



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



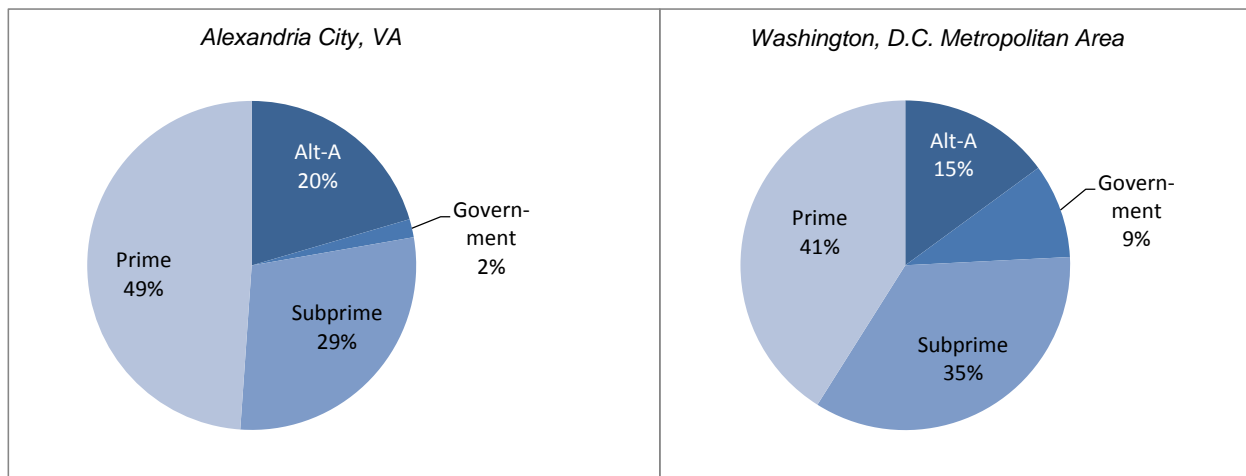
Alexandria City, VA December 2010

Key Mortgage Performance Indicators

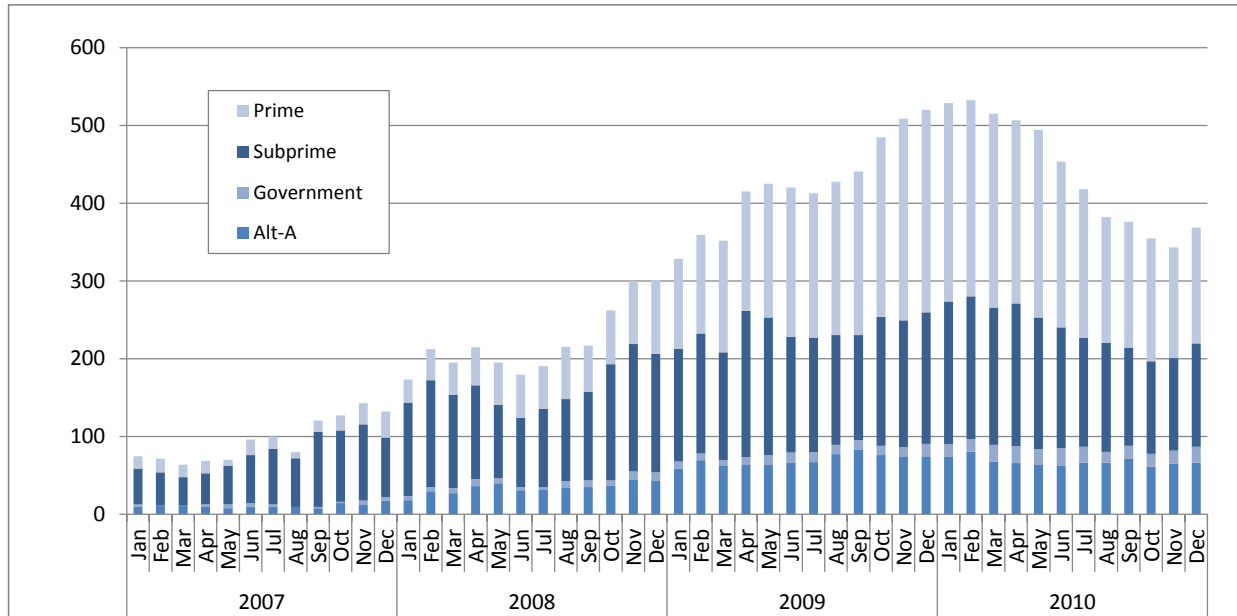
December 2010	Alexandria City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	29,900
Percent of Loans	1.1	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	800	92,100
Percent of Loans	3.0	7.6
Pct. Point Change Since 12/2009	-0.7	-1.7
Pct. Point Change Since 12/2008	0.0	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	400	46,500
Percent of Loans	1.3	3.9
Pct. Point Change Since 12/2009	-0.6	-1.2
Pct. Point Change Since 12/2008	0.2	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	0	89
Percent of ZIP Codes	0.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Alexandria City, VA	1.3
	Metropolitan Area	3.9
22304	Alexandria	2.4
22305	Alexandria	1.8
22311	Alexandria	1.6
22302	Alexandria	0.9
22301	Alexandria	0.6
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.

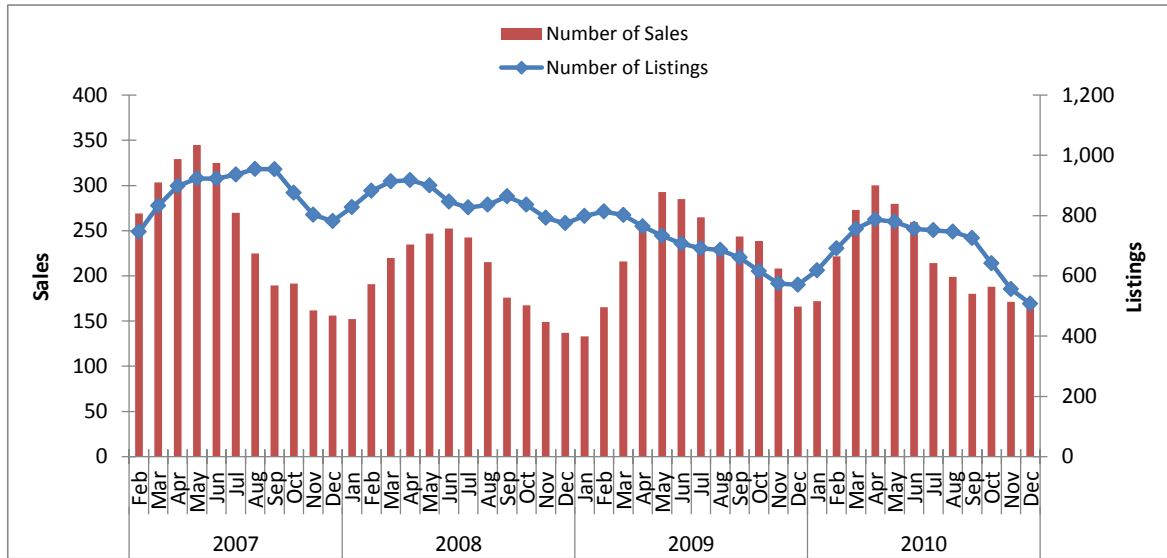
ALEXANDRIA CITY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22304	Alexandria	Moderate
22311	Alexandria	Moderate
22305	Alexandria	Minimal
22302	Alexandria	Minimal
22314	Alexandria	Minimal
22301	Alexandria	Minimal

Key Sales Market Indicators, Alexandria City, VA

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	198	207	218	206	4.0	-0.5	-5.5
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$269,484	\$509,918	\$558,424	\$530,000	96.7	3.9	-5.1
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	147	165	167	151	2.7	-8.5	-9.6
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	194	749	541	514	164.9	-31.4	-5.0
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	1.9	4.2	3.7	3.7	93.3	-12.9	-1.5
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

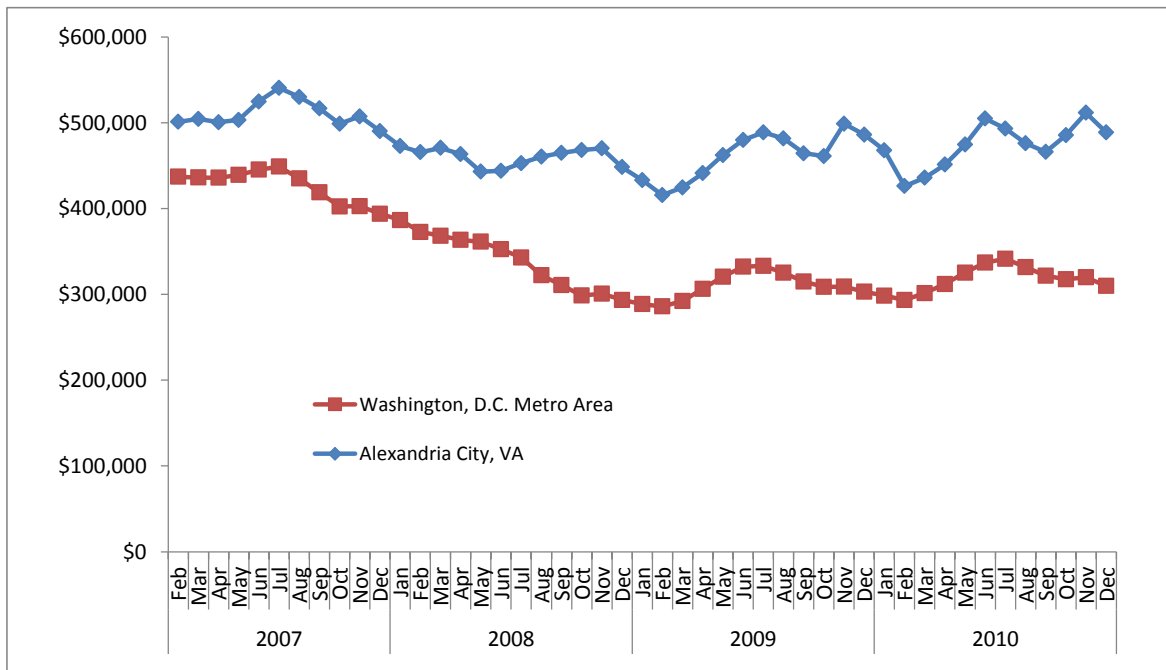
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



This publication was funded through a grant from Fannie Mae. Electronic versions of the Foreclosure Monitor and its Technical Appendix are available online at www.mwcog.org and www.NeighborhoodInfoDC.org. To learn more about foreclosure prevention activities in the region, visit the Capital Area Foreclosure Network (CAFN) at www.CAFN.org.

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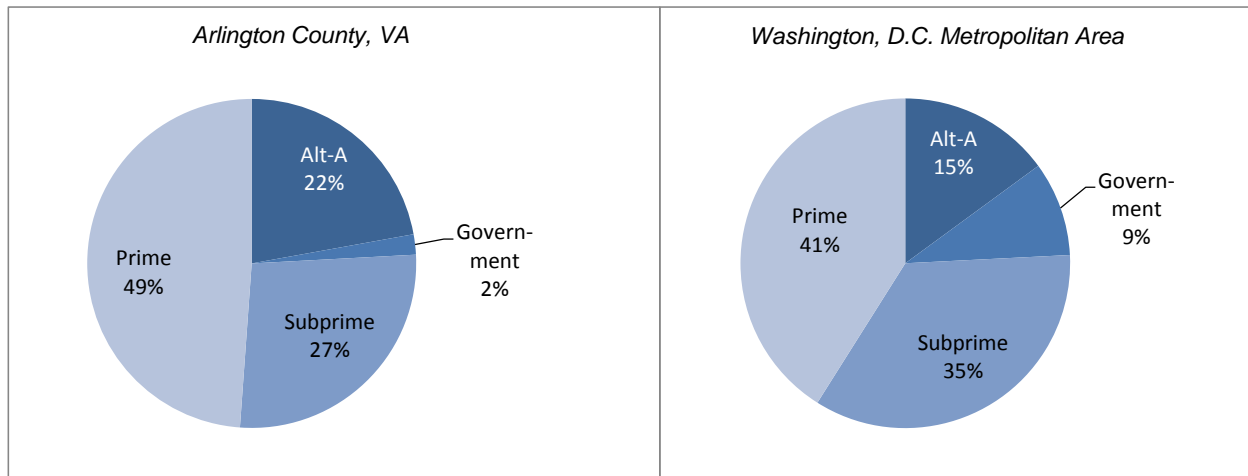
Arlington County, VA December 2010

Key Mortgage Performance Indicators

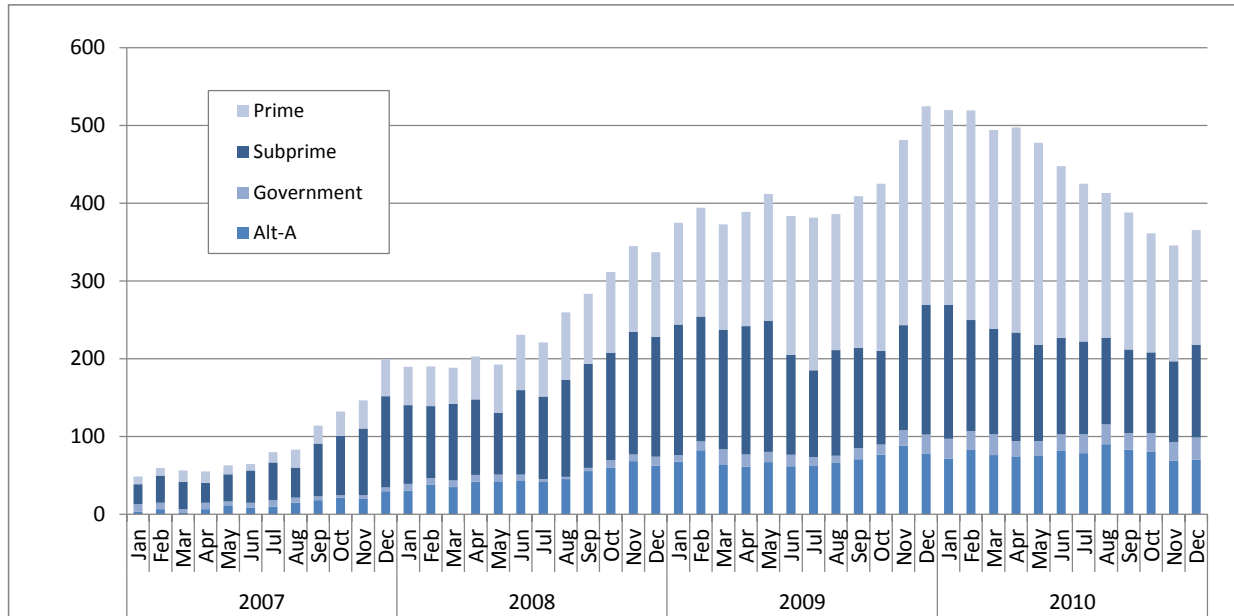
December 2010	Arlington County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	29,900
Percent of Loans	0.7	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	900	92,100
Percent of Loans	2.0	7.6
Pct. Point Change Since 12/2009	-0.5	-1.7
Pct. Point Change Since 12/2008	-0.2	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	400	46,500
Percent of Loans	0.8	3.9
Pct. Point Change Since 12/2009	-0.4	-1.2
Pct. Point Change Since 12/2008	0.1	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	0	89
Percent of ZIP Codes	0.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	<i>Arlington County, VA</i>	0.8
	<i>Metropolitan Area</i>	3.9
22204	Arlington	1.9
22206	Arlington	1.0
22203	Arlington	0.7
22213	Arlington	0.6
22209	Arlington	0.6
22205	Arlington	0.5
22202	Arlington	0.5
22207	Arlington	0.5
22201	Arlington	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.

