2.3
20152	Chantilly	2.3

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.

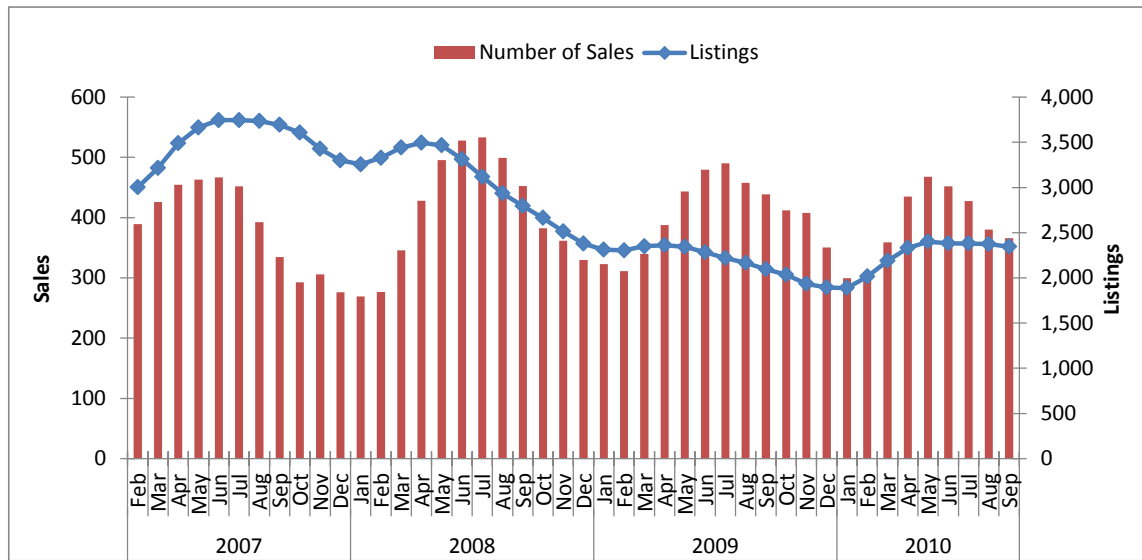
LOUDOUN COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
20164	Sterling	High
20166	Sterling	High
20175	Leesburg	Moderate
20176	Leesburg	Moderate
20148	Ashburn	Moderate
20147	Ashburn	Moderate
20141	Round Hill	Minimal
20105	Aldie	Minimal
20152	Chantilly	Minimal
20132	Purcellville	Minimal

Key Sales Market Indicators, Loudoun County, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	393	288	426	367	-6.6	27.4	-13.8
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$266,101	\$450,088	\$348,448	\$375,000	40.9	-16.7	7.6
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	9	45	18	19	111.1	-58.7	2.7
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	528	846	594	651	23.3	-23.0	9.6
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	891	3,752	2,109	2,377	166.8	-36.6	12.7
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	2.3	13.0	5.0	6.5	185.7	-50.3	30.8
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

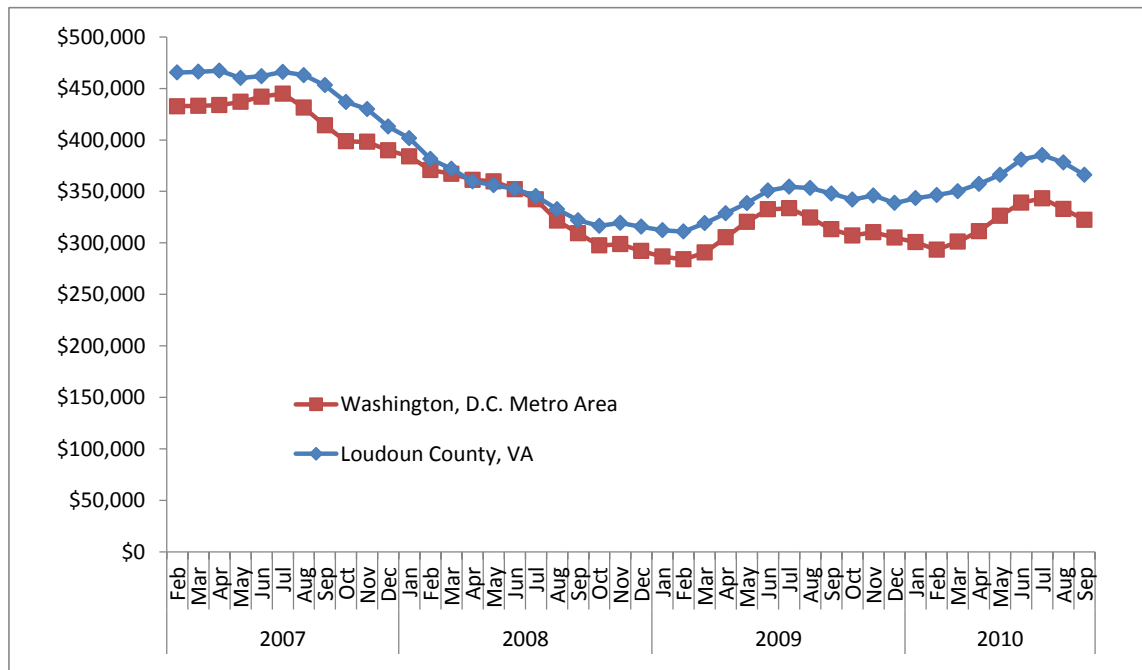
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Loudoun County, VA



Adjusted Median Sales Price: Three-Month Averages, Loudoun County, VA and Metro Area

Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



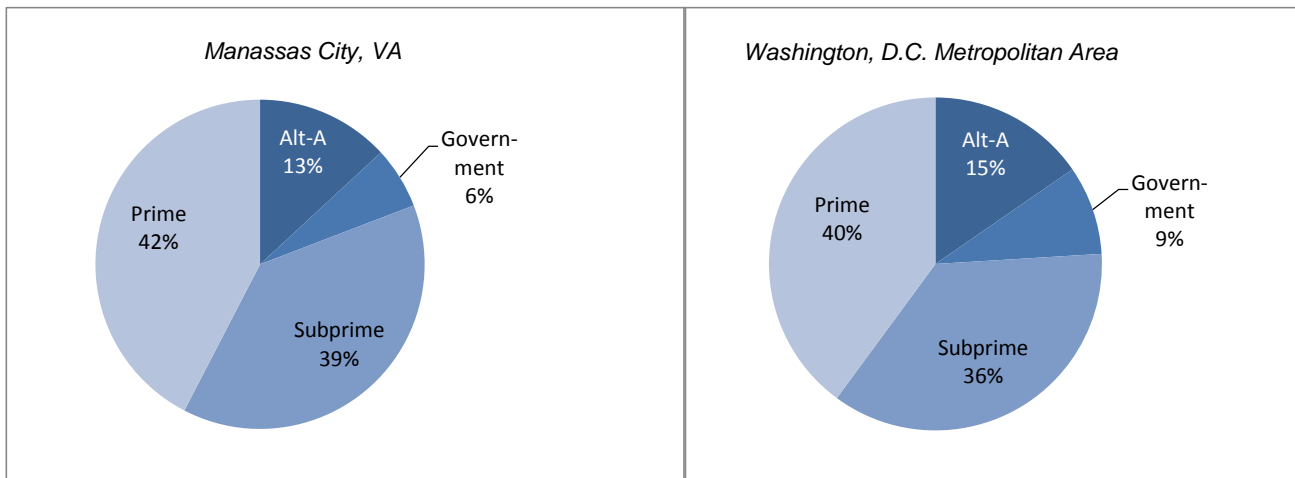
Manassas City, VA September 2010

Key Mortgage Performance Indicators

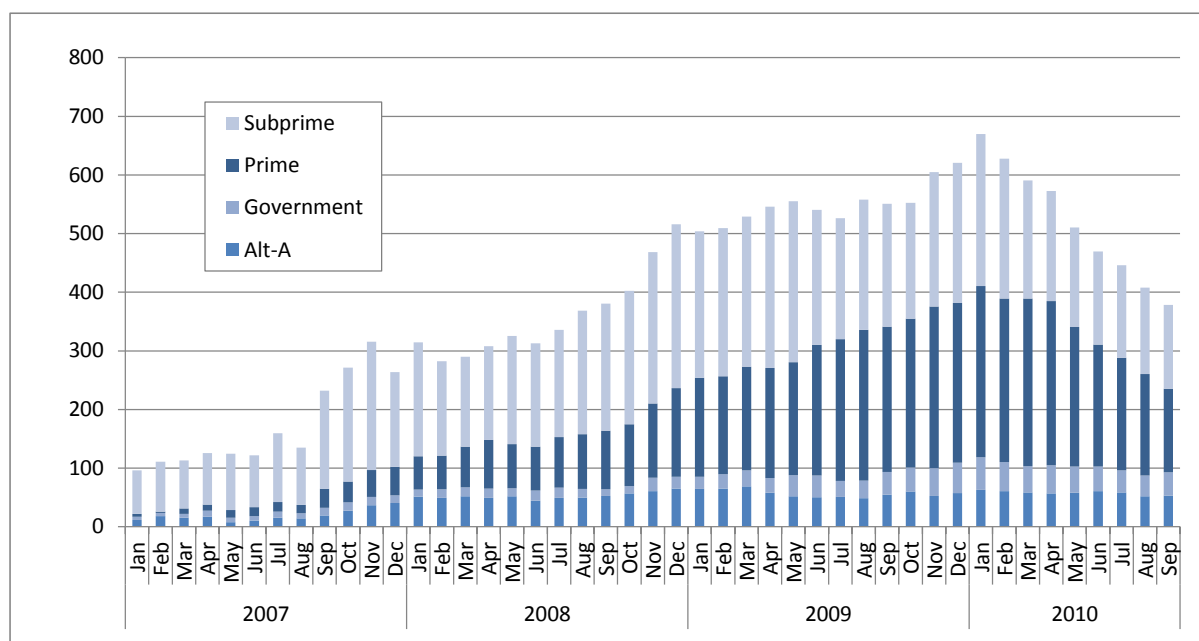
September 2010	Manassas City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	27,700
Percent of Loans	2.9	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	800	98,700
Percent of Loans	8.9	8.1
Pct. Point Change Since 9/2009	-2.4	-0.4
Pct. Point Change Since 9/2008	-0.5	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	400	50,900
Percent of Loans	4.3	4.2
Pct. Point Change Since 9/2009	-2.0	-0.1
Pct. Point Change Since 9/2008	0.1	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	1	91
Percent of ZIP codes	100.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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