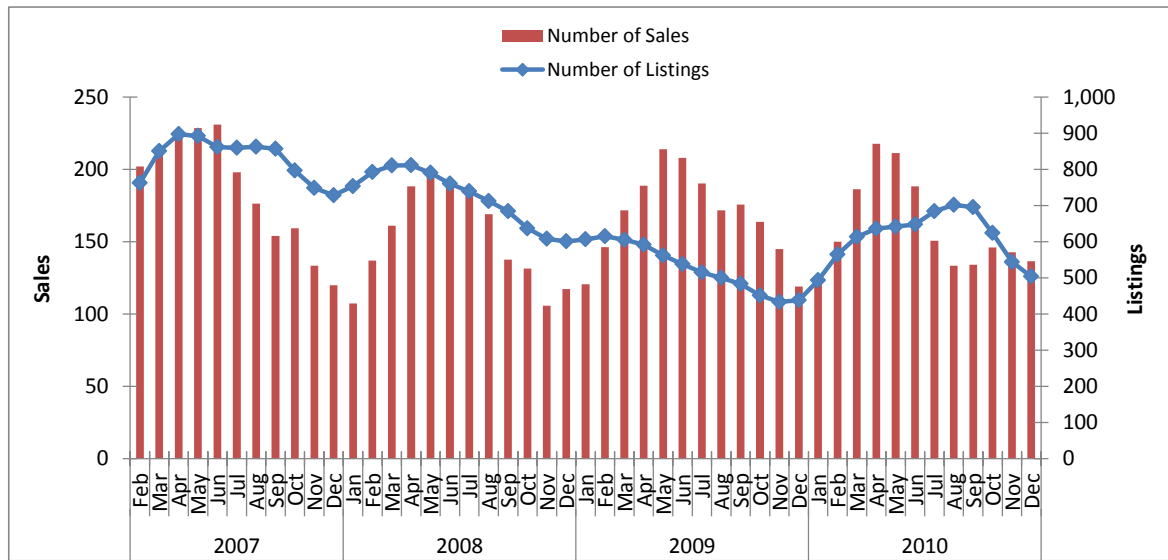
ARLINGTON COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22209	Arlington	Minimal
22204	Arlington	Minimal
22202	Arlington	Minimal
22206	Arlington	Minimal
22203	Arlington	Minimal
22201	Arlington	Minimal
22205	Arlington	Minimal
22207	Arlington	Minimal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

Key Sales Market Indicators, Arlington County, VA

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	197	160	123	157	-20.3	-1.9	27.6
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$275,816	\$462,081	\$421,240	\$363,300	31.7	-21.4	-13.8
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	162	144	128	132	-18.5	-8.3	3.1
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	238	718	403	532	123.5	-25.9	32.0
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	2.1	5.0	5.4	4.8	128.7	-4.8	-10.7
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

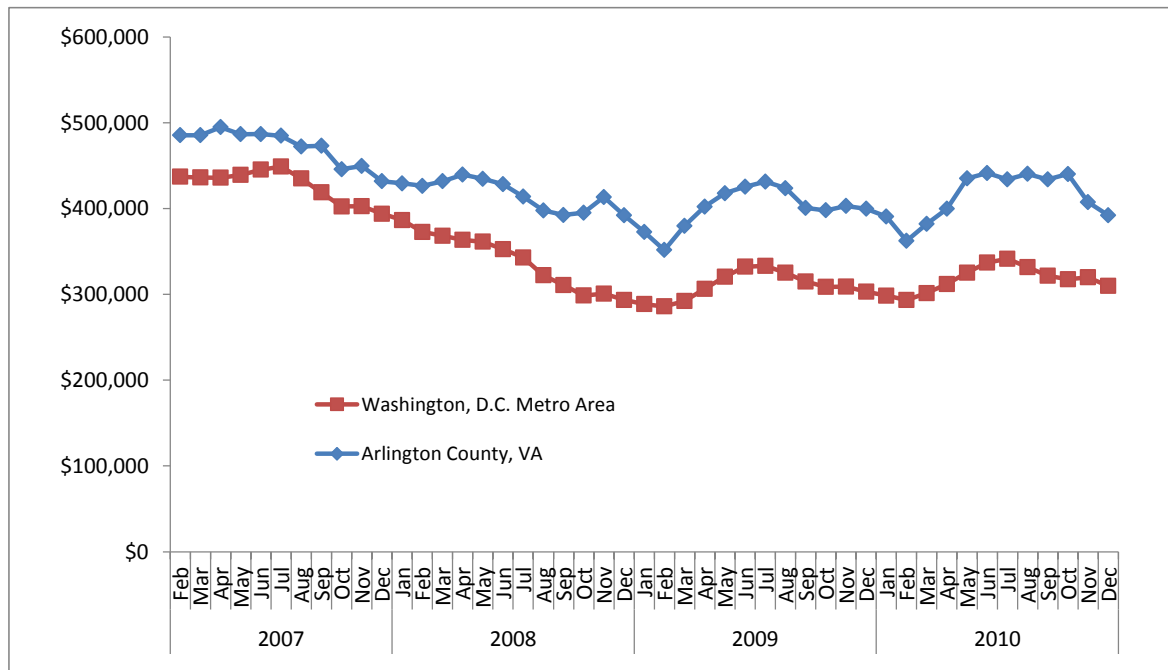
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



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



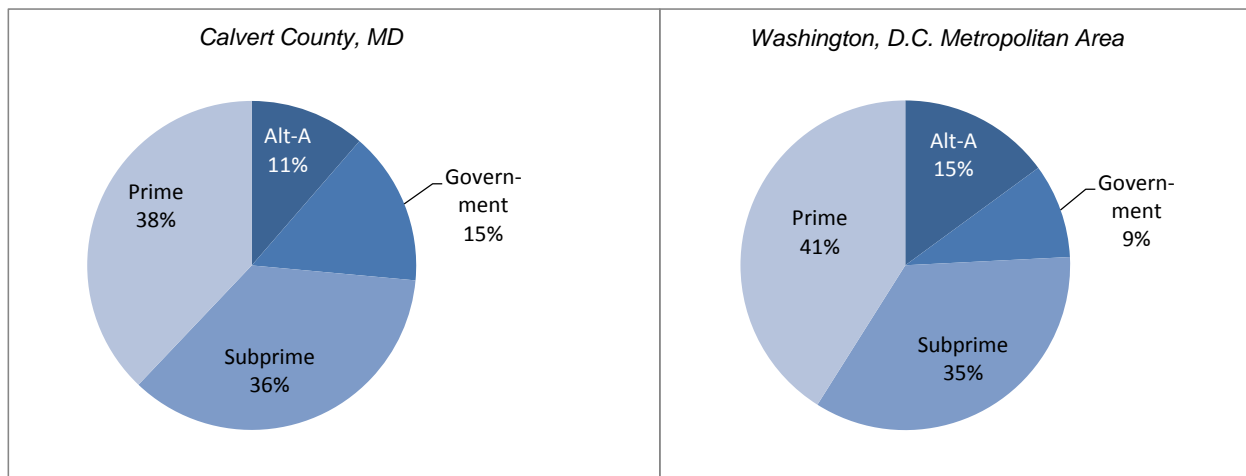
Calvert County, MD December 2010

Key Mortgage Performance Indicators

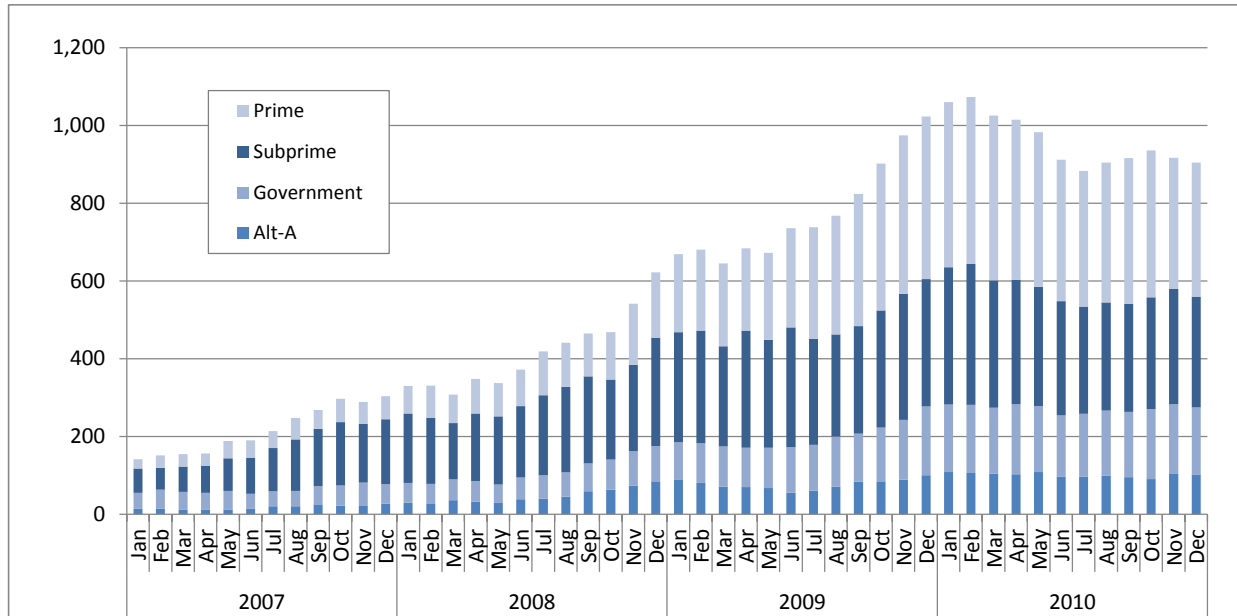
December 2010	Calvert County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	500	29,900
Percent of Loans	2.4	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	2,000	92,100
Percent of Loans	9.2	7.6
Pct. Point Change Since 12/2009	-0.9	-1.7
Pct. Point Change Since 12/2008	1.2	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	900	46,500
Percent of Loans	4.1	3.9
Pct. Point Change Since 12/2009	-0.6	-1.2
Pct. Point Change Since 12/2008	1.3	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	2	89
Percent of ZIP Codes	22.2	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Calvert County, MD	4.1
	Metropolitan Area	3.9
20657	Lusby	6.4
20685	Saint Leonard	4.5
20678	Prince Frederick	3.9
20732	Chesapeake Beach	3.6
20736	Owings	3.4
20714	North Beach	3.3
20676	Port Republic	3.3
20639	Huntingtown	3.0
20754	Dunkirk	1.3

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.

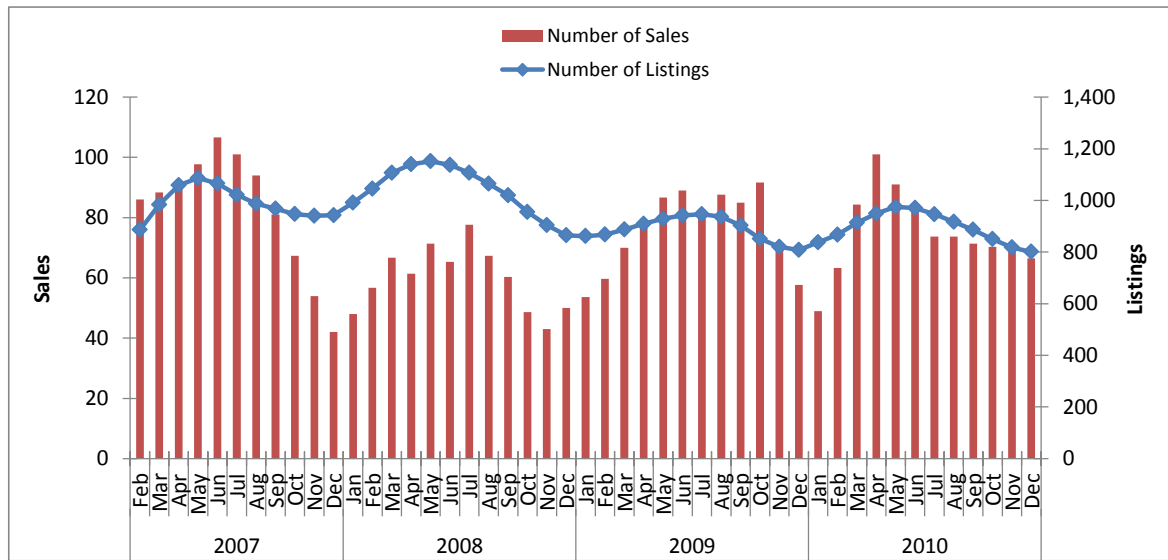
CALVERT COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20657	Lusby	High
20714	North Beach	High
20678	Prince Frederick	Moderate
20685	Saint Leonard	Moderate
20732	Chesapeake Beach	Moderate
20639	Huntingtown	Minimal
20754	Dunkirk	Minimal
20736	Owings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

Key Sales Market Indicators, Calvert County, MD

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	104	48	89	83	-20.2	72.9	-6.7
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$215,700	\$397,947	\$332,709	\$306,555	42.1	-23.0	-7.9
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	160	107	115	88	-45.0	-17.8	-23.5
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	711	915	788	802	12.8	-12.3	1.8
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	8.8	20.5	10.3	11.1	26.9	-45.6	8.5
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

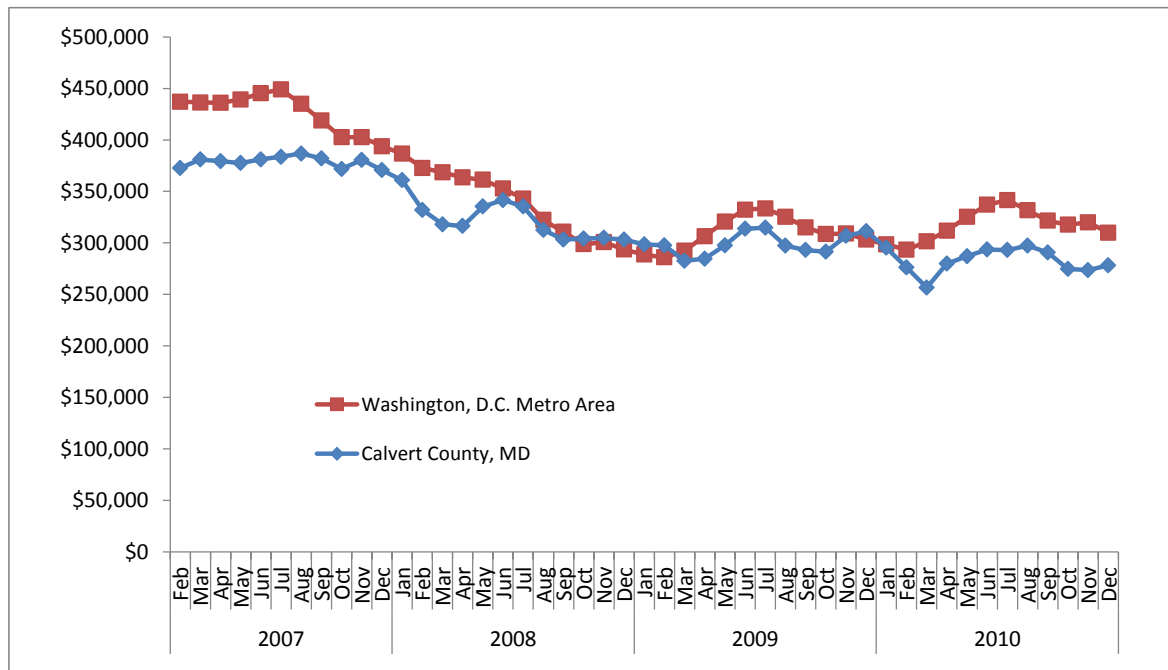
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



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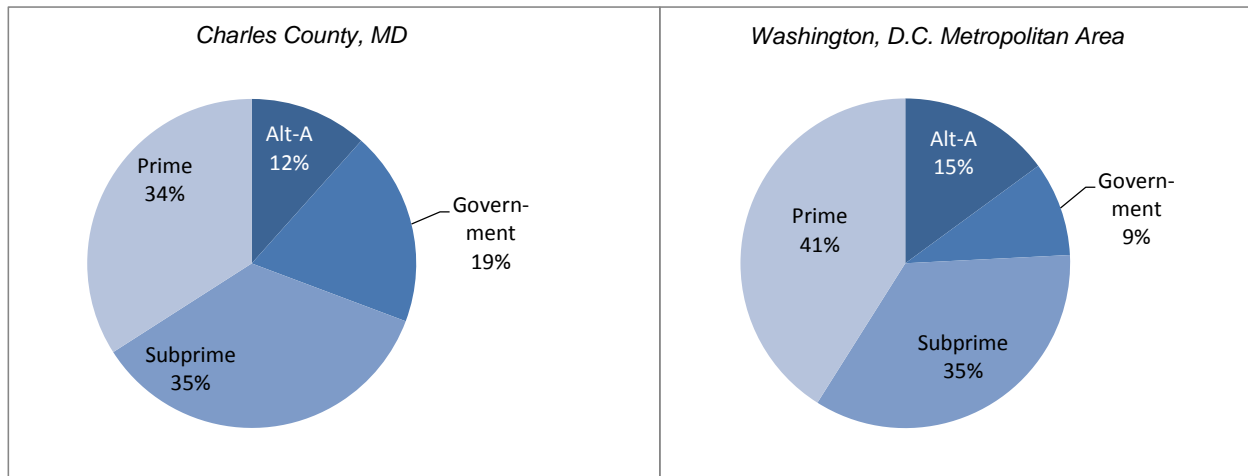
Charles County, MD December 2010

Key Mortgage Performance Indicators

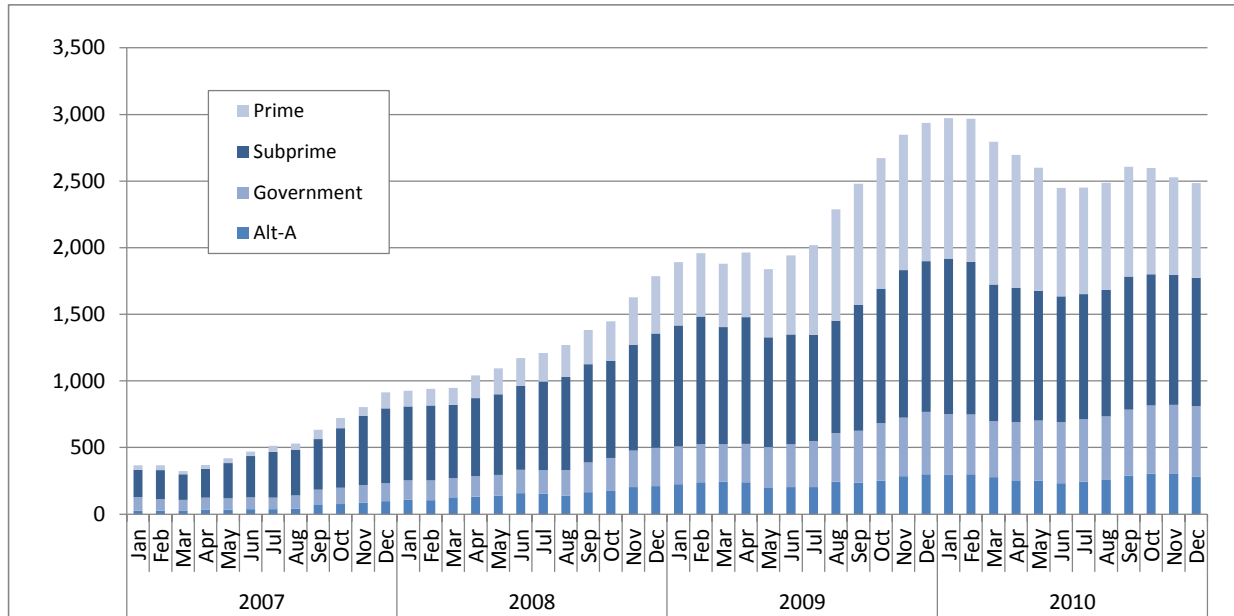
December 2010	Charles County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,200	29,900
Percent of Loans	3.2	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	4,900	92,100
Percent of Loans	13.3	7.6
Pct. Point Change Since 12/2009	-1.5	-1.7
Pct. Point Change Since 12/2008	1.0	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	2,500	46,500
Percent of Loans	6.7	3.9
Pct. Point Change Since 12/2009	-1.2	-1.2
Pct. Point Change Since 12/2008	1.9	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	7	89
Percent of ZIP Codes	70.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Charles County, MD	6.7
	Metropolitan Area	3.9
20616	Bryans Road	10.2
20640	Indian Head	8.5
20602	Waldorf	8.3
20695	White Plains	7.7
20601	Waldorf	7.6
20603	Waldorf	6.4
20664	Newburg	6.4
20637	Hughesville	5.2
20677	Port Tobacco	4.1
20646	La Plata	3.4

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.

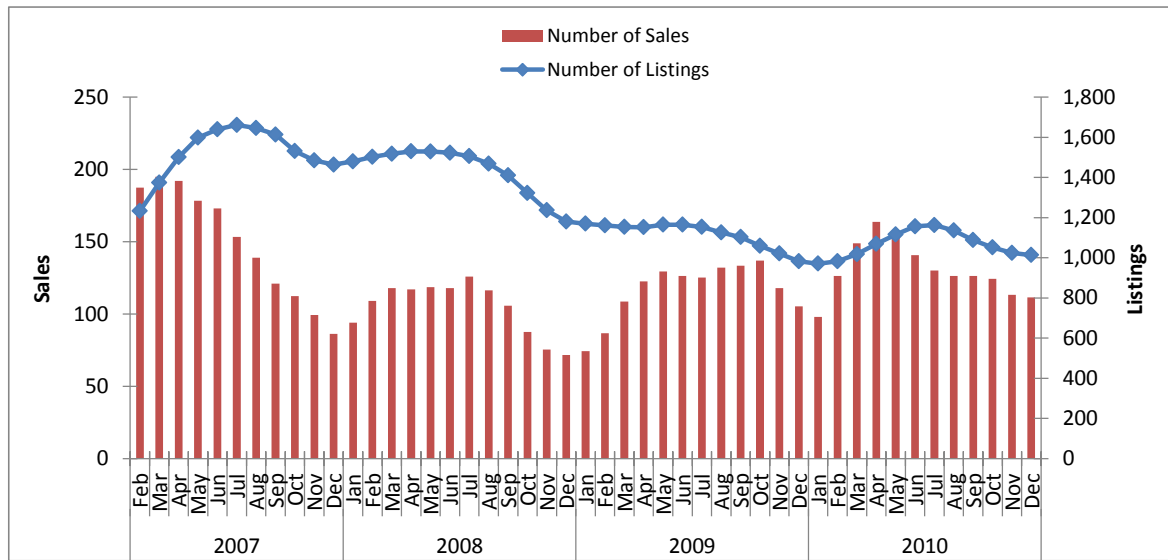
CHARLES COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20616	Bryans Road	Highest
20640	Indian Head	High
20601	Waldorf	High
20602	Waldorf	High
20695	White Plains	High
20603	Waldorf	High
20677	Port Tobacco	High
20637	Hughesville	Moderate
20646	La Plata	Moderate
20664	Newburg	Minimal

Key Sales Market Indicators, Charles County, MD

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	154	98	146	130	-15.6	32.7	-11.0
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$187,931	\$330,080	\$269,777	\$244,995	30.4	-25.8	-9.2
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	121	222	183	174	43.8	-21.6	-4.9
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	639	1,438	1,006	1,036	62.1	-28.0	3.0
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	5.5	15.9	8.6	10.0	79.8	-37.2	15.7
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

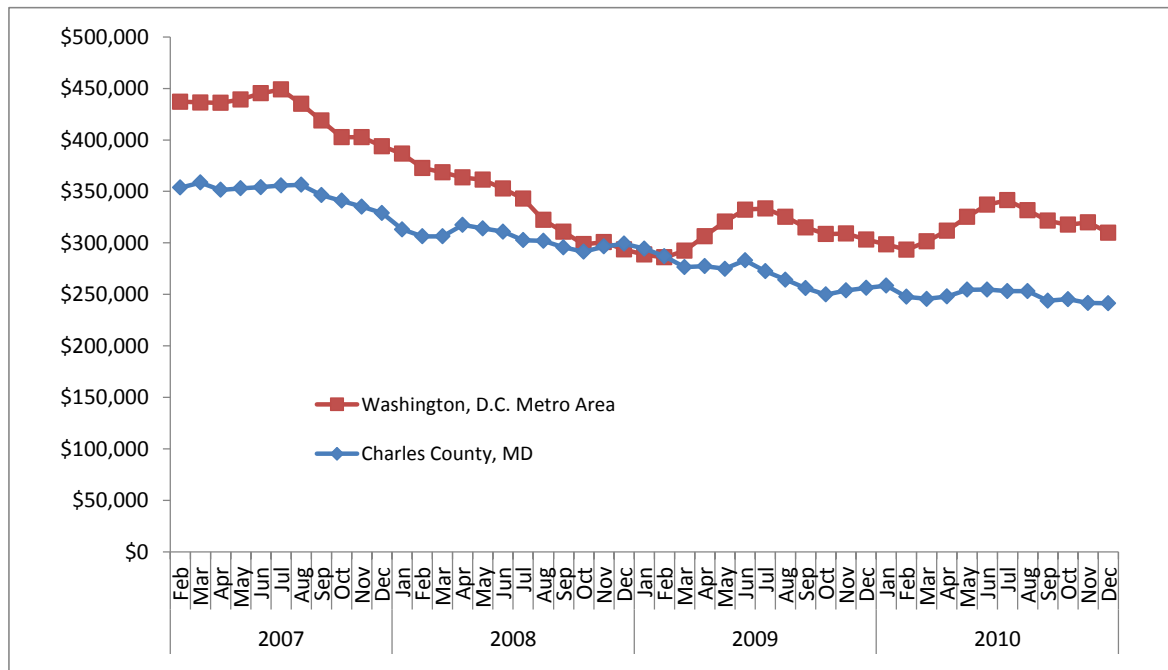
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



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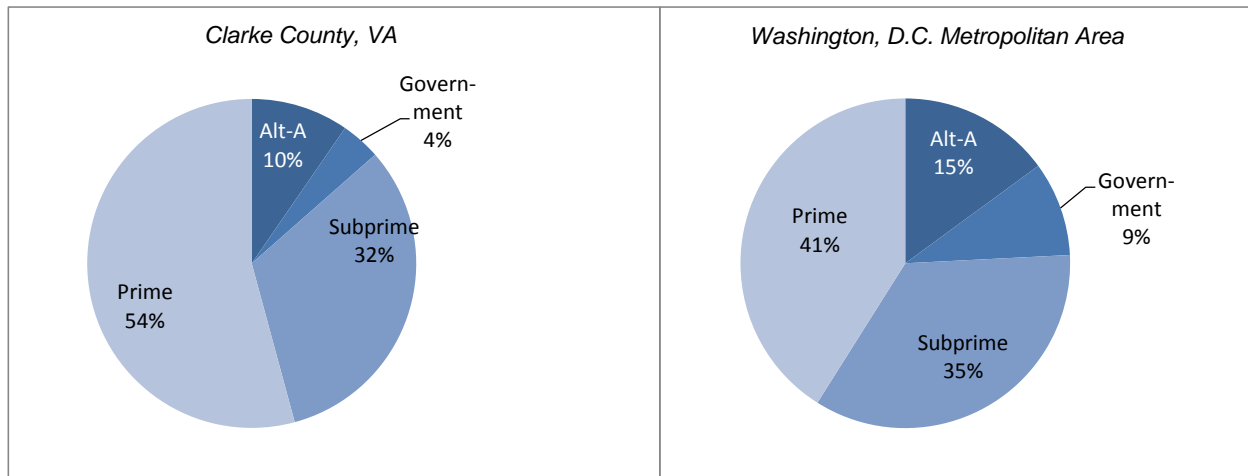
Clarke County, VA December 2010

Key Mortgage Performance Indicators

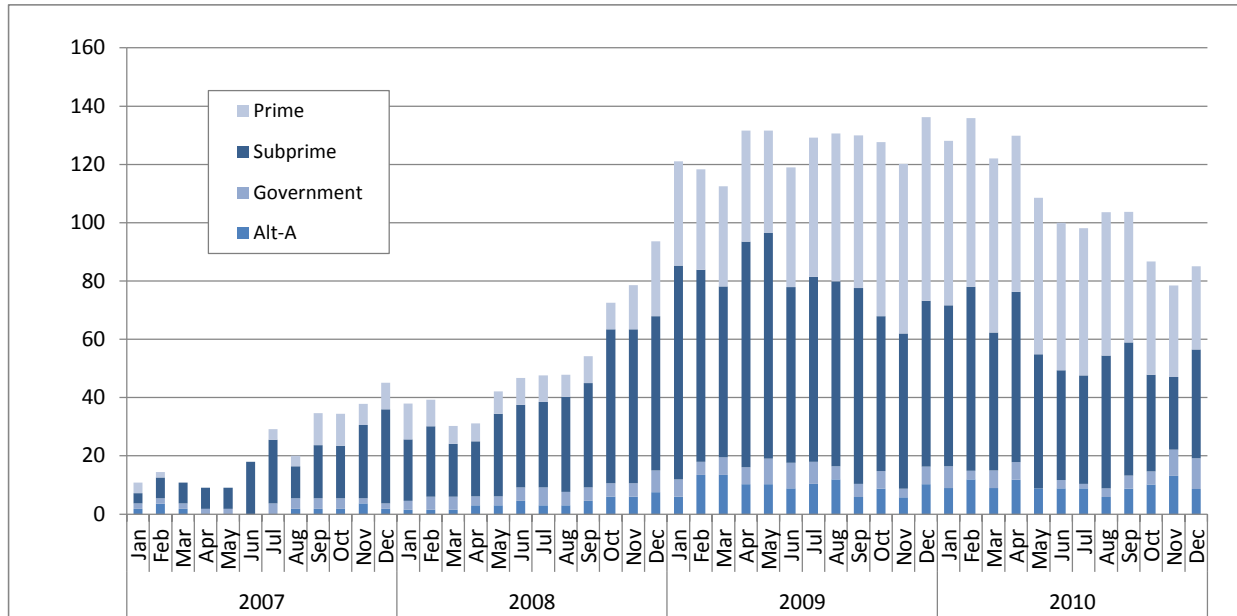
December 2010	Clarke County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	29,900
Percent of Loans	2.3	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	300	92,100
Percent of Loans	8.0	7.6
Pct. Point Change Since 12/2009	-1.2	-1.7
Pct. Point Change Since 12/2008	-1.4	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	100	46,500
Percent of Loans	2.5	3.9
Pct. Point Change Since 12/2009	-1.5	-1.2
Pct. Point Change Since 12/2008	-0.3	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	0	89
Percent of ZIP Codes	0.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Clarke County, VA	2.5
	Metropolitan Area	3.9
22620	Boyce	3.2
20135	Bluemont	3.1
22611	Berryville	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.

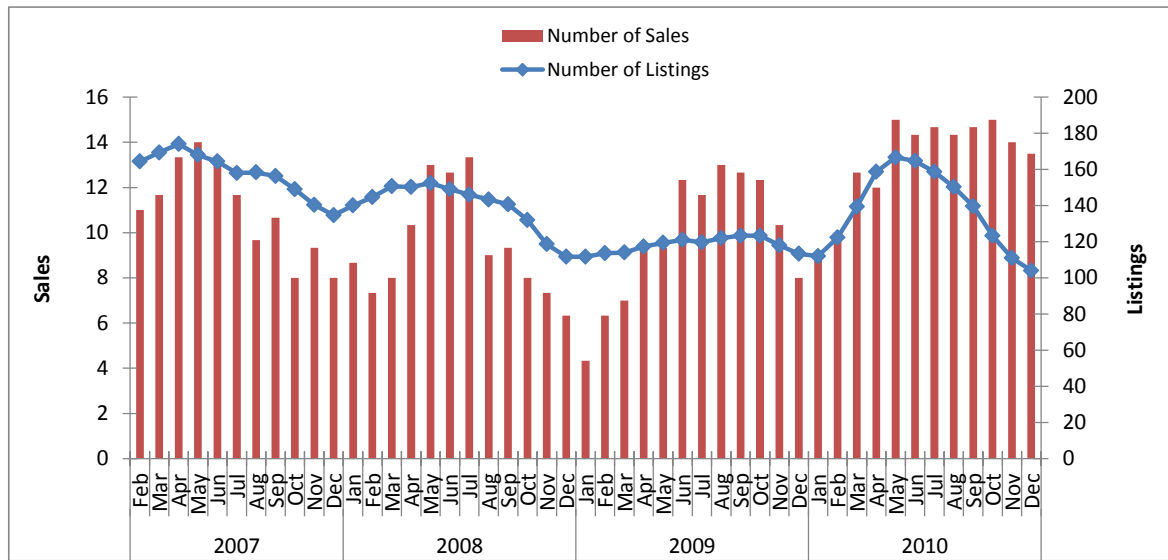
CLARKE COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20135	Bluemont	Moderate
22611	Berryville	Minimal
22620	Boyce	Minimal

Key Sales Market Indicators, Clarke County, VA

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	18	5	10	13	-27.8	160.0	30.0
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$278,887	\$315,403	\$263,913	\$310,000	11.2	-1.7	17.5
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	15	19	12	16	6.7	-15.8	33.3
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	54	134	120	107	98.1	-20.1	-10.8
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	4.0	30.6	14.0	9.9	148.1	-67.6	-29.1
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