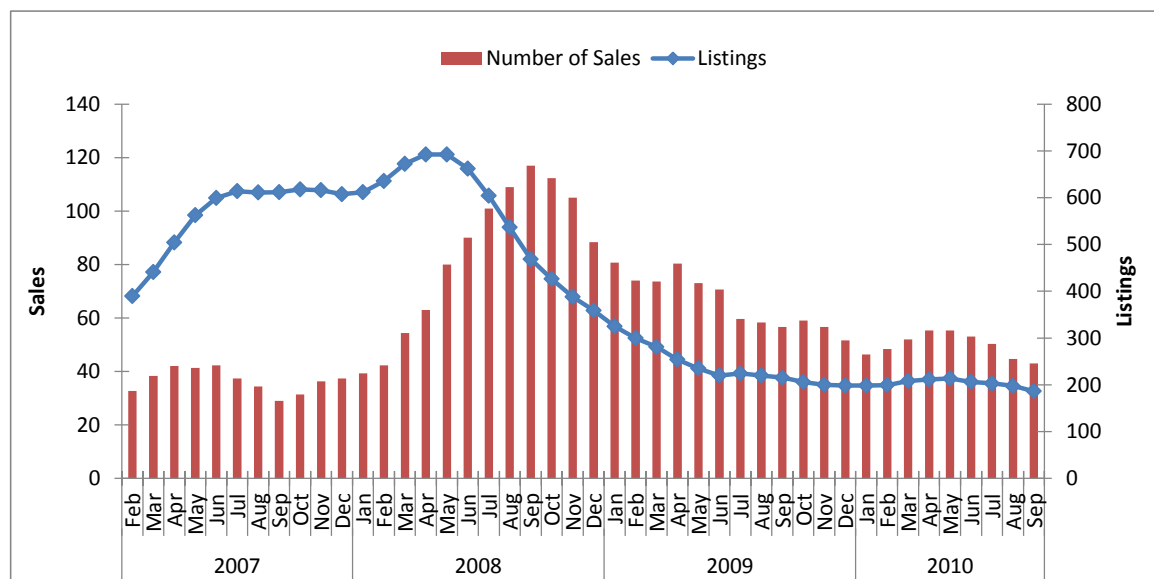


Key Sales Market Indicators, Manassas City, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	62	28	59	41	-33.9	46.4	-30.5
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$160,910	\$313,369	\$168,111	\$168,500	4.7	-46.2	0.2
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	8	50	12	5	-39.5	-90.2	-58.9
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	70	147	67	50	-28.6	-66.0	-25.4
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	74	608	210	185	150.0	-69.6	-11.9
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	1.2	21.7	3.6	4.5	278.0	-79.2	26.8
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

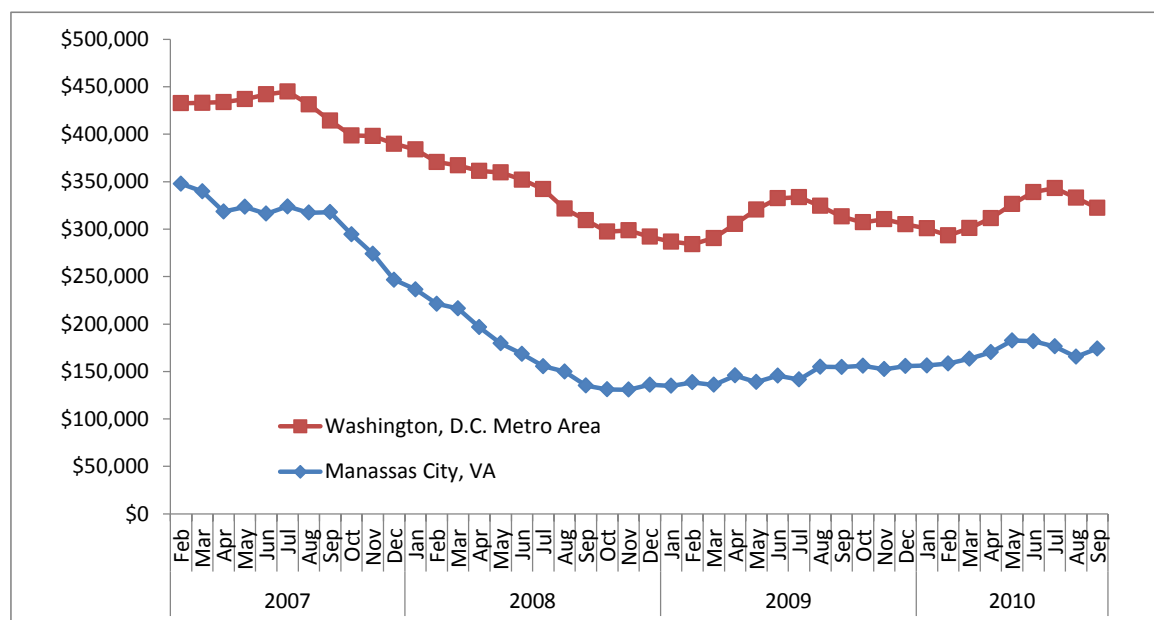
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Manassas City, VA



Adjusted Median Sales Price: Three-Month Averages, Manassas City, VA and Metro Area

Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



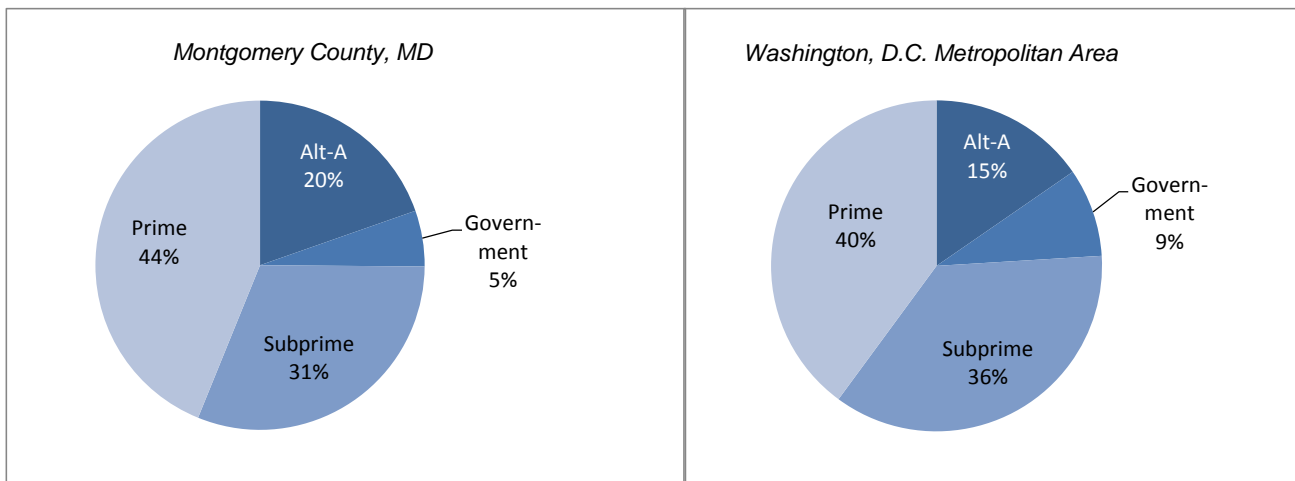
Montgomery County, MD September 2010

Key Mortgage Performance Indicators

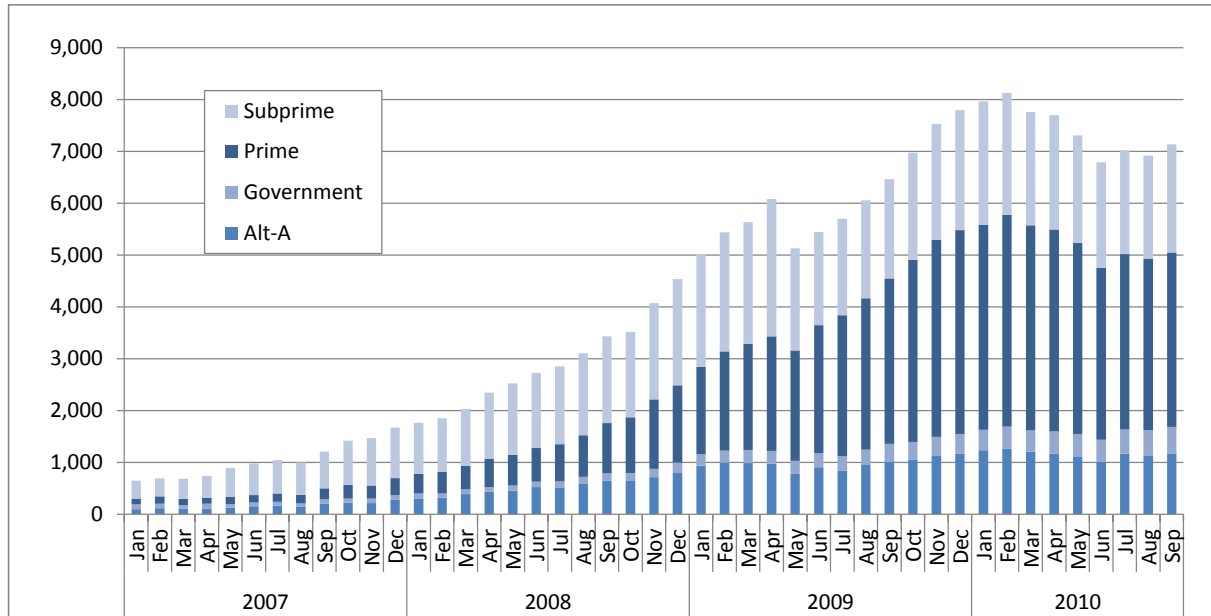
September 2010	Montgomery County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	3,900	27,700
Percent of Loans	1.8	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	12,900	98,700
Percent of Loans	6.1	8.1
Pct. Point Change Since 9/2009	0.0	-0.4
Pct. Point Change Since 9/2008	1.9	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	7,100	50,900
Percent of Loans	3.4	4.2
Pct. Point Change Since 9/2009	0.3	-0.1
Pct. Point Change Since 9/2008	1.8	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	10	91
Percent of ZIP Codes	29.4	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



Number of First-lien Mortgages 90 or More Days Delinquent, Montgomery 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.