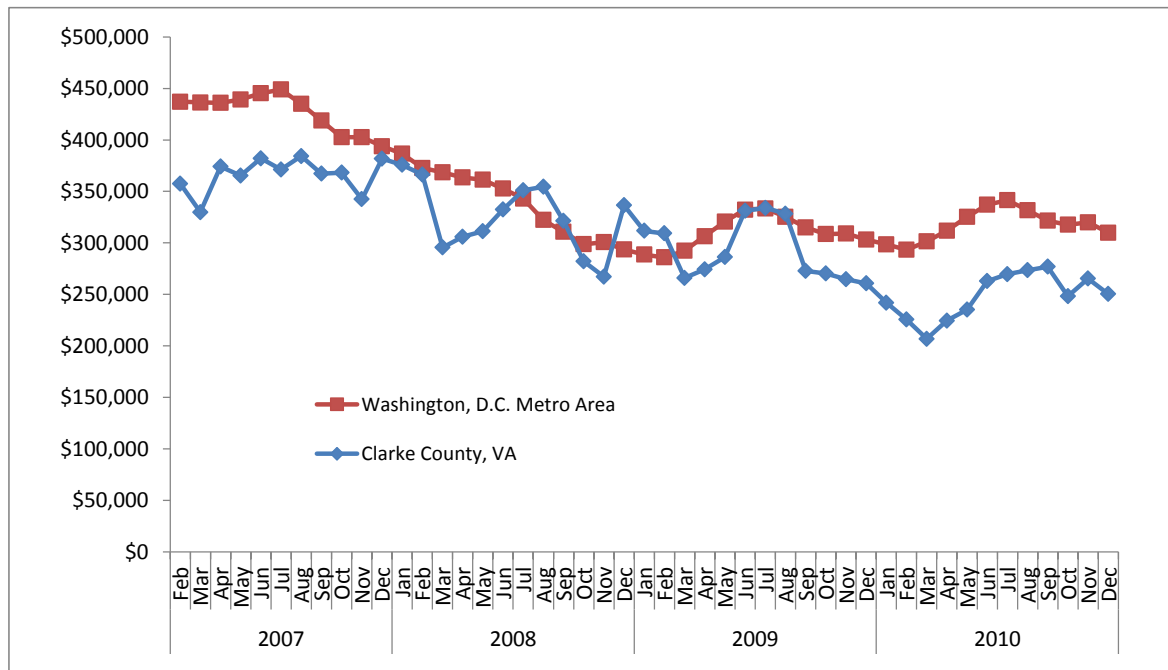
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



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



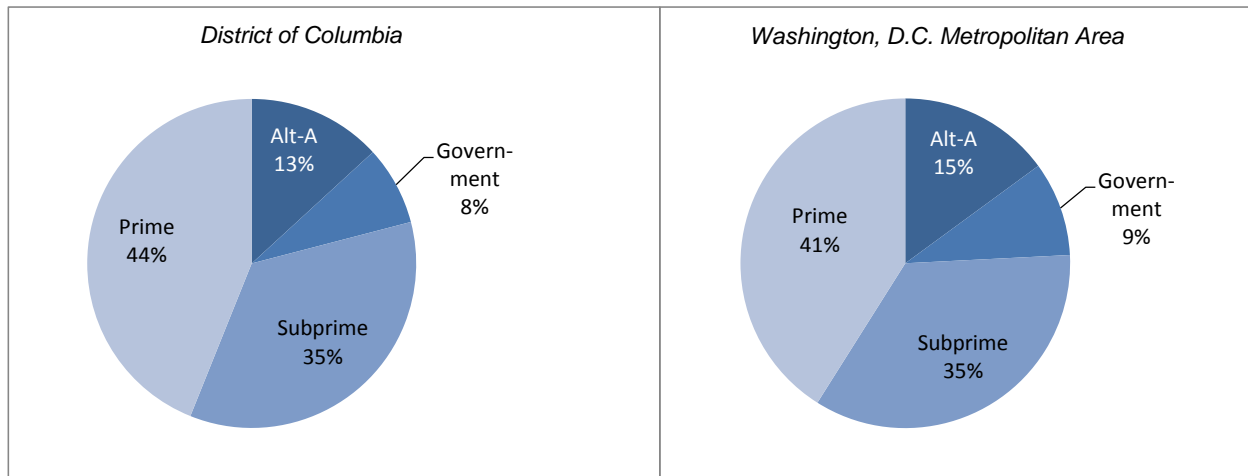
District of Columbia December 2010

Key Mortgage Performance Indicators

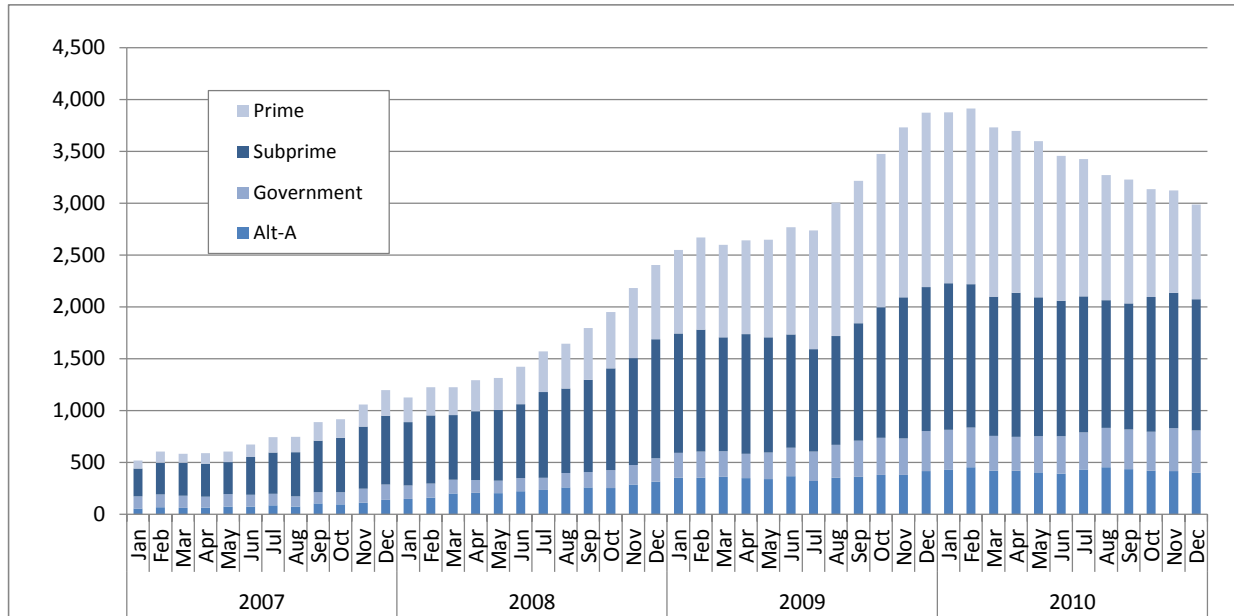
December 2010	District of Columbia	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	2,800	29,900
Percent of Loans	2.7	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	7,000	92,100
Percent of Loans	6.7	7.6
Pct. Point Change Since 12/2009	-1.2	-1.7
Pct. Point Change Since 12/2008	0.2	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	3,000	46,500
Percent of Loans	2.9	3.9
Pct. Point Change Since 12/2009	-0.9	-1.2
Pct. Point Change Since 12/2008	0.6	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	6	89
Percent of ZIP Codes	28.6	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	<i>District of Columbia</i>	2.9
	<i>Metropolitan Area</i>	3.9
20032	Congress Heights	8.2
20019	Deanwood	7.0
20018	Woodridge, Fort Lincoln, Gateway	6.3
20020	Barry Farm & Historic Anacostia & Fairfax Village	5.8
20011	Brightwood Park/ Petworth	4.9
20017	Washington	4.7
20002	Trinidad, Ivy City, Brookland	3.3
20001	Howard, Codozo, Shaw	2.6
20012	Washington	2.5
20010	Washington	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.

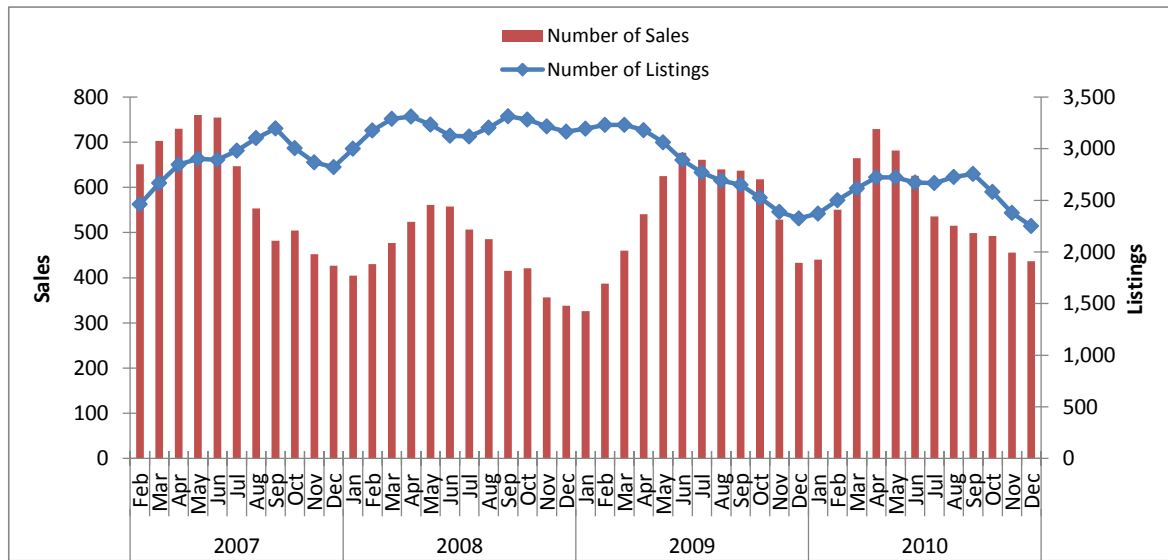
DISTRICT OF COLUMBIA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20019	Deanwood	High
20032	Congress Heights	High
20020	Barry Farm & Historic Anacostia &	High
20002	Trinidad, Ivy City, Brookland	High
20011	Brightwood Park/ Petworth	High
20018	Woodridge, Fort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

Key Sales Market Indicators, District of Columbia

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	671	513	555	483	-28.0	-5.8	-13.0
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$203,727	\$420,550	\$383,501	\$399,000	95.8	-5.1	4.0
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	463	482	565	481	3.9	-0.2	-14.9
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	1,138	2,662	2,343	2,265	99.0	-14.9	-3.3
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	3.1	6.3	5.7	6.5	105.5	2.1	13.2
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

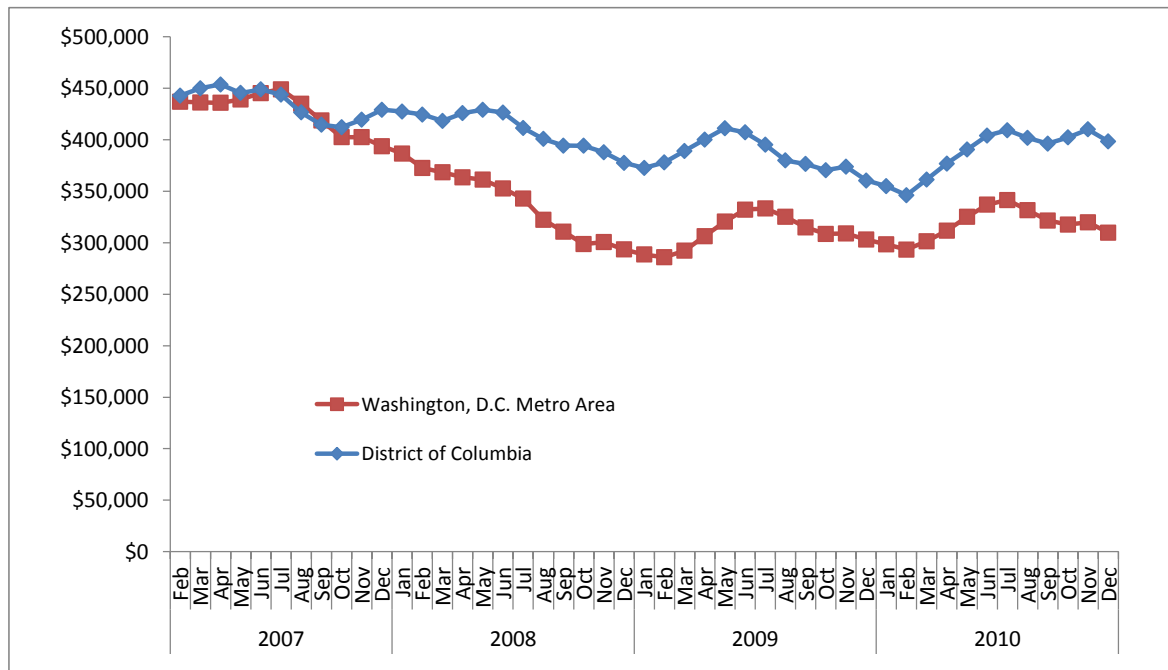
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, District of Columbia and Metro Area

Prices in December 2010 dollars



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



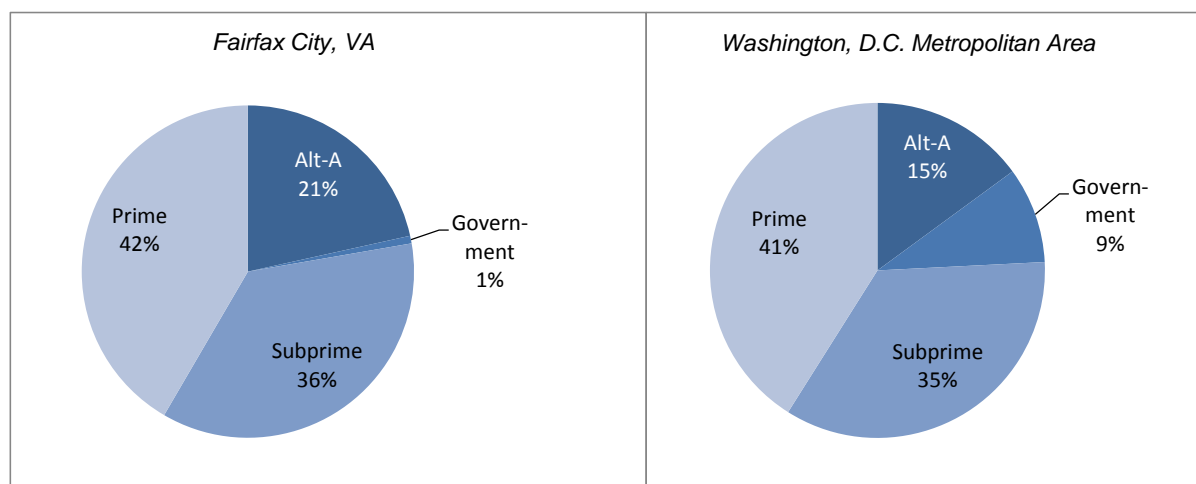
Fairfax City, VA December 2010

Key Mortgage Performance Indicators

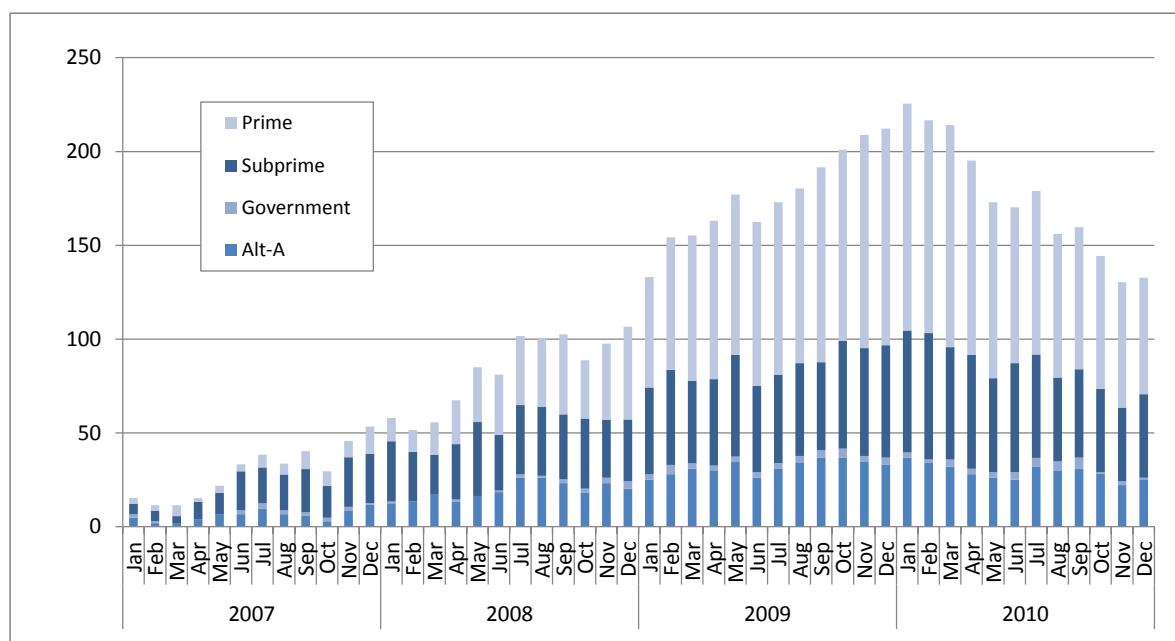
December 2010	Fairfax City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	29,900
Percent of Loans	1.7	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	300	92,100
Percent of Loans	3.7	7.6
Pct. Point Change Since 12/2009	-1.2	-1.7
Pct. Point Change Since 12/2008	0.2	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	Fewer than 50	46,500
Percent of Loans	1.7	3.9
Pct. Point Change Since 12/2009	-1.0	-1.2
Pct. Point Change Since 12/2008	0.4	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	0	89
Percent of ZIP codes	0.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 2010



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

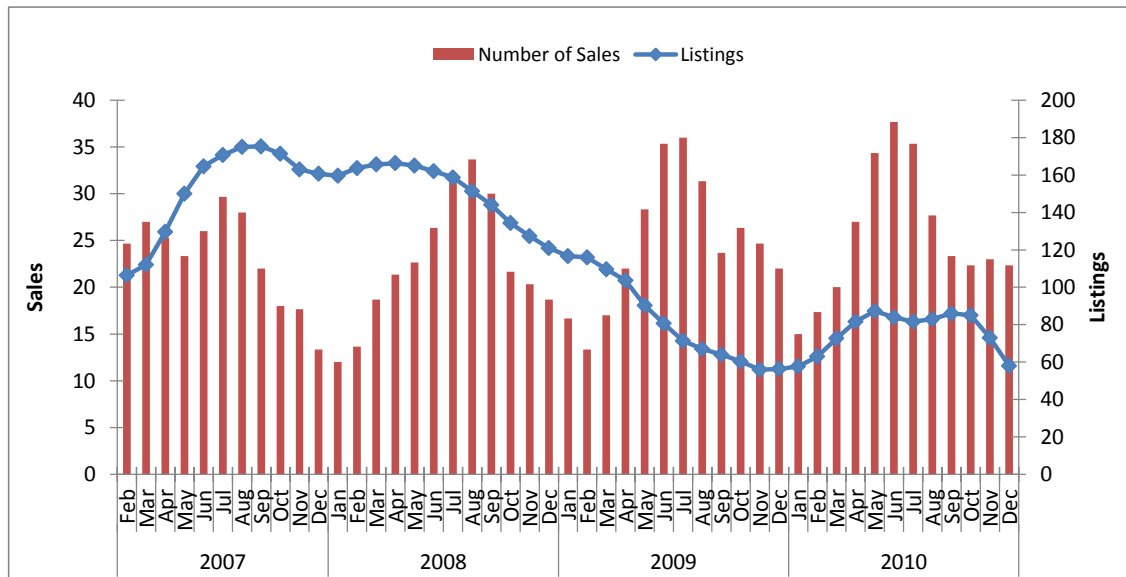


Key Sales Market Indicators, Fairfax City, VA

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	18	16	17	25	38.9	56.3	47.1
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$295,875	\$467,863	\$353,924	\$432,000	46.0	-7.7	22.1
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	10	27	21	13	30.0	-51.9	-38.1
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	28	154	51	52	85.7	-66.2	2.0
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	3.0	10.2	5.5	3.6	20.0	-64.7	-34.9
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

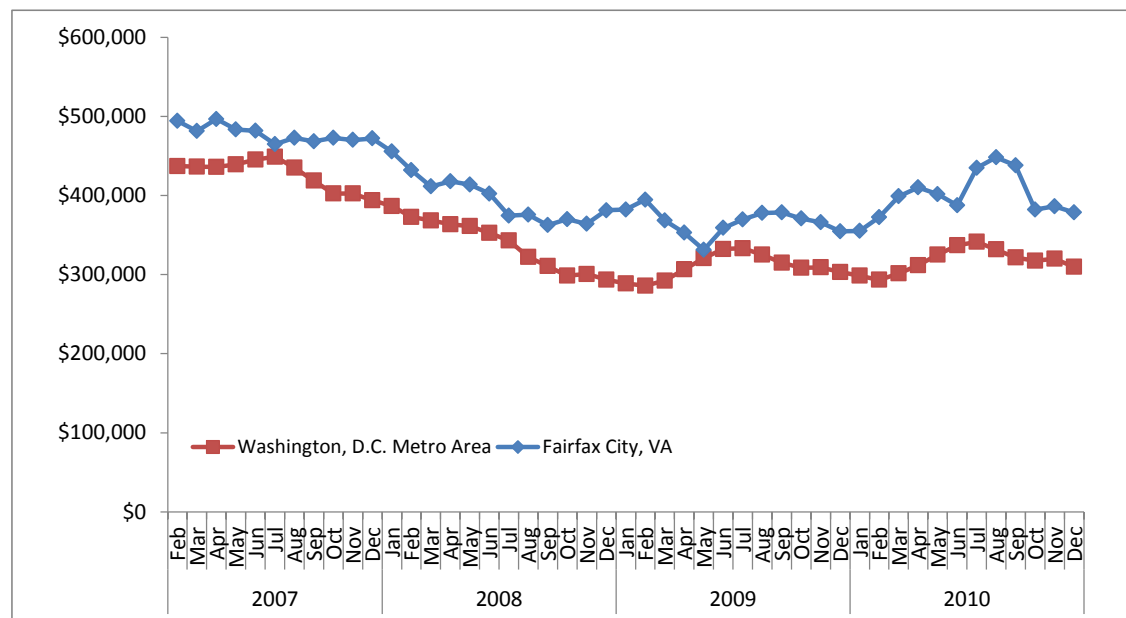
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



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



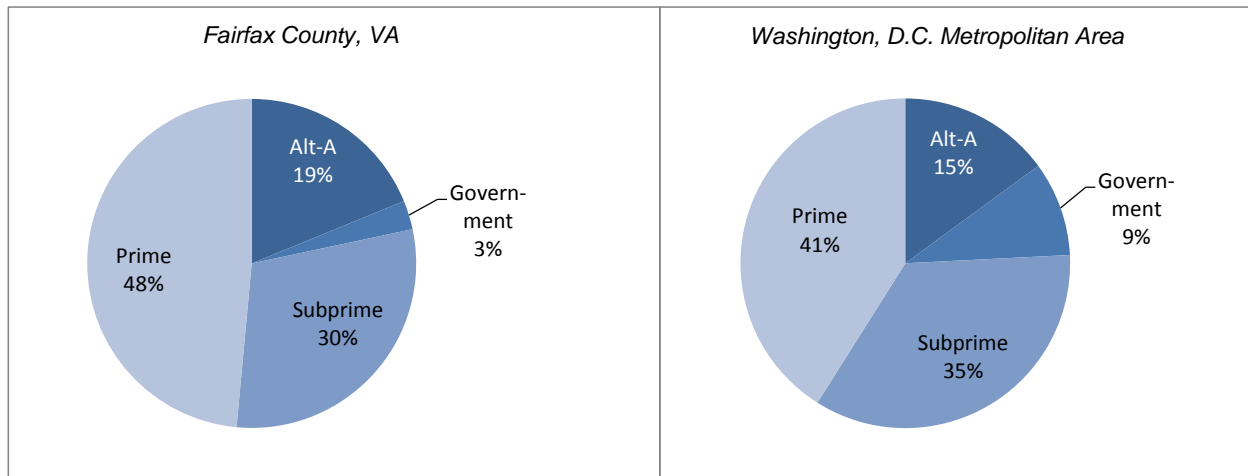
Fairfax County, VA December 2010

Key Mortgage Performance Indicators

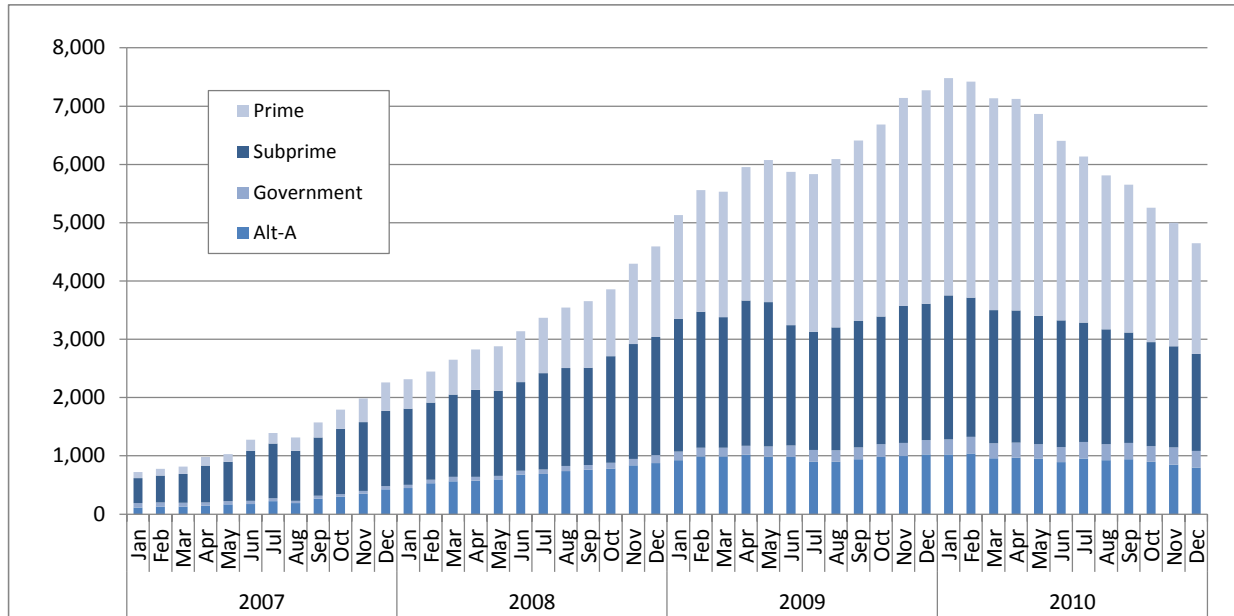
December 2010	Fairfax County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	4,000	29,900
Percent of Loans	1.6	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	9,700	92,100
Percent of Loans	3.9	7.6
Pct. Point Change Since 12/2009	-1.4	-1.7
Pct. Point Change Since 12/2008	-0.6	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	4,600	46,500
Percent of Loans	1.9	3.9
Pct. Point Change Since 12/2009	-1.1	-1.2
Pct. Point Change Since 12/2008	0.0	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	4	89
Percent of ZIP Codes	10.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Fairfax County, VA	1.9
	Metropolitan Area	3.9
22309	Alexandria	4.2
22079	Lorton	3.4
22306	Alexandria	3.2
20121	Centreville	3.0
20170	Herndon	3.0
22044	Falls Church	3.0
22312	Alexandria	2.9
22150	Springfield	2.8
22151	Springfield	2.7
22003	Annandale	2.6

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.

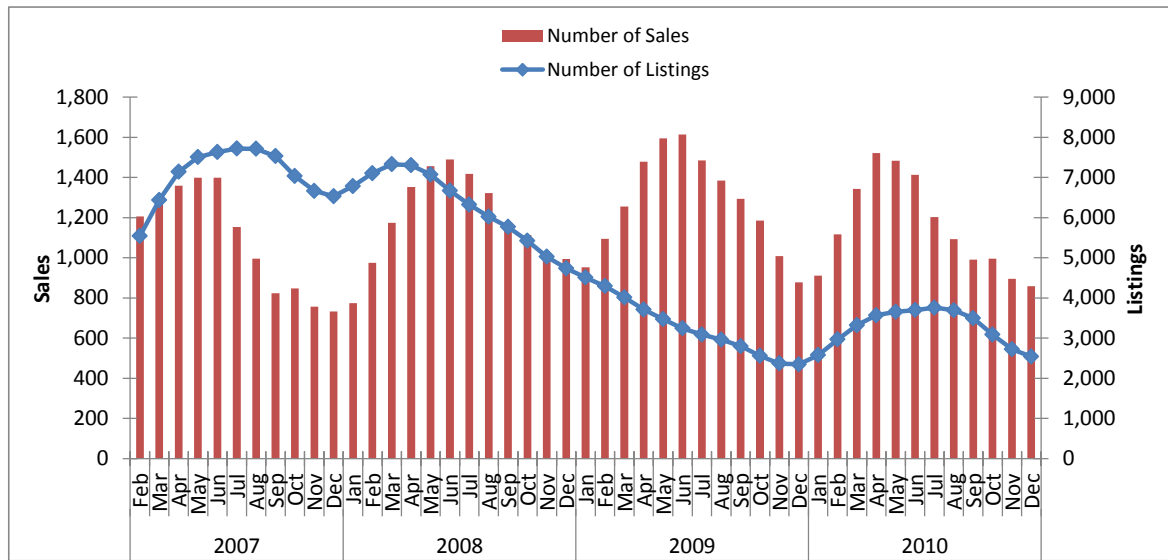
FAIRFAX COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22309	Alexandria	High
22306	Alexandria	High
20121	Centreville	High
20170	Herndon	High
22150	Springfield	Moderate
22079	Lorton	Moderate
22312	Alexandria	Moderate
20120	Centreville	Moderate
22151	Springfield	Moderate
22042	Falls Church	Moderate

Key Sales Market Indicators, Fairfax County, VA

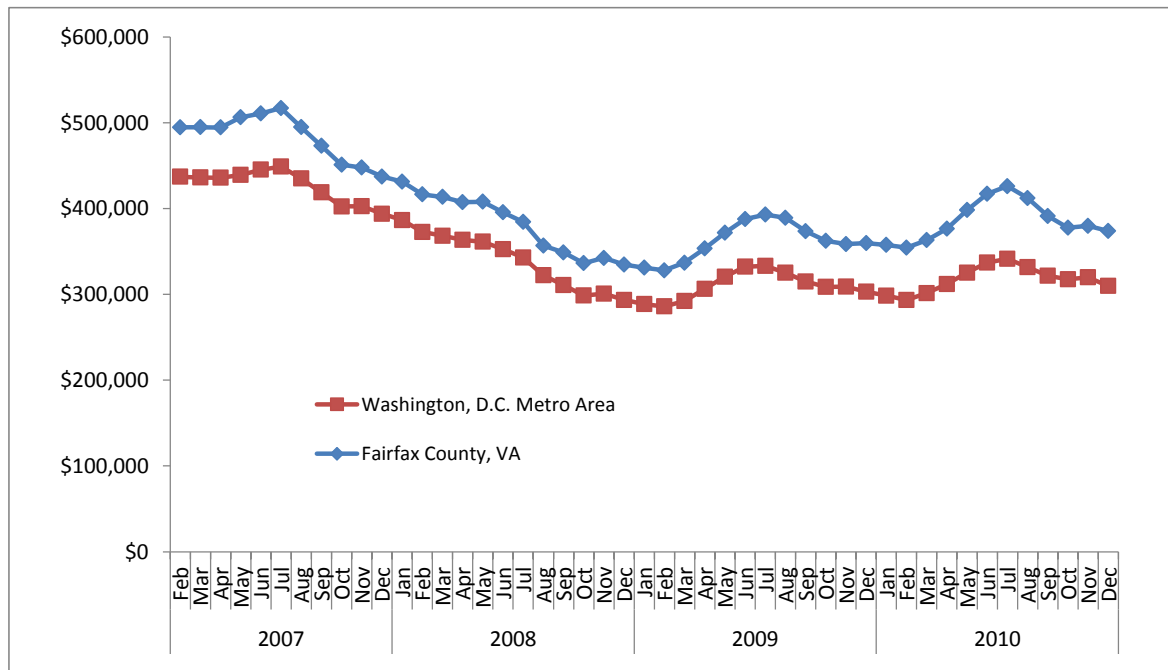
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	1,444	882	1,047	1,068	-26.0	21.1	2.0
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$288,353	\$452,093	\$367,183	\$388,000	34.6	-14.2	5.7
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	920	1,224	902	735	-20.1	-40.0	-18.5
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	1,626	6,407	2,236	2,606	60.3	-59.3	16.5
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	2.0	8.1	4.5	4.1	108.8	-49.0	-8.3
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