MONTGOMERY COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	Montgomery County, MD	3.4
	Metropolitan Area	4.2
20903	Silver Spring	7.5
20877	Gaithersburg	6.5
20886	Montgomery Village	6.3
20866	Burtonsville	6.1
20851	Rockville	5.5
20876	Germantown	5.2
20906	Silver Spring	5.2
20879	Gaithersburg	5.1
20904	Silver Spring	5.1
20874	Germantown	5.1

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.

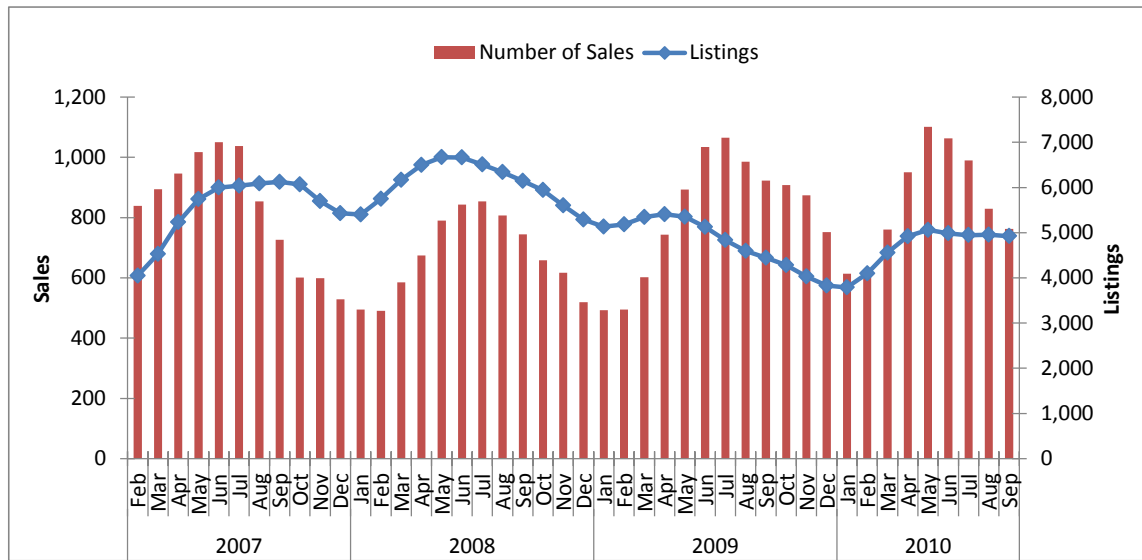
MONTGOMERY COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
20886	Montgomery Village	High
20877	Gaithersburg	High
20876	Germantown	High
20903	Silver Spring	High
20866	Burtonsville	High
20879	Gaithersburg	High
20906	Silver Spring	High
20851	Rockville	High
20874	Germantown	High
20902	Silver Spring	High

Key Sales Market Indicators, Montgomery County, MD

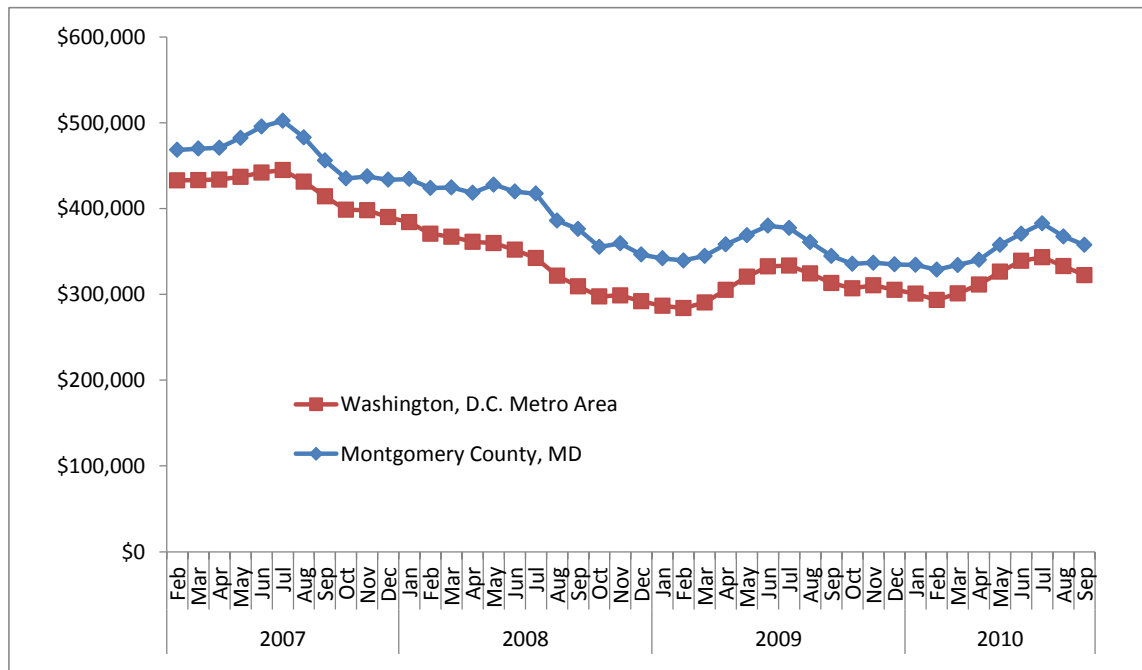
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	1,175	583	859	748	-36.3	28.3	-12.9
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$228,622	\$438,982	\$336,222	\$329,950	44.3	-24.8	-1.9
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	12	36	29	26	120.1	-28.4	-11.8
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	1,394	1,782	1,442	1,487	6.7	-16.6	3.1
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	2,311	6,254	4,452	5,047	118.4	-19.3	13.4
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	2.0	10.7	5.2	6.7	243.1	-37.1	30.2
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Montgomery County, MD



Adjusted Median Sales Price: Three-Month Averages, Montgomery County, MD and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



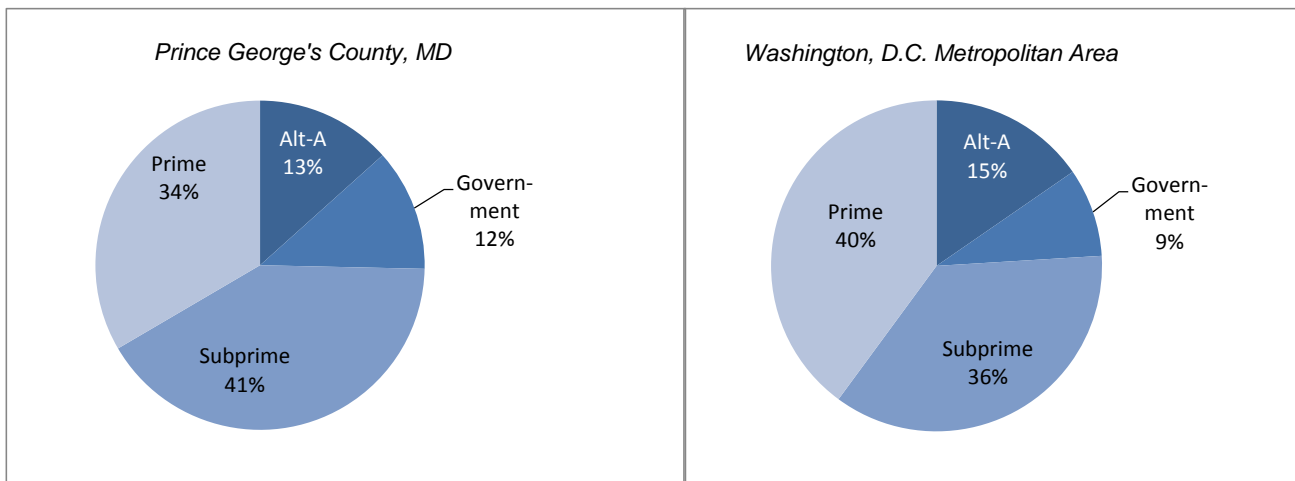
Prince George's County, MD September 2010