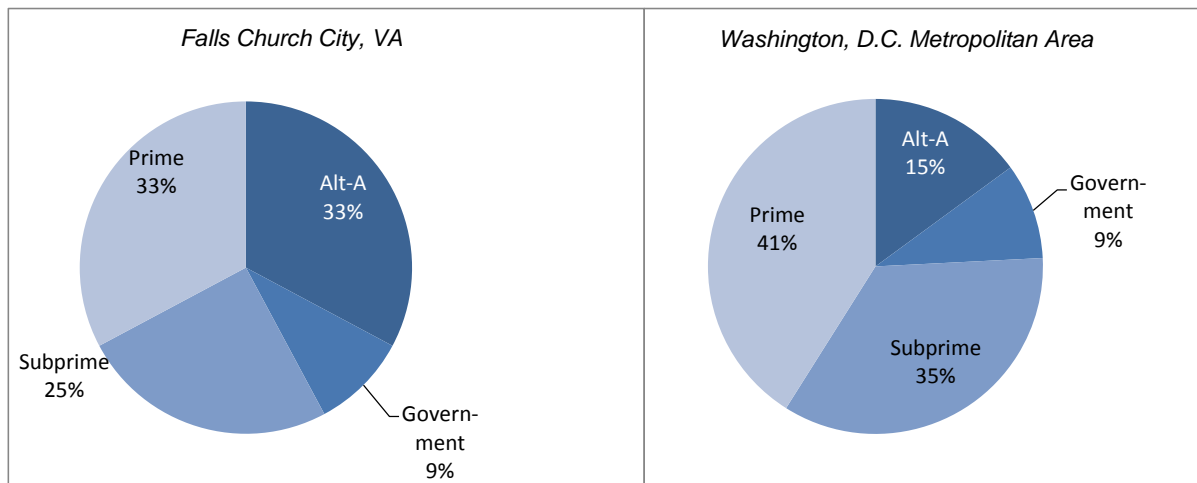
Falls Church City, VA December 2010

Key Mortgage Performance Indicators

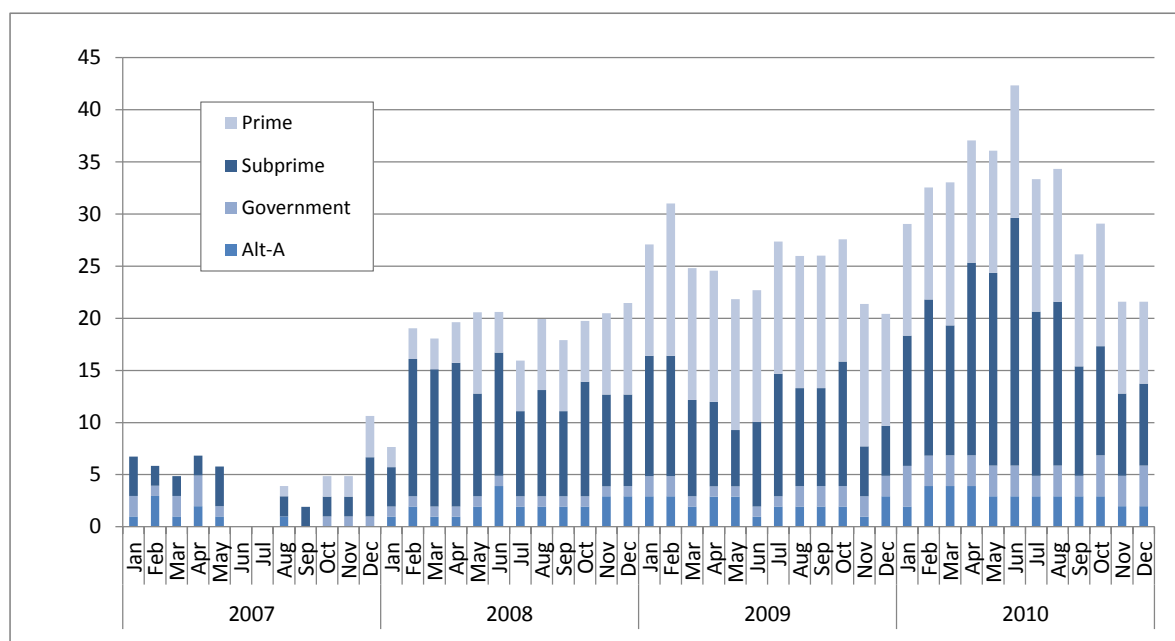
December 2010	Falls Church City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	Fewer than 50	29,900
Percent of Loans	0.8	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	100	92,100
Percent of Loans	2.0	7.6
Pct. Point Change Since 12/2009	-0.3	-1.7
Pct. Point Change Since 12/2008	-0.1	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	Fewer than 50	46,500
Percent of Loans	0.8	3.9
Pct. Point Change Since 12/2009	0.0	-1.2
Pct. Point Change Since 12/2008	0.0	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	0	89
Percent of ZIP codes	0.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 2010



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

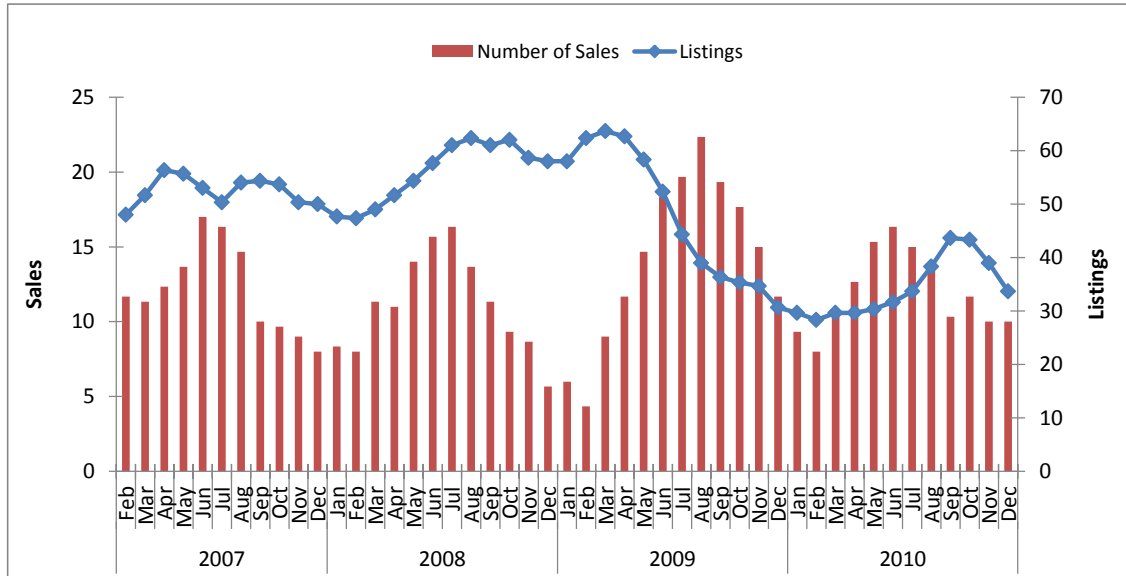


Key Sales Market Indicators, Falls Church City, VA

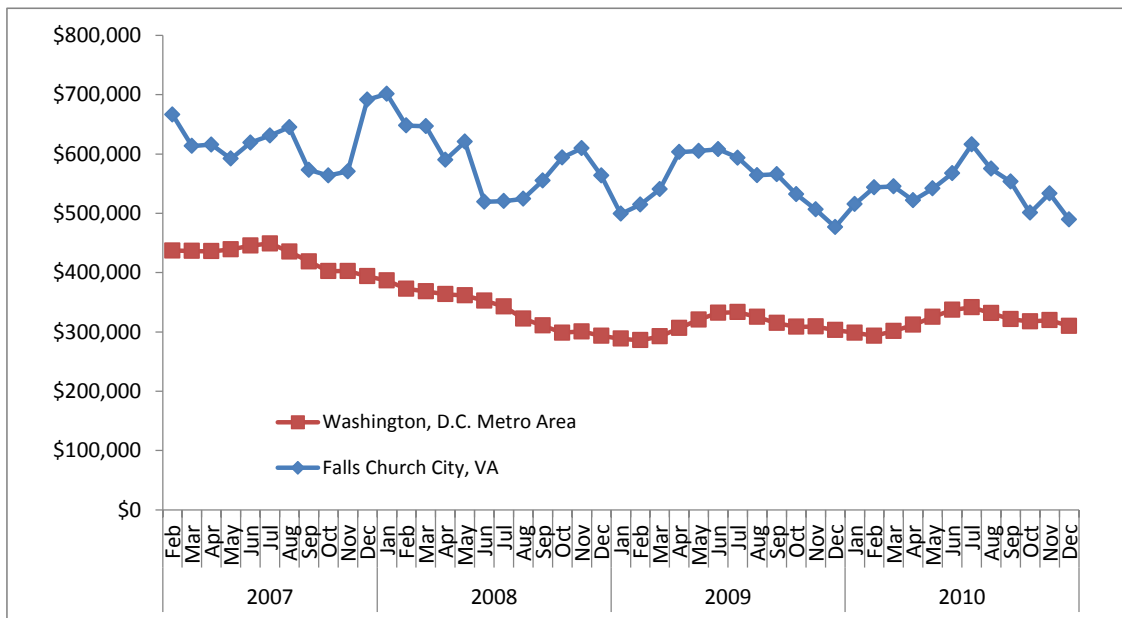
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	11	12	14	9	-18.2	-25.0	-35.7
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$285,845	\$612,428	\$489,577	\$610,000	113.4	-0.4	24.6
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	4	14	8	5	25.0	-64.3	-37.5
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	18	51	34	33	83.3	-35.3	-2.9
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	2.5	4.5	3.1	5.1	108.2	13.6	66.4
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



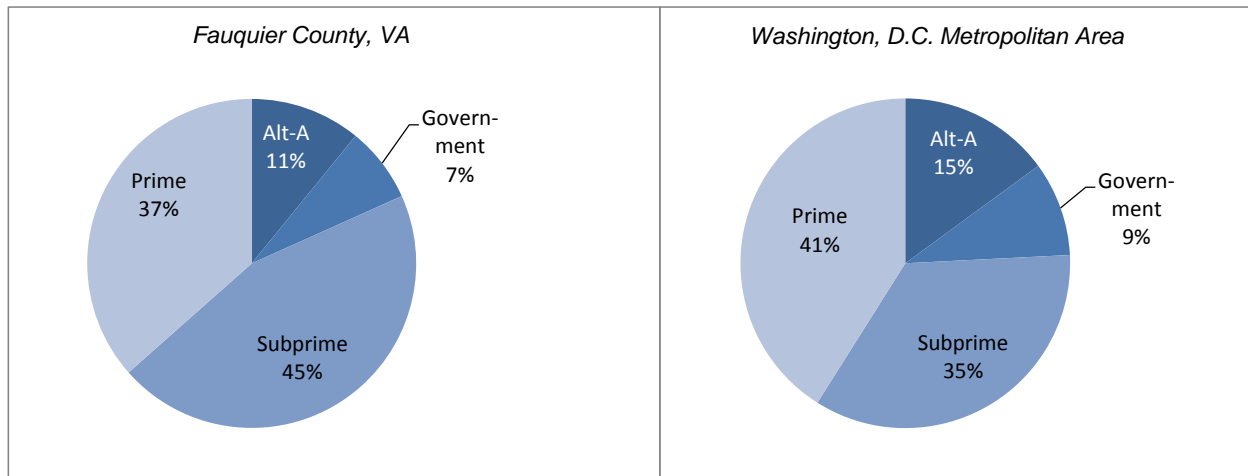
Fauquier County, VA December 2010

Key Mortgage Performance Indicators

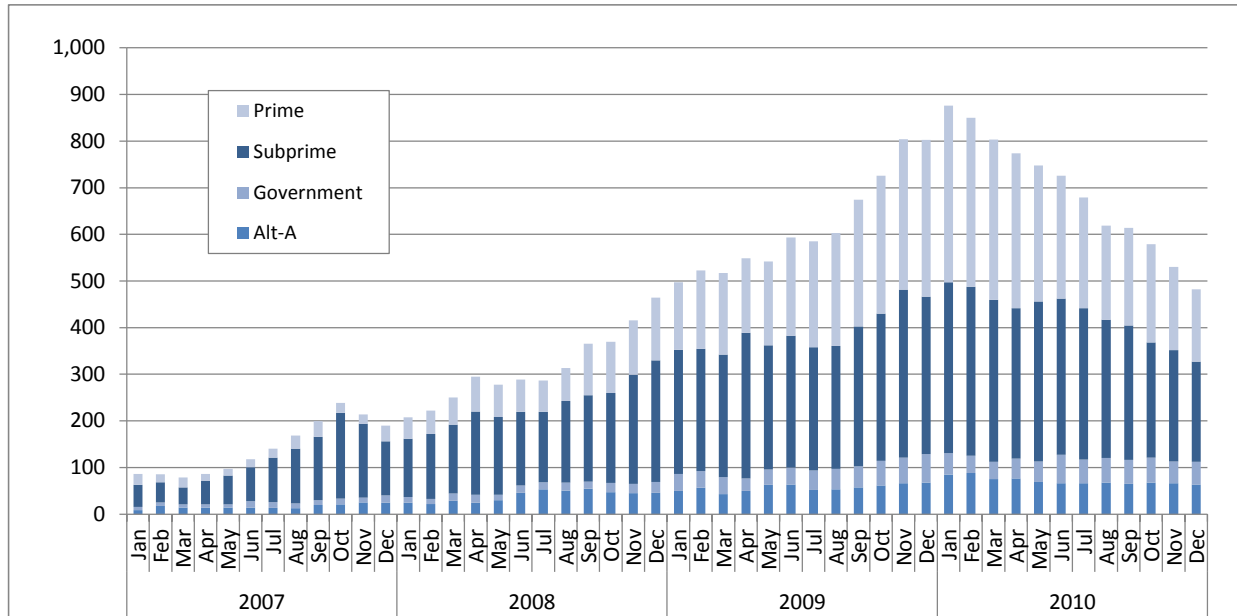
December 2010	Fauquier County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	400	29,900
Percent of Loans	2.6	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	1,100	92,100
Percent of Loans	7.5	7.6
Pct. Point Change Since 12/2009	-3.1	-1.7
Pct. Point Change Since 12/2008	-0.9	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	500	46,500
Percent of Loans	3.2	3.9
Pct. Point Change Since 12/2009	-2.1	-1.2
Pct. Point Change Since 12/2008	0.1	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	3	89
Percent of ZIP Codes	42.9	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	<i>Fauquier County, VA</i>	3.2
	<i>Metropolitan Area</i>	3.9
22734	Remington	5.4
22712	Bealeton	4.7
22728	Midland	3.5
20119	Catlett	3.2
20186	Warrenton	3.0
20115	Marshall	2.8
20187	Warrenton	2.6

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.

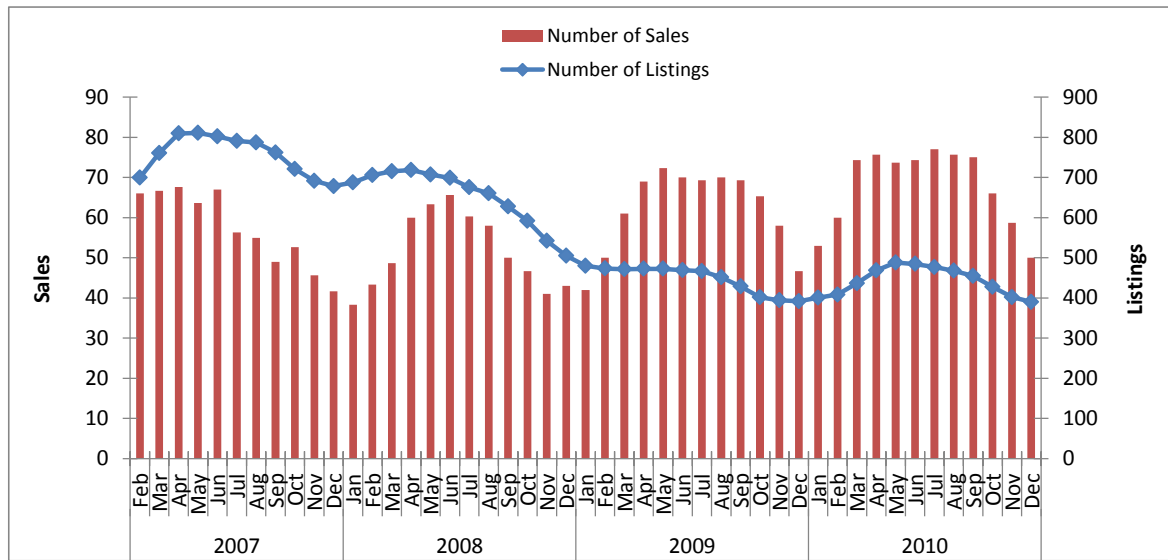
FAUQUIER COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22734	Remington	Highest
22712	Bealeton	High
20187	Warrenton	High
22728	Midland	Moderate
20119	Catlett	Moderate
20115	Marshall	Moderate
20186	Warrenton	Minimal

Key Sales Market Indicators, Fauquier County, VA

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	57	51	56	60	5.3	17.6	7.1
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$194,325	\$383,753	\$281,252	\$233,000	19.9	-39.3	-17.2
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	56	93	70	65	16.1	-30.1	-7.1
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	219	680	380	396	80.8	-41.8	4.2
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	6.4	14.3	9.1	8.4	30.0	-41.4	-8.3
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