Key Mortgage Performance Indicators

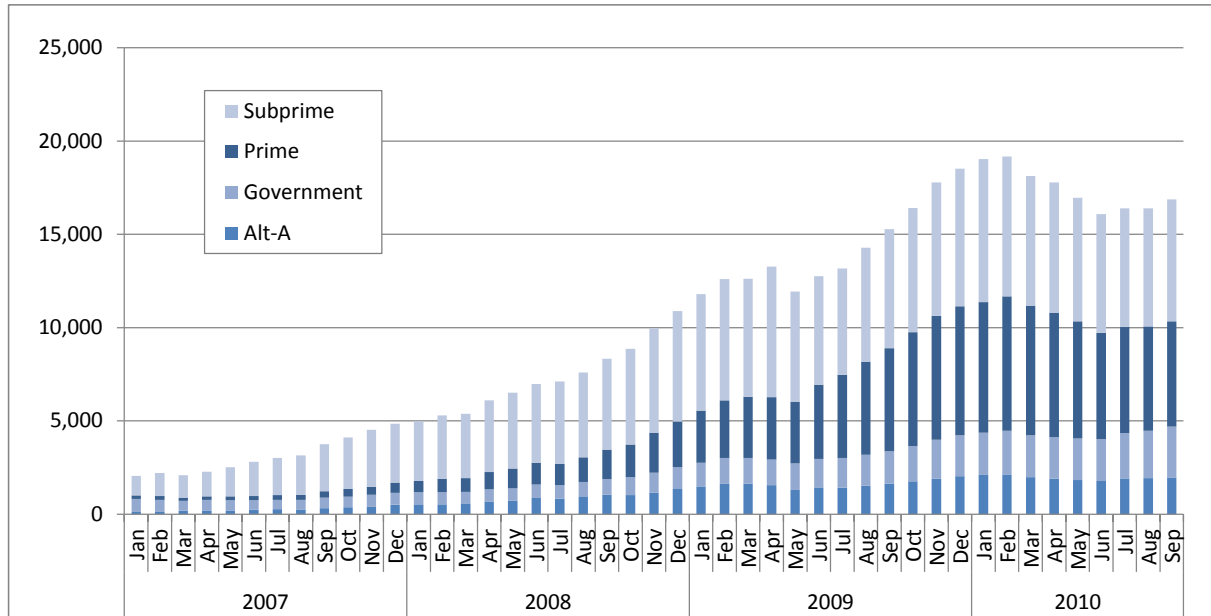
September 2010	Prince George's County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	8,200	27,700
Percent of Loans	4.6	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	30,900	98,700
Percent of Loans	17.1	8.1
Pct. Point Change Since 9/2009	0.4	-0.4
Pct. Point Change Since 9/2008	4.6	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	16,900	50,900
Percent of Loans	9.3	4.2
Pct. Point Change Since 9/2009	0.8	-0.1
Pct. Point Change Since 9/2008	4.7	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	31	91
Percent of ZIP Codes	96.9	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



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

PRINCE GEORGE'S COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	<i>Prince George's County, MD</i>	9.3
	<i>Metropolitan Area</i>	4.2
20743	Capitol Heights	13.3
20710	Bladensburg	13.1
20747	District Heights	11.7
20722	Brentwood	11.5
20706	Lanham	10.9
20735	Clinton	10.8
20783	Adelphi	10.6
20623	Cheltenham	10.6
20785	Landover And Palmer Park	10.6
20737	Riverdale	10.3

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.

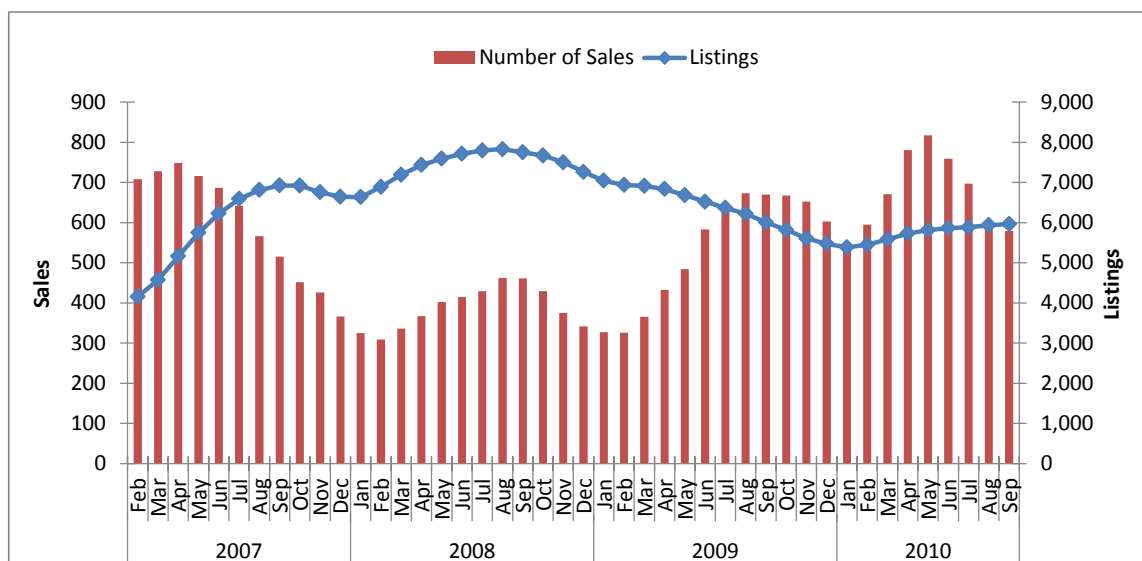
PRINCE GEORGE'S COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
20710	Bladensburg	Highest
20737	Riverdale	Highest
20784	Landover Hills	Highest
20783	Adelphi	Highest
20722	Brentwood	Highest
20712	Mount Rainier	Highest
20743	Capitol Heights	Highest
20782	Hyattsville	Highest
20785	Landover And Palmer Park	Highest
20705	Beltsville	Highest

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

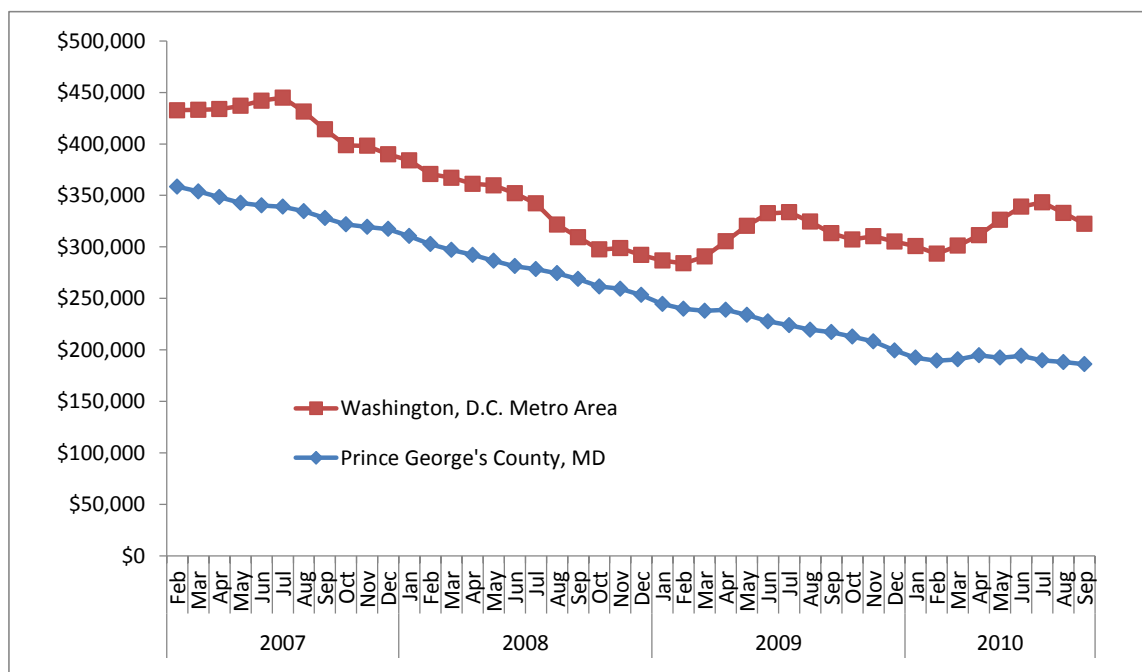
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	833	465	662	579	-30.5	24.5	-12.5
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$171,779	\$324,741	\$216,939	\$182,499	6.2	-43.8	-15.9
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	28	41	47	31	11.4	-23.1	-32.4
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	1,100	1,659	1,448	1,430	30.0	-13.8	-1.2
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	3,628	6,968	6,073	6,019	65.9	-13.6	-0.9
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	4.4	15.0	9.2	10.4	138.7	-30.6	13.3
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Prince George's County, MD



Adjusted Median Sales Price: Three-Month Averages, Prince George's County, MD and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



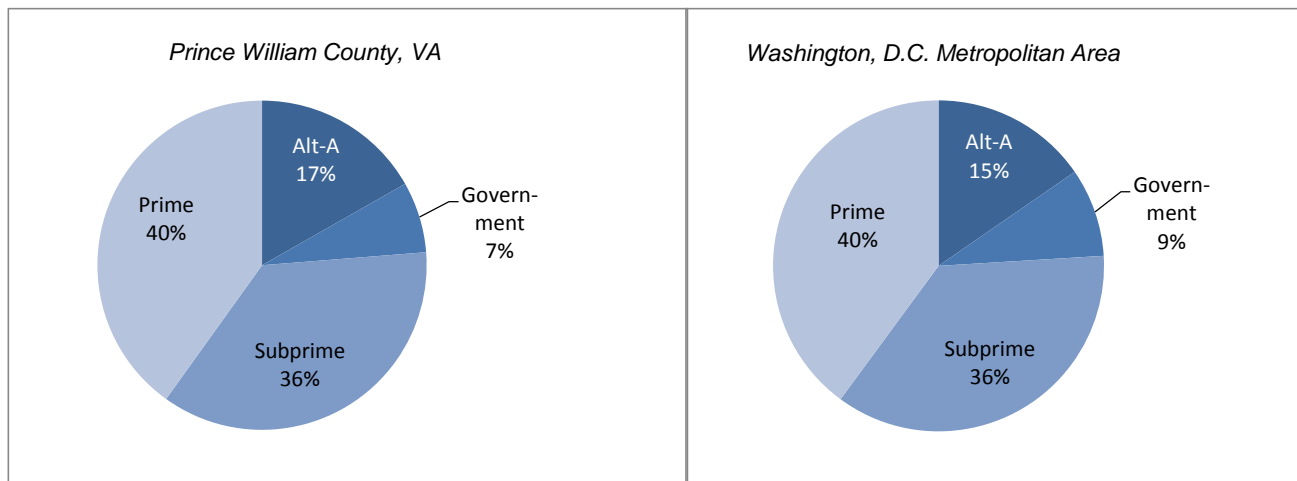
Prince William County, VA September 2010