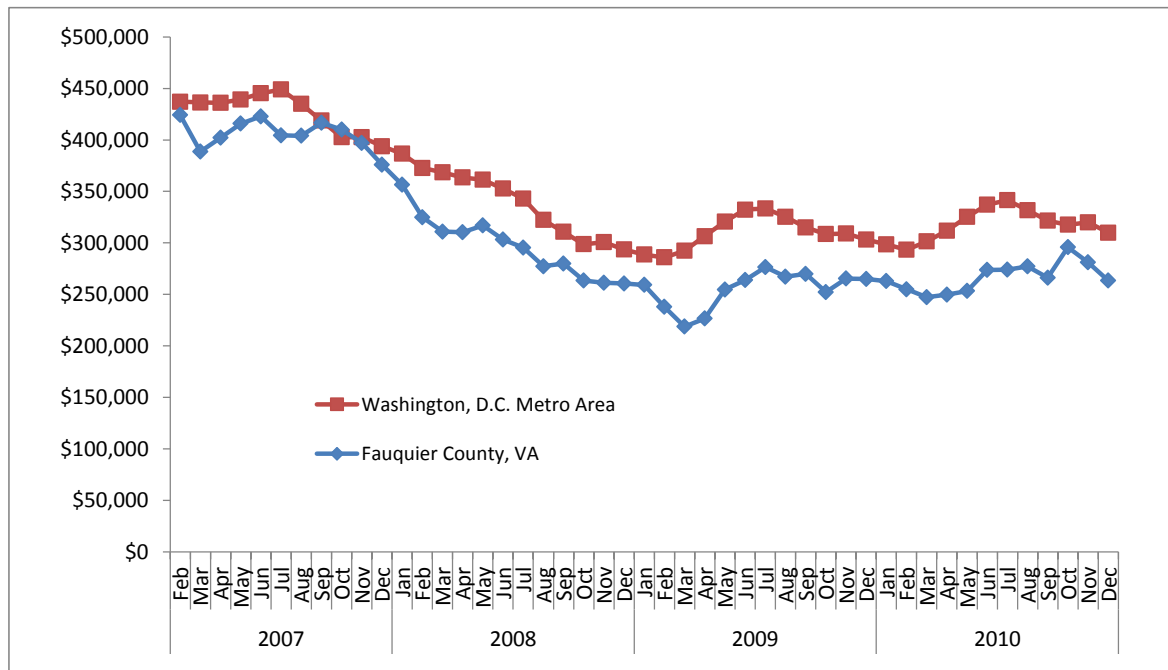
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



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



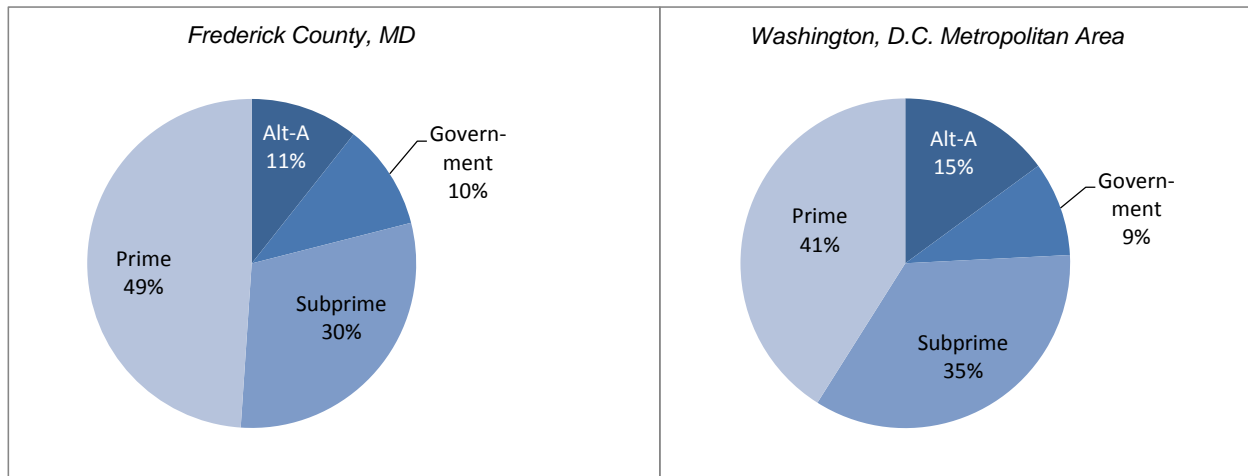
Frederick County, MD December 2010

Key Mortgage Performance Indicators

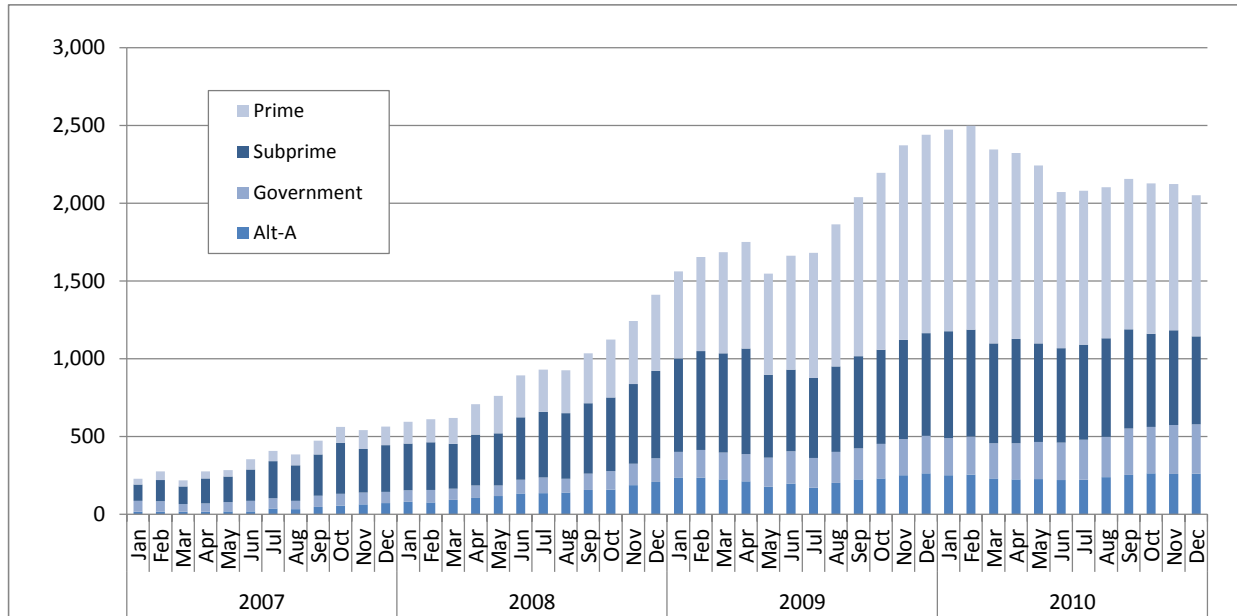
December 2010	Frederick County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,200	29,900
Percent of Loans	2.1	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	4,100	92,100
Percent of Loans	7.4	7.6
Pct. Point Change Since 12/2009	-1.0	-1.7
Pct. Point Change Since 12/2008	0.8	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	2,100	46,500
Percent of Loans	3.7	3.9
Pct. Point Change Since 12/2009	-0.7	-1.2
Pct. Point Change Since 12/2008	1.2	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	6	89
Percent of ZIP Codes	33.3	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	<i>Frederick County, MD</i>	3.7
	<i>Metropolitan Area</i>	3.9
21716	Brunswick	6.6
21758	Knoxville	5.0
21703	Frederick	4.9
21702	Frederick	4.8
21793	Walkersville	4.4
21788	Thurmont	4.1
21701	Frederick	3.6
21704	Frederick	3.3
21727	Emmitsburg	3.2
21777	Point Of Rocks	3.2

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.

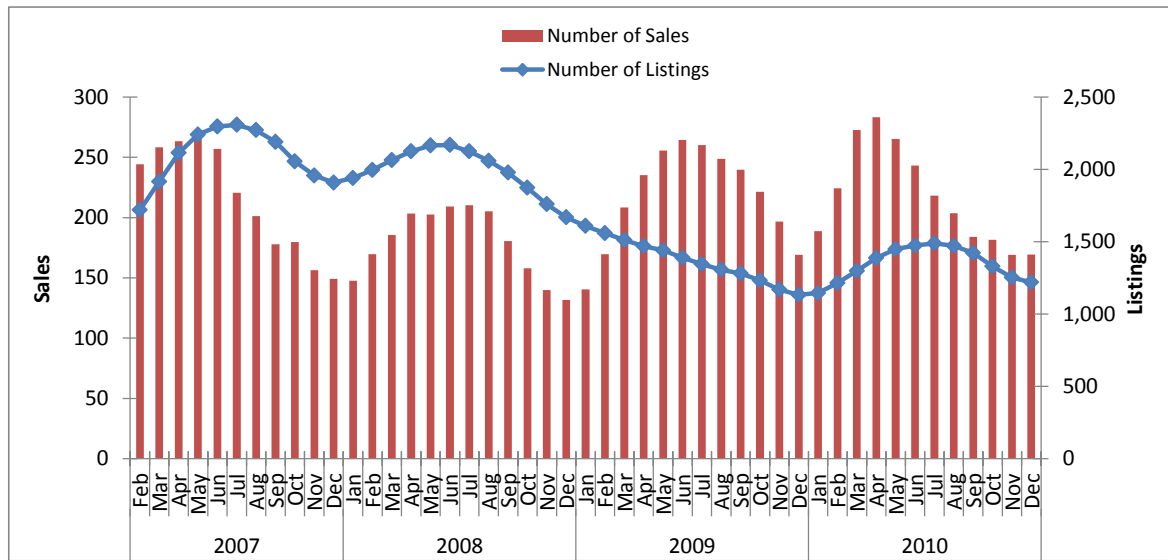
FREDERICK COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
21716	Brunswick	High
21703	Frederick	High
21702	Frederick	High
21758	Knoxville	High
21727	Emmitsburg	High
21701	Frederick	High
21777	Point Of Rocks	Moderate
21704	Frederick	Moderate
21769	Middletown	Moderate
21788	Thurmont	Moderate

Key Sales Market Indicators, Frederick County, MD

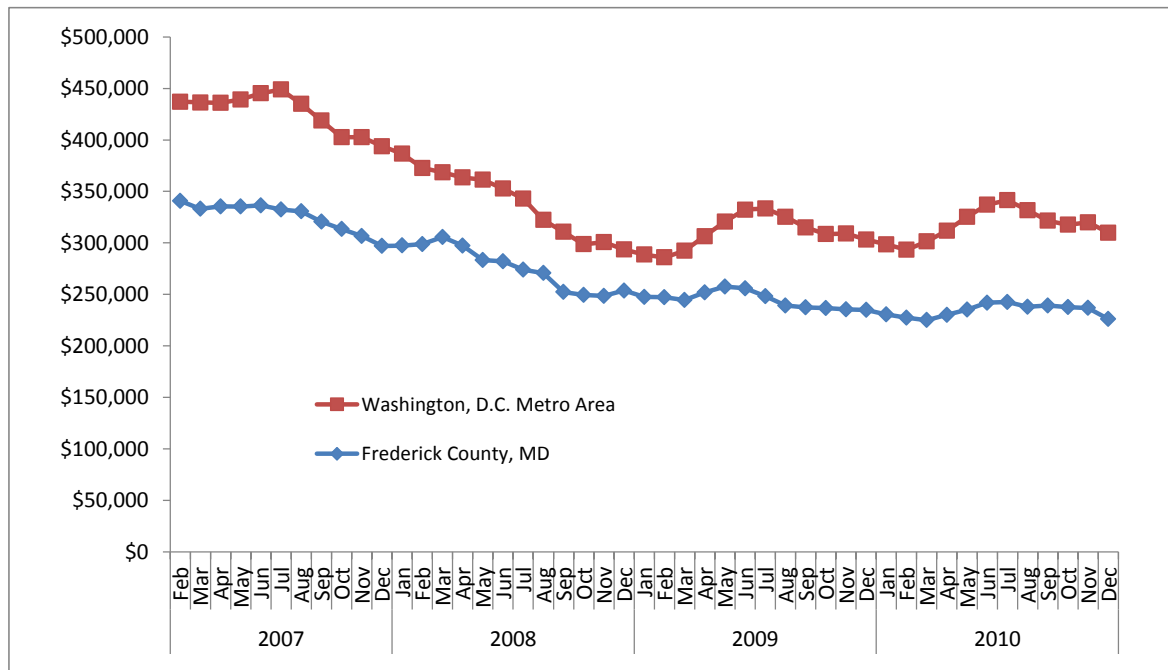
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	279	169	192	201	-28.0	18.9	4.7
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$193,071	\$302,692	\$236,629	\$225,425	16.8	-25.5	-4.7
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	230	256	212	231	0.4	-9.8	9.0
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	924	1,916	1,161	1,232	33.3	-35.7	6.1
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	4.2	12.2	8.3	8.0	88.5	-34.4	-3.2
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



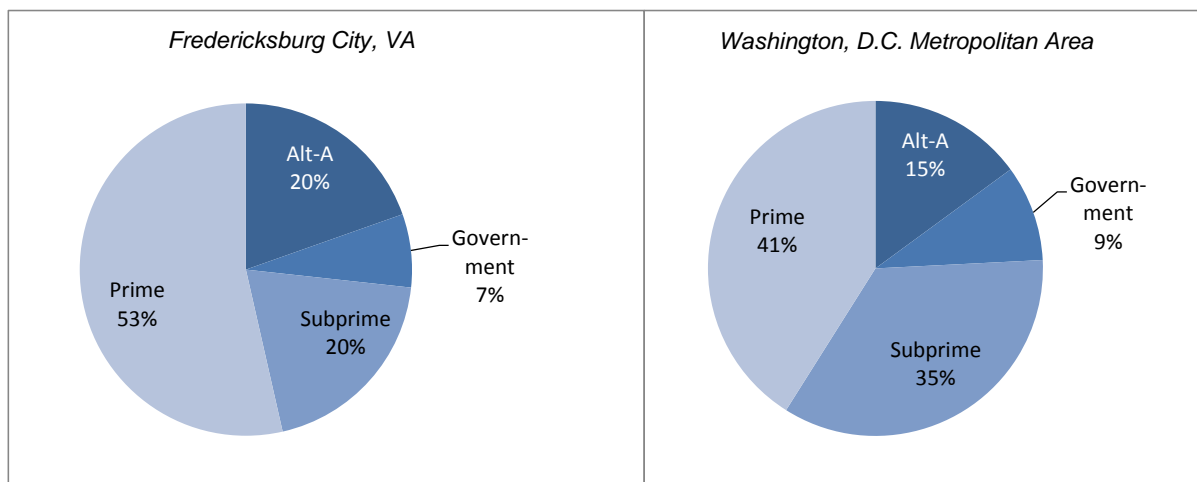
Fredericksburg City, VA December 2010

Key Mortgage Performance Indicators

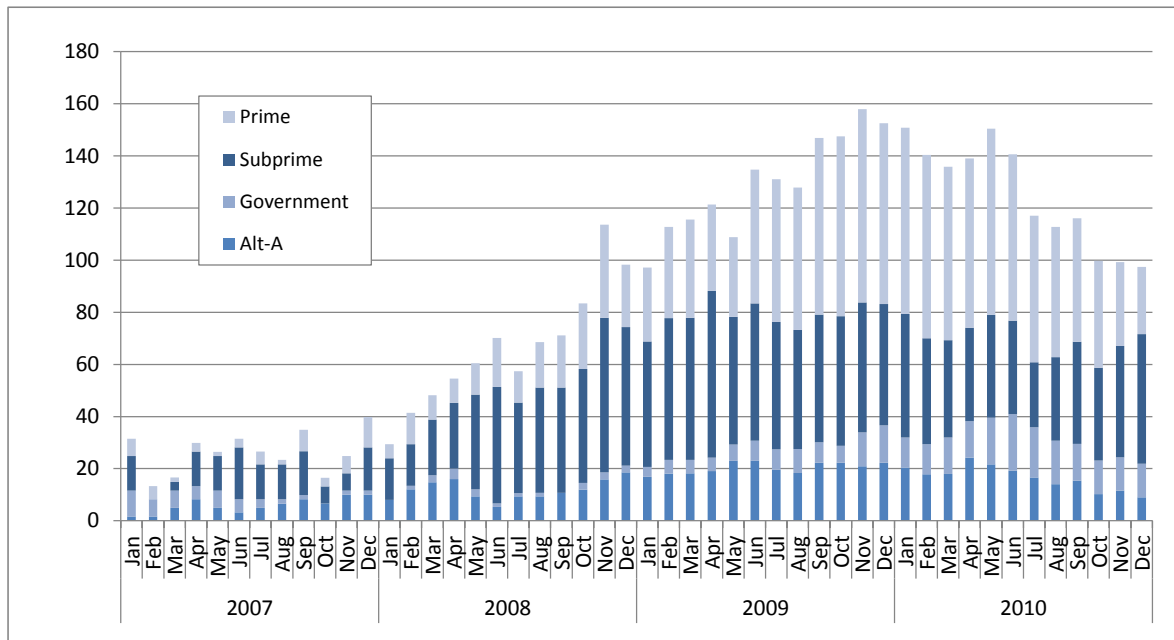
December 2010	Fredericksburg City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	29,900
Percent of Loans	2.3	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	200	92,100
Percent of Loans	6.6	7.6
Pct. Point Change Since 12/2009	-1.9	-1.7
Pct. Point Change Since 12/2008	-1.7	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	Fewer than 50	46,500
Percent of Loans	3.0	3.9
Pct. Point Change Since 12/2009	-1.7	-1.2
Pct. Point Change Since 12/2008	0.0	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	0	89
Percent of ZIP codes	0.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 2010