Key Mortgage Performance Indicators

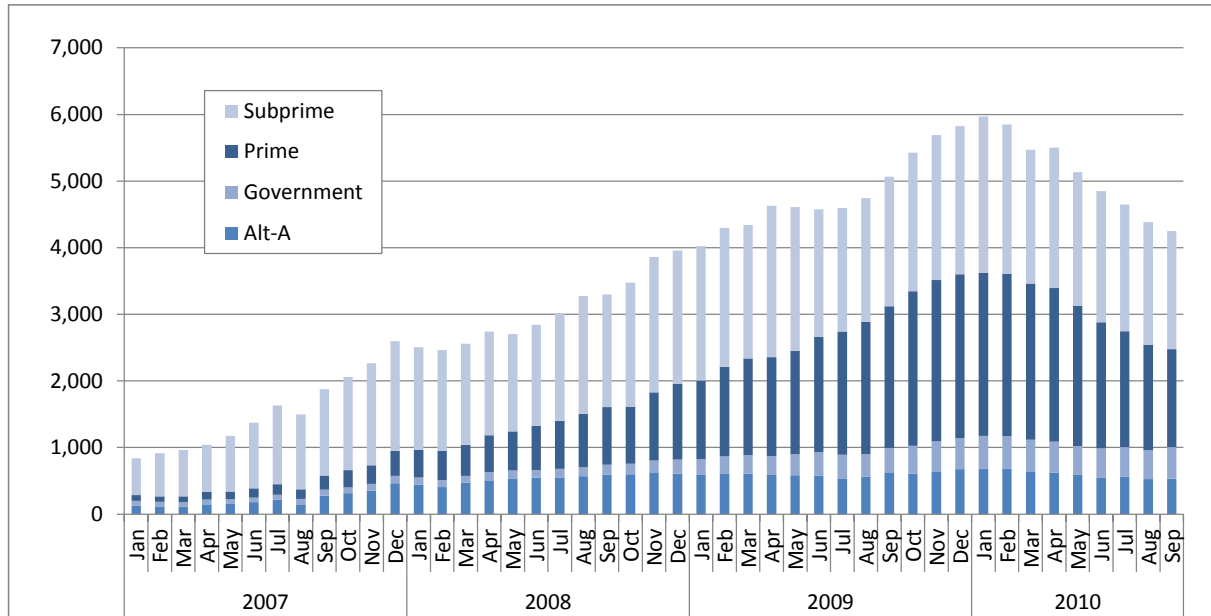
September 2010	Prince William County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	2,300	27,700
Percent of Loans	2.6	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	8,000	98,700
Percent of Loans	9.1	8.1
Pct. Point Change Since 9/2009	-1.8	-0.4
Pct. Point Change Since 9/2008	0.4	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	4,200	50,900
Percent of Loans	4.8	4.2
Pct. Point Change Since 9/2009	-1.0	-0.1
Pct. Point Change Since 9/2008	1.1	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	6	91
Percent of ZIP Codes	46.2	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



Number of First-lien Mortgages 90 or More Days Delinquent, Prince William 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.

PRINCE WILLIAM COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	<i>Prince William County, VA</i>	4.8
	<i>Metropolitan Area</i>	4.2
22172	Triangle	6.3
22193	Dale City	6.2
22026	Dumfries	5.9
20109	Manassas And Manassas Park Cities	5.7
22191	Woodbridge	5.6
20111	Manassas And Manassas Park Cities	5.1
20112	Manassas	4.2
22192	Woodbridge	4.2
20136	Bristow	3.8
22025	Dumfries	3.8

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.

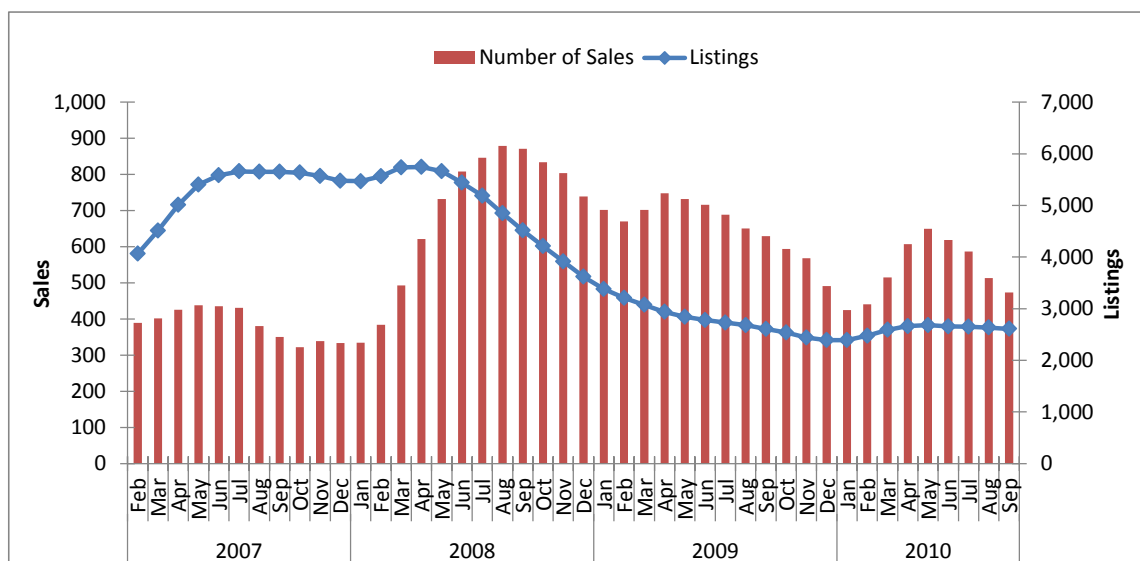
PRINCE WILLIAM COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
20109	Manassas And Manassas Park Cities	High
20111	Manassas And Manassas Park Cities	High
22191	Woodbridge	High
22193	Dale City	High
22026	Dumfries	High
22192	Woodbridge	High
20136	Bristow	Moderate
22025	Dumfries	Moderate
20169	Haymarket	Moderate
20155	Gainesville	Moderate

Key Sales Market Indicators, Prince William County, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	498	305	588	467	-6.2	53.1	-20.6
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$171,467	\$364,937	\$224,148	\$244,111	42.4	-33.1	8.9
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	11	56	14	11	-6.5	-81.0	-24.2
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	556	1,345	885	742	33.5	-44.8	-16.2
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	993	5,674	2,635	2,616	163.4	-53.9	-0.7
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	2.0	18.6	4.5	5.6	180.9	-69.9	25.0
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

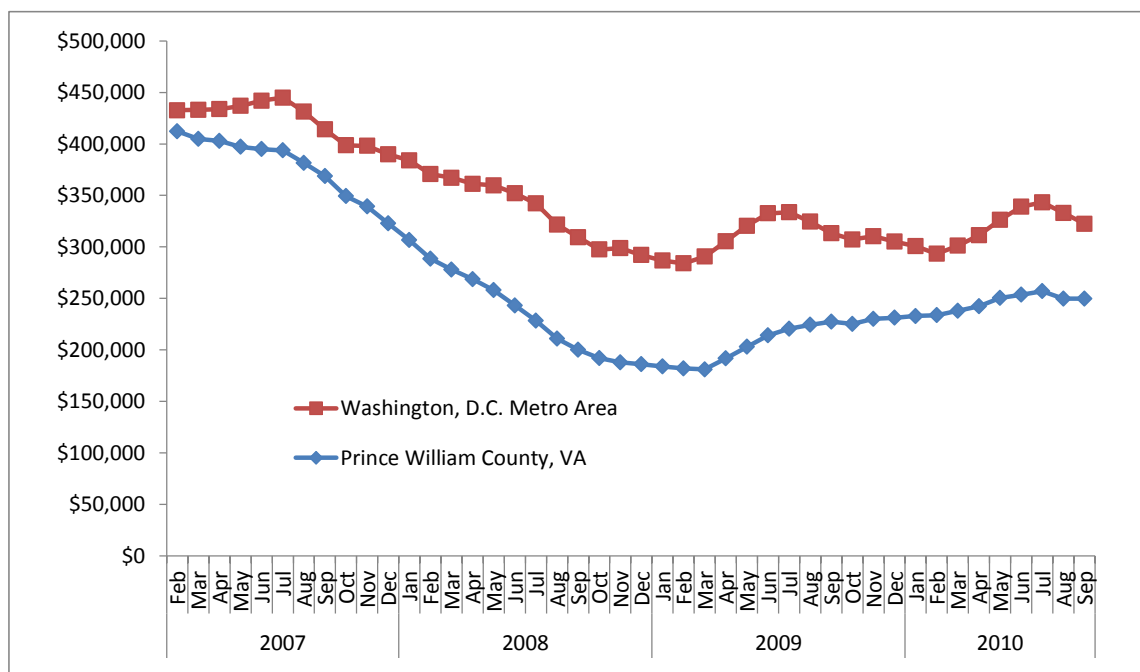
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Prince William County, VA



Adjusted Median Sales Price: Three-Month Averages, Prince William County, VA and Metro Area

Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



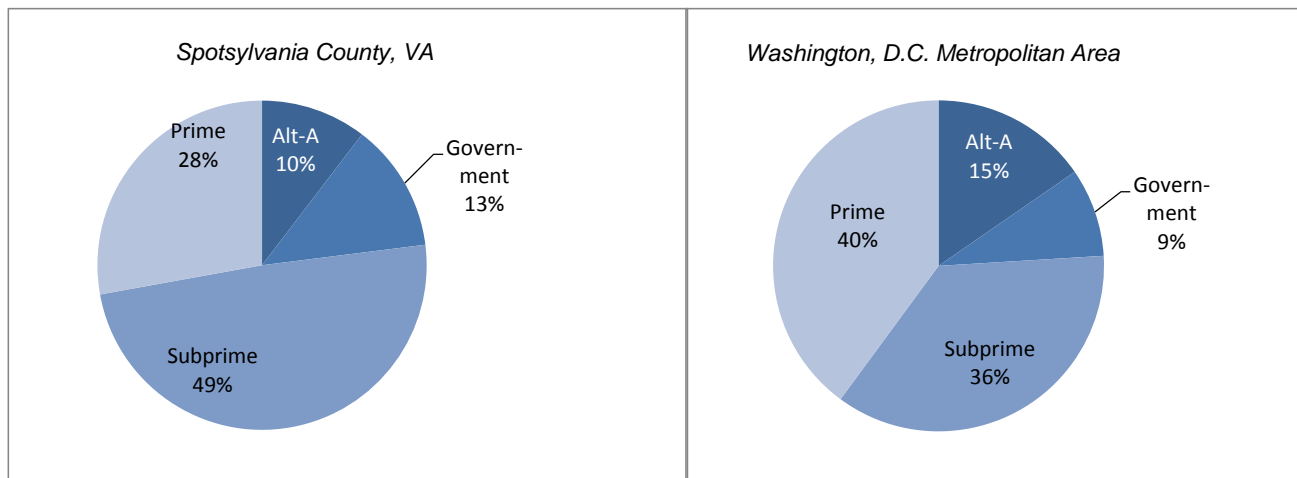
Spotsylvania County, VA September 2010

Key Mortgage Performance Indicators

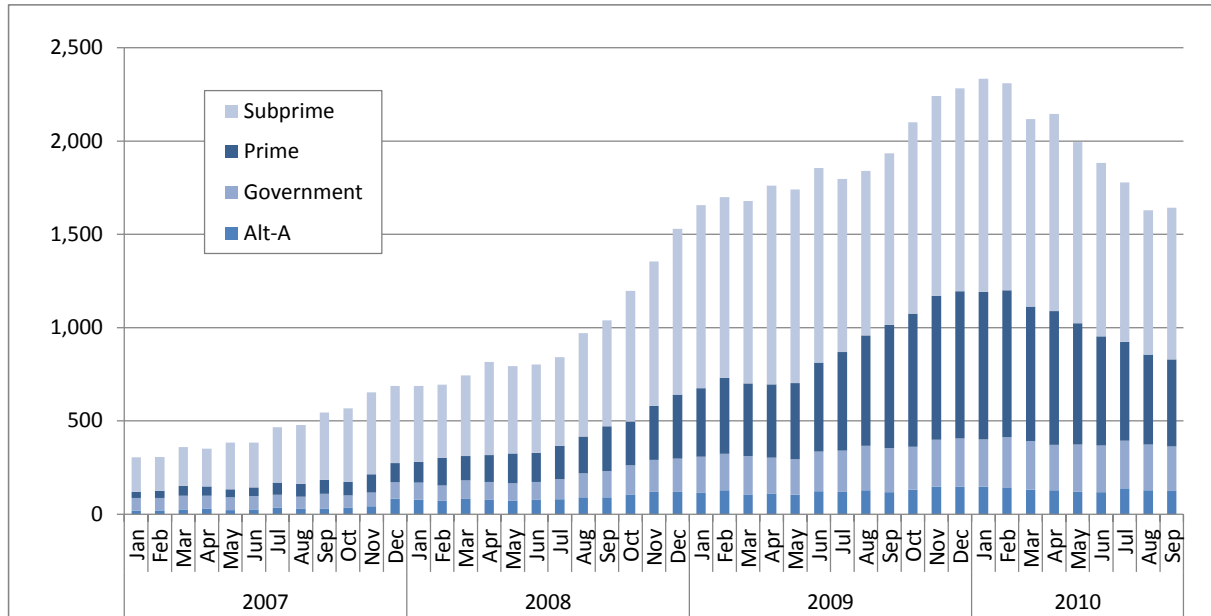
September 2010	Spotsylvania County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	900	27,700
Percent of Loans	2.7	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	3,500	98,700
Percent of Loans	11.3	8.1
Pct. Point Change Since 9/2009	-1.3	-0.4
Pct. Point Change Since 9/2008	1.3	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	1,600	50,900
Percent of Loans	5.3	4.2
Pct. Point Change Since 9/2009	-1.0	-0.1
Pct. Point Change Since 9/2008	2.0	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	4	91
Percent of ZIP Codes	80.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



Number of First-lien Mortgages 90 or More Days Delinquent, Spotsylvania 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.

SPOTSYLVANIA COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	Spotsylvania County, VA	5.3
	Metropolitan Area	4.2
22407	Fredericksburg	5.9
22553	Spotsylvania	5.2
22408	Fredericksburg	4.7
22534	Partlow	4.5
22551	Spotsylvania	2.5

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.

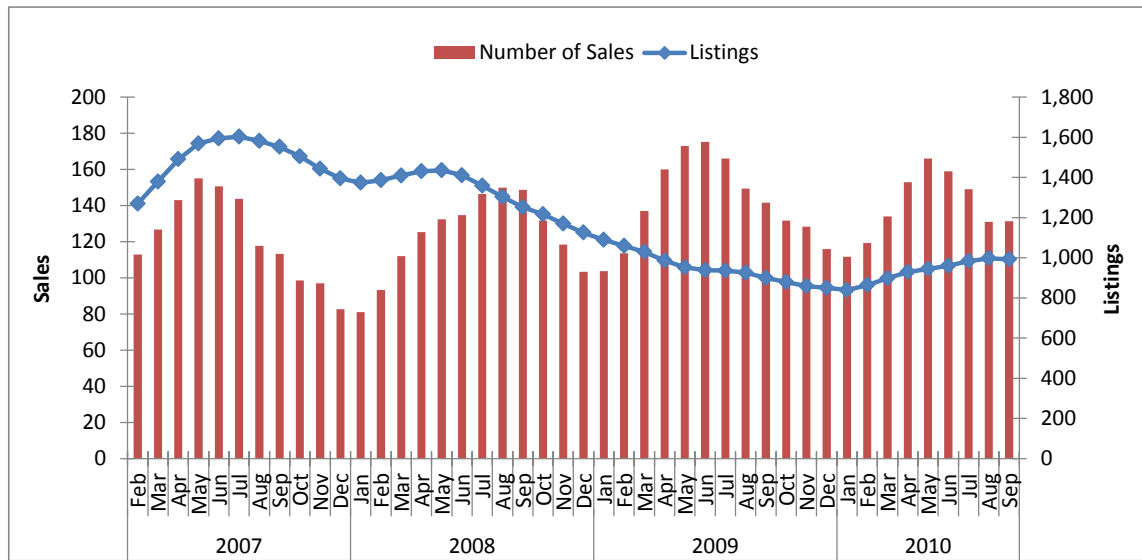
SPOTSYLVANIA COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22534	Partlow	Highest
22553	Spotsylvania	High
22408	Fredericksburg	High
22407	Fredericksburg	High
22551	Spotsylvania	Moderate

Key Sales Market Indicators, Spotsylvania County, VA

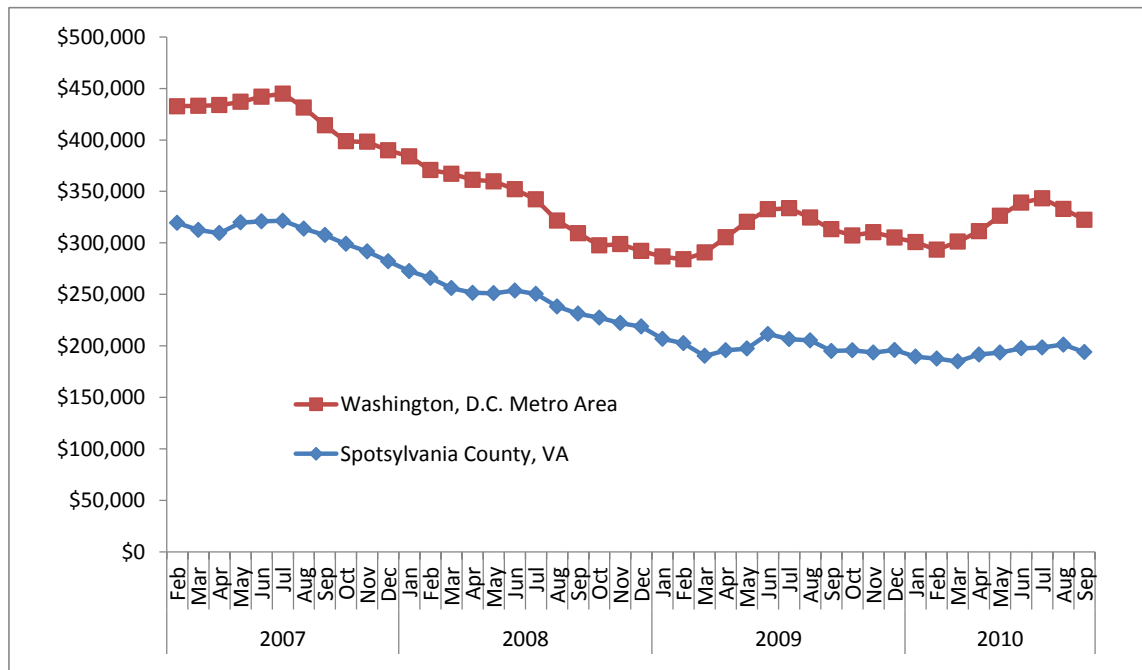
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	157	97	140	138	-12.1	42.3	-1.4
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$173,653	\$304,643	\$197,148	\$200,000	15.2	-34.3	1.4
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	26	52	29	29	11.0	-43.8	1.4
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	162	311	222	225	38.9	-27.7	1.4
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	469	1,564	899	994	111.9	-36.4	10.6
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	3.0	16.1	6.4	7.2	141.1	-55.3	12.2
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, Spotsylvania County, VA and Metro Area
 Prices in September 2010 dollars



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Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



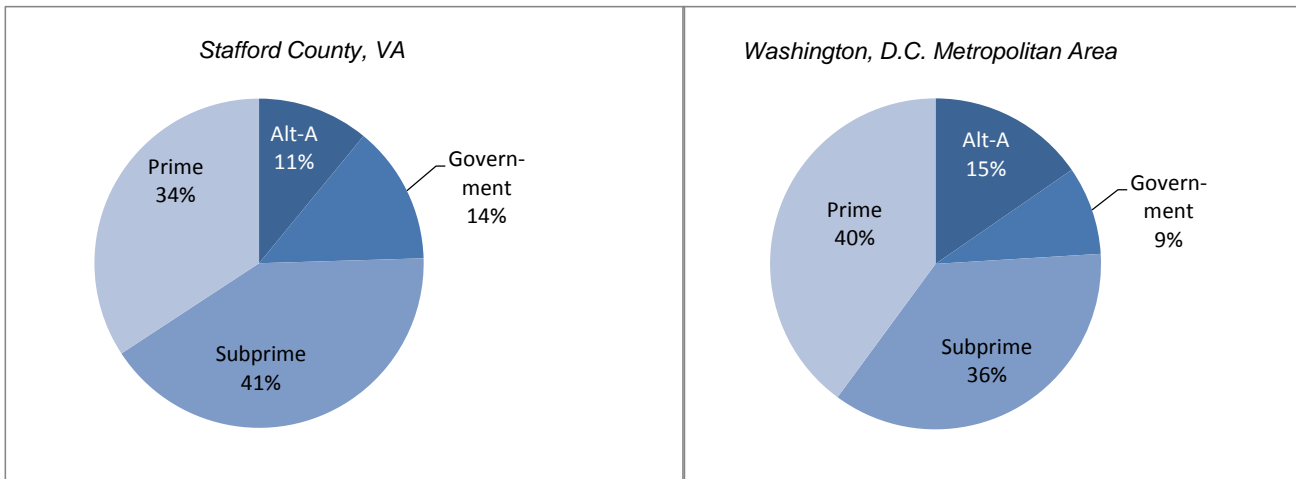
Stafford County, VA September 2010

Key Mortgage Performance Indicators

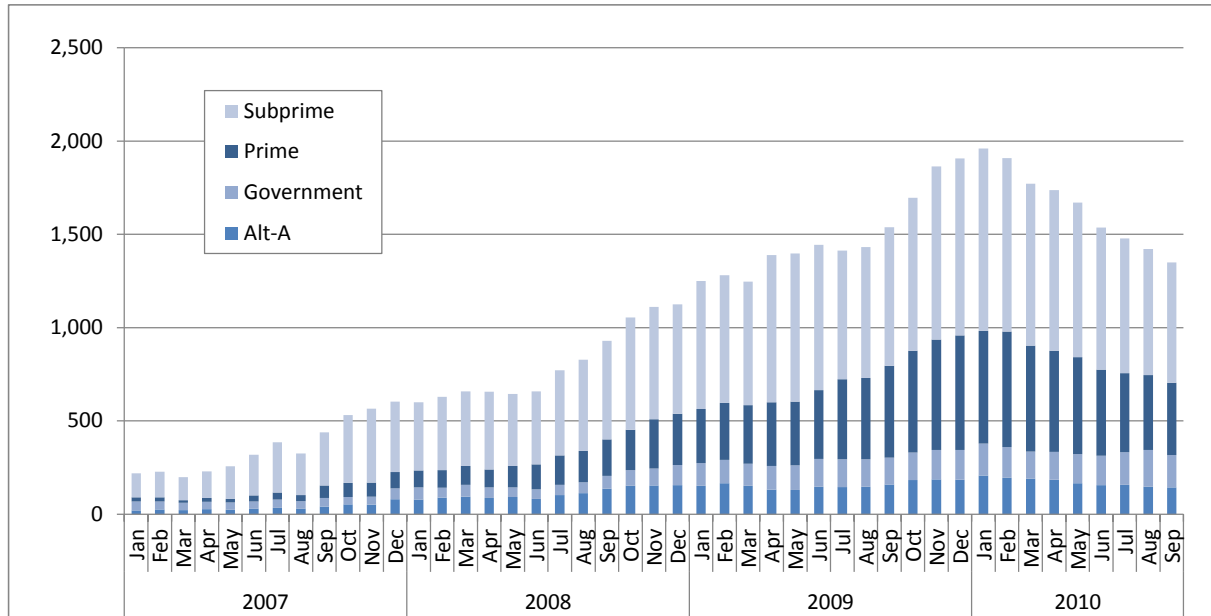
September 2010	Stafford County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	600	27,700
Percent of Loans	2.2	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	2,800	98,700
Percent of Loans	9.5	8.1
Pct. Point Change Since 9/2009	-1.7	-0.4
Pct. Point Change Since 9/2008	0.9	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	1,300	50,900
Percent of Loans	4.7	4.2
Pct. Point Change Since 9/2009	-0.7	-0.1
Pct. Point Change Since 9/2008	1.5	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	2	91
Percent of ZIP Codes	50.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



Number of First-lien Mortgages 90 or More Days Delinquent, Stafford 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.

STAFFORD COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	Stafford County, VA	4.7
	Metropolitan Area	4.2
22556	Stafford	5.2
22554	Stafford	4.8
22405	Fredericksburg	4.4
22406	Fredericksburg	4.2

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.

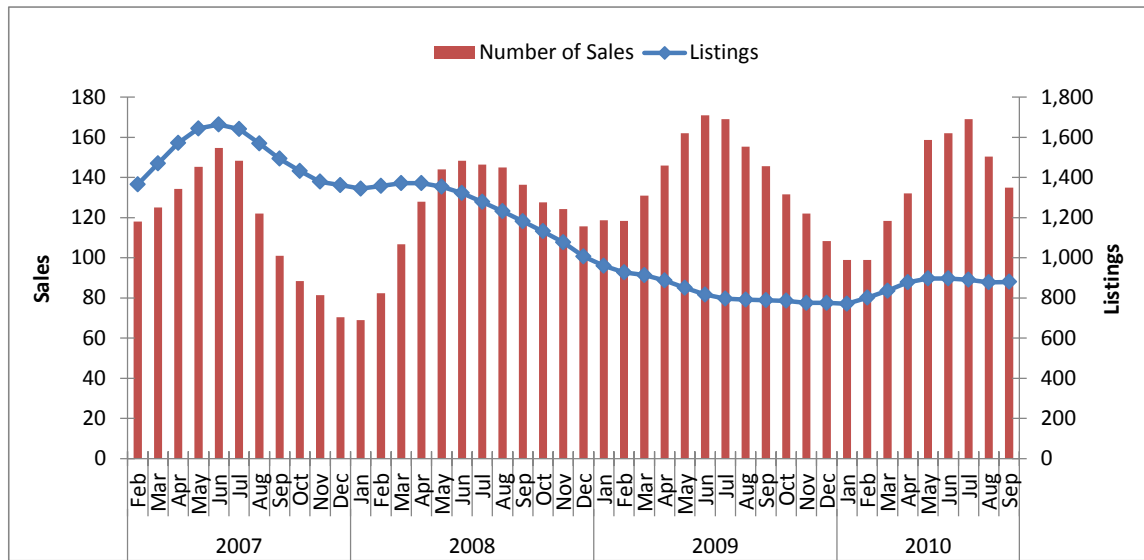
STAFFORD COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22556	Stafford	High
22405	Fredericksburg	High
22554	Stafford	Moderate
22406	Fredericksburg	Moderate

Key Sales Market Indicators, Stafford County, VA

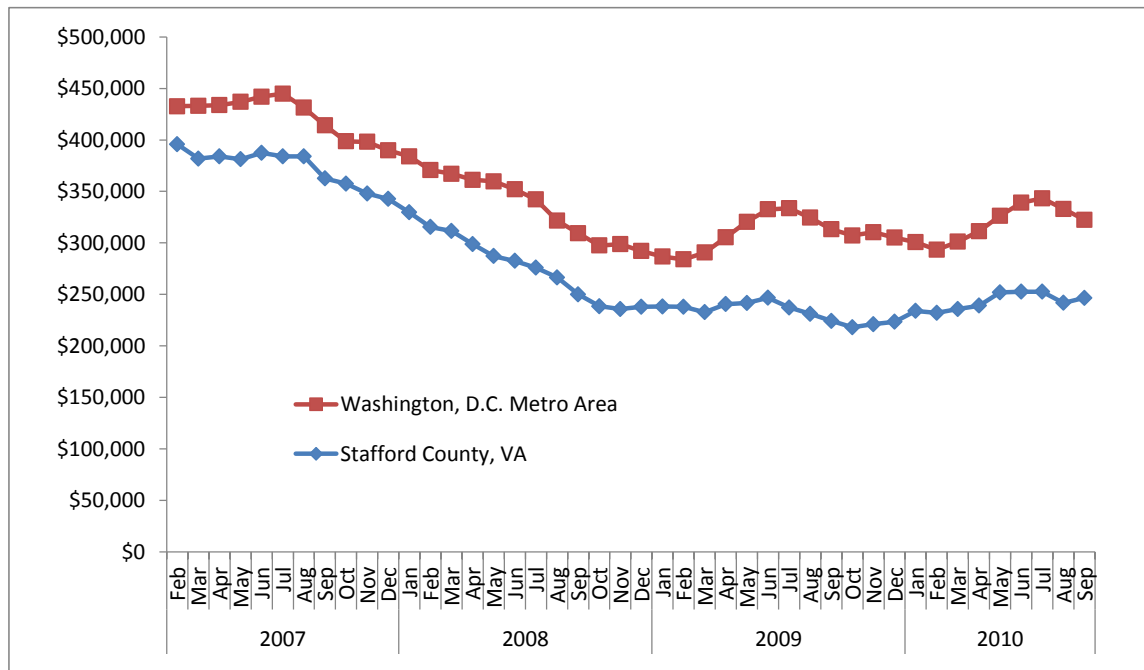
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	117	86	145	140	19.7	62.8	-3.4
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$181,149	\$383,871	\$224,148	\$233,900	29.1	-39.1	4.4
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	28	55	24	23	-19.0	-58.2	-5.3
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	141	290	202	221	56.7	-23.8	9.4
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	467	1,493	797	872	86.7	-41.6	9.4
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	4.0	17.4	5.5	6.2	56.0	-64.1	13.3
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, Stafford County, VA and Metro Area
 Prices in September 2010 dollars



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The views expressed are those of the authors and should not be attributed to the Urban Institute, Metropolitan Washington Council of Governments, Fannie Mae, their trustees, or their funders.



Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



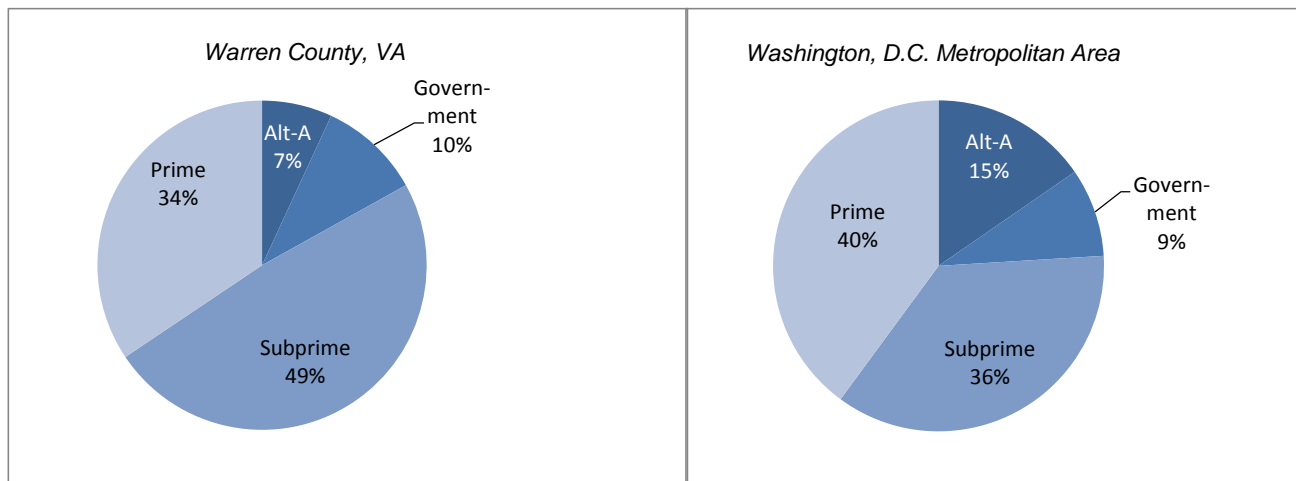
Warren County, VA September 2010

Key Mortgage Performance Indicators

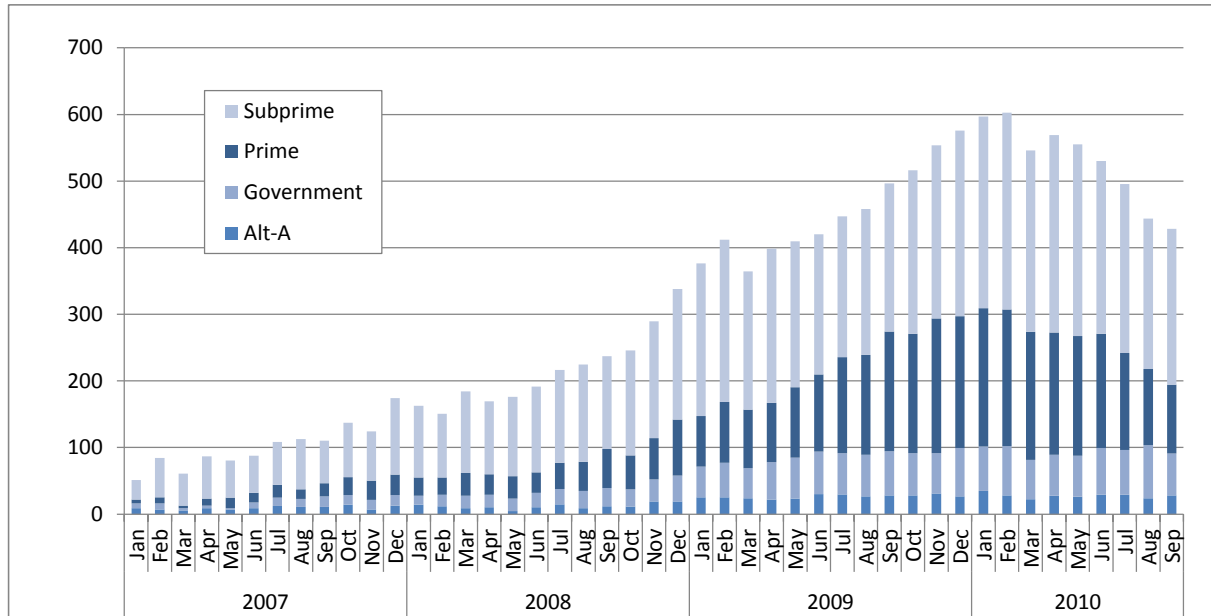
September 2010	Warren County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	200	27,700
Percent of Loans	2.7	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	1,000	98,700
Percent of Loans	11.4	8.1
Pct. Point Change Since 9/2009	-2.1	-0.4
Pct. Point Change Since 9/2008	1.9	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	400	50,900
Percent of Loans	5.1	4.2
Pct. Point Change Since 9/2009	-0.9	-0.1
Pct. Point Change Since 9/2008	2.3	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	2	91
Percent of ZIP Codes	100.0	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



Number of First-lien Mortgages 90 or More Days Delinquent, Warren 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.

WARREN COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	Warren County, VA	5.1
	Metropolitan Area	4.2
22630	Front Royal	5.2
22642	Linden	4.8

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.

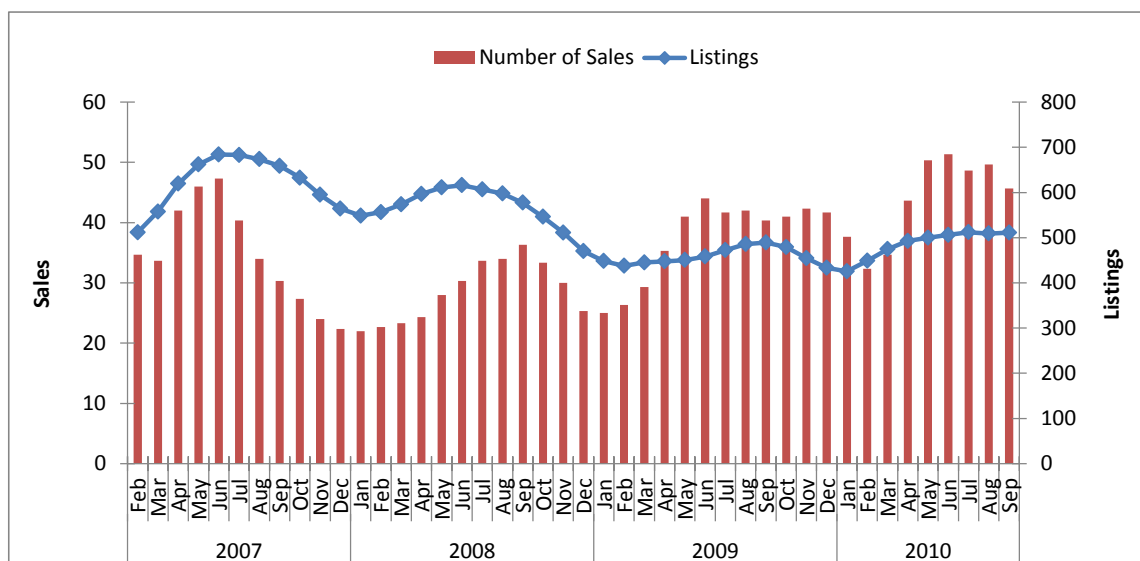
WARREN COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22630	Front Royal	High
22642	Linden	High

Key Sales Market Indicators, Warren County, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	38	32	48	59	55.3	84.4	22.9
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$149,291	\$224,780	\$164,494	\$130,000	-12.9	-42.2	-21.0
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	29	59	40	36	23.0	-40.1	-10.1
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	61	97	85	88	44.3	-9.3	3.5
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	257	658	495	504	96.1	-23.4	1.8
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	6.8	20.6	10.3	8.5	26.3	-58.5	-17.2
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

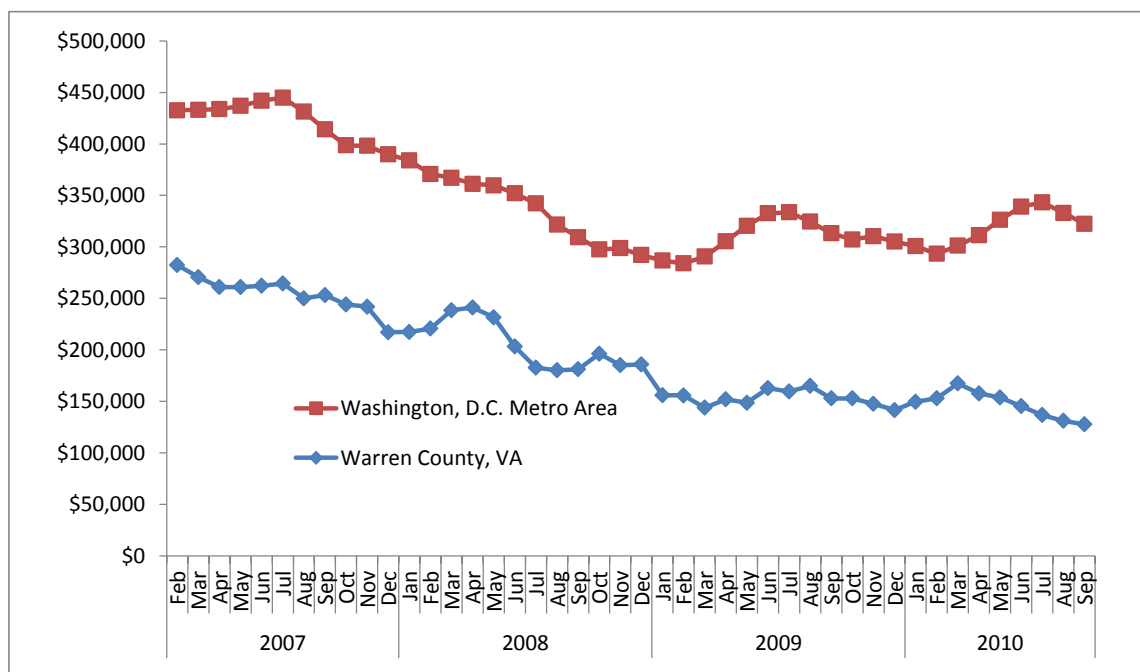
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