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

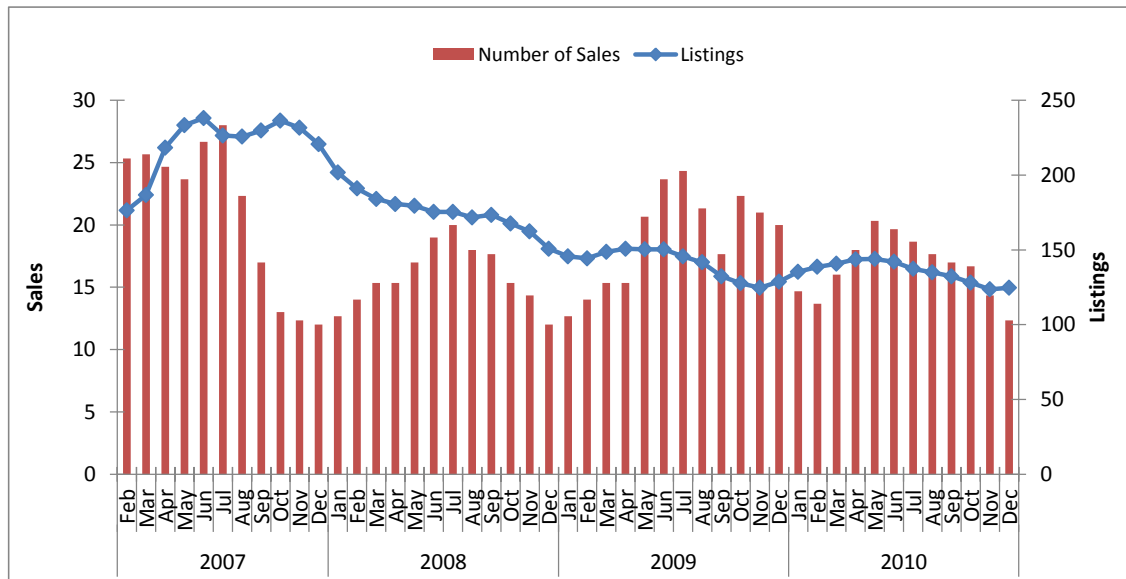


Key Sales Market Indicators, Fredericksburg City, VA

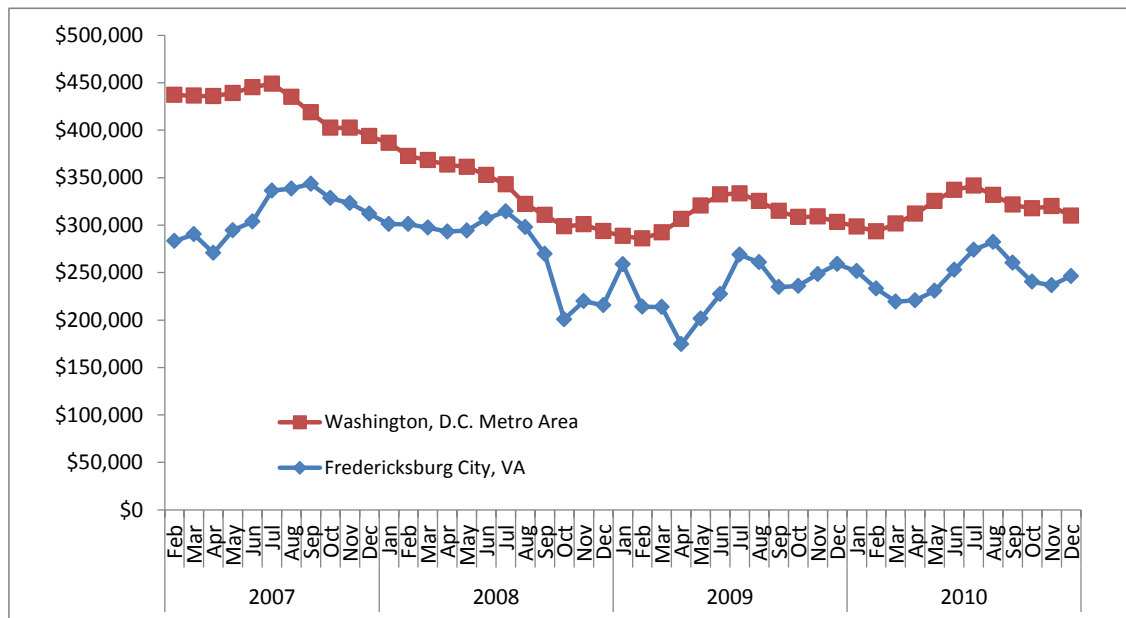
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	11	12	19	13	18.2	8.3	-31.6
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$125,245	\$304,001	\$276,249	\$265,000	111.6	-12.8	-4.1
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	9	21	25	27	200.0	28.6	8.0
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	43	217	128	119	176.7	-45.2	-7.0
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	5.4	19.3	9.0	11.6	116.6	-39.9	29.1
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



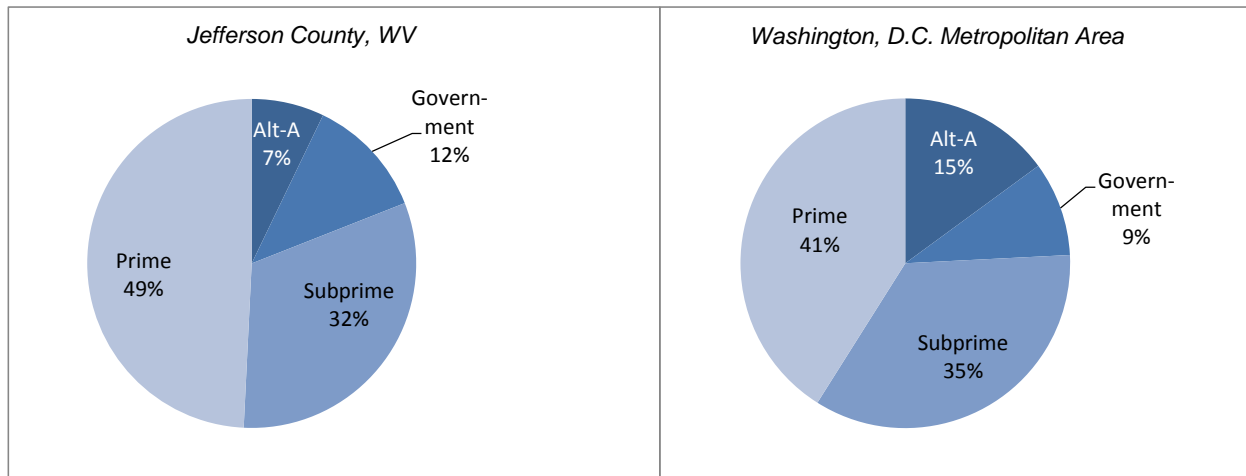
Jefferson County, WV December 2010

Key Mortgage Performance Indicators

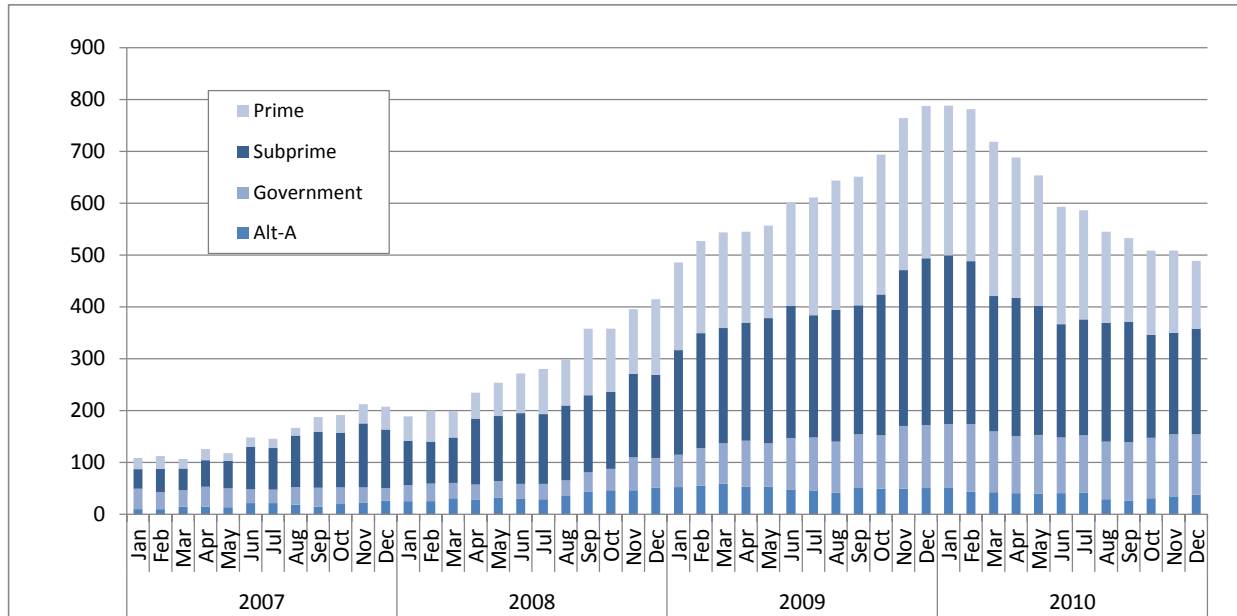
December 2010	Jefferson County, WV	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	29,900
Percent of Loans	2.9	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	1,300	92,100
Percent of Loans	10.8	7.6
Pct. Point Change Since 12/2009	-3.1	-1.7
Pct. Point Change Since 12/2008	-0.5	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	500	46,500
Percent of Loans	4.1	3.9
Pct. Point Change Since 12/2009	-2.5	-1.2
Pct. Point Change Since 12/2008	0.7	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	4	89
Percent of ZIP Codes	80.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Jefferson County, WV	4.1
	Metropolitan Area	3.9
25438	Ranson	5.2
25430	Kearneysville	5.0
25414	Charles Town	4.3
25425	Harpers Ferry	3.4
25443	Shepherdstown	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.

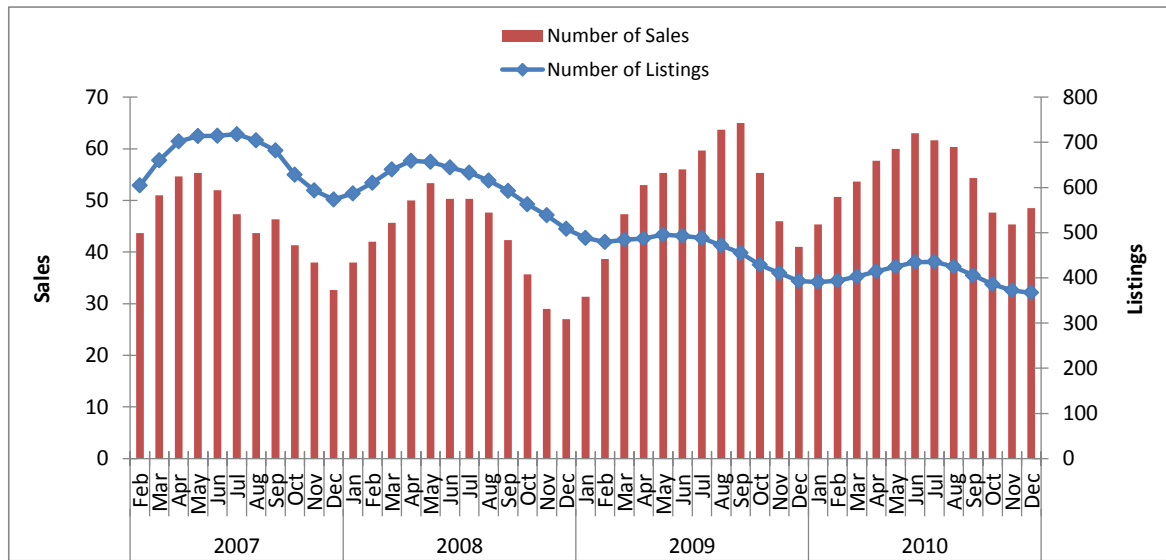
JEFFERSON COUNTY, WV TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
25438	Ranson	Highest
25414	Charles Town	High
25425	Harpers Ferry	High
25430	Kearneysville	High
25443	Shepherdstown	Moderate

Key Sales Market Indicators, Jefferson County, WV

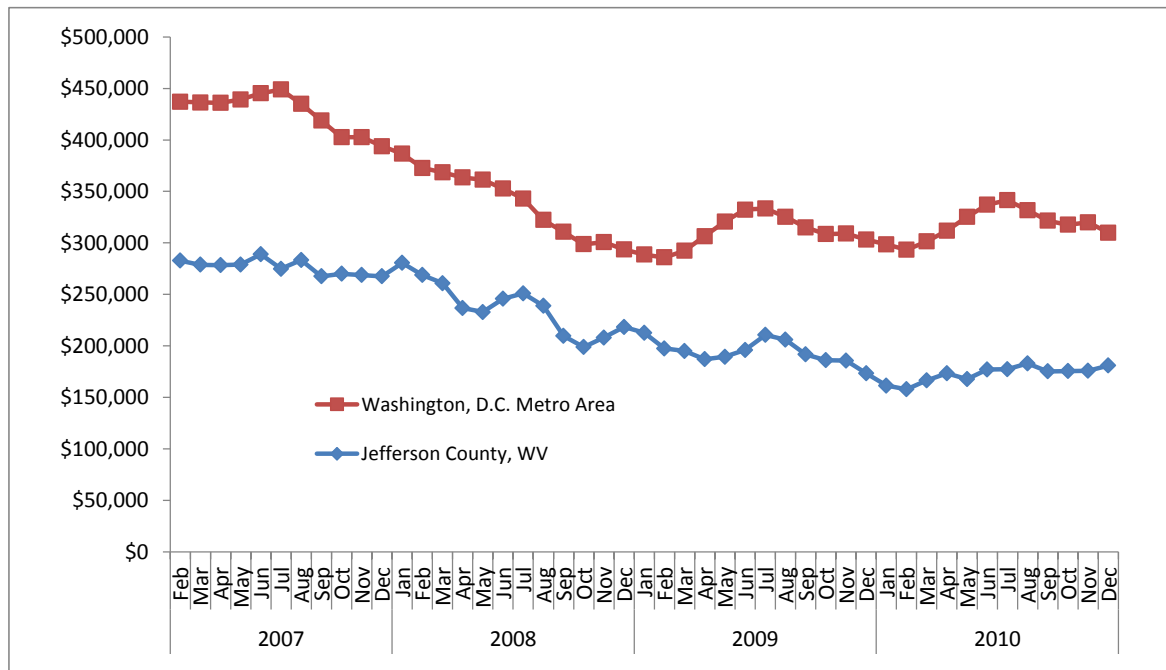
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	46	26	47	48	4.3	84.6	2.1
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$178,591	\$298,591	\$189,711	\$179,950	0.8	-39.7	-5.1
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	37	60	55	72	94.6	20.0	30.9
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	224	568	398	369	64.7	-35.0	-7.3
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	6.7	23.5	10.6	9.8	47.3	-58.2	-7.2
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



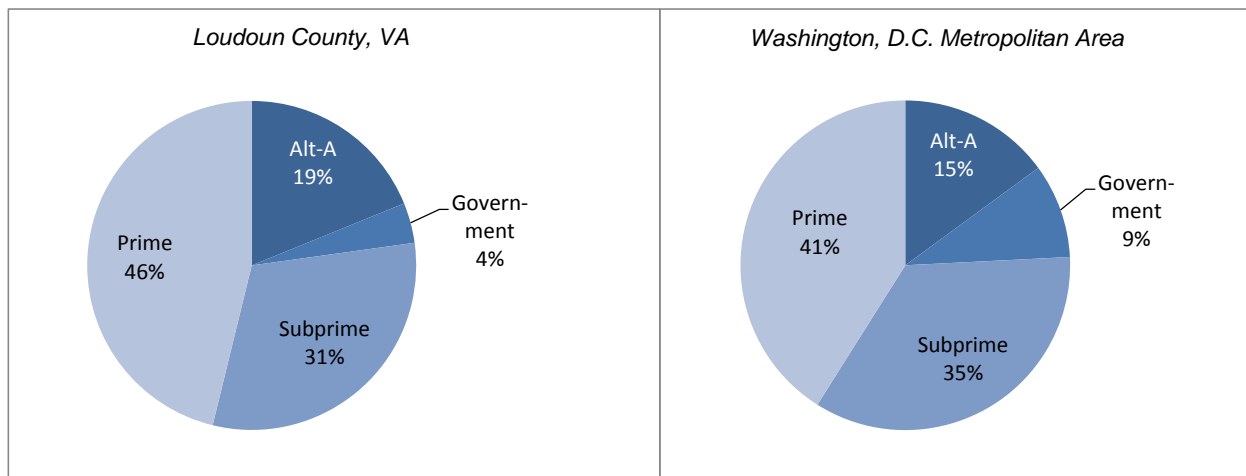
Loudoun County, VA December 2010

Key Mortgage Performance Indicators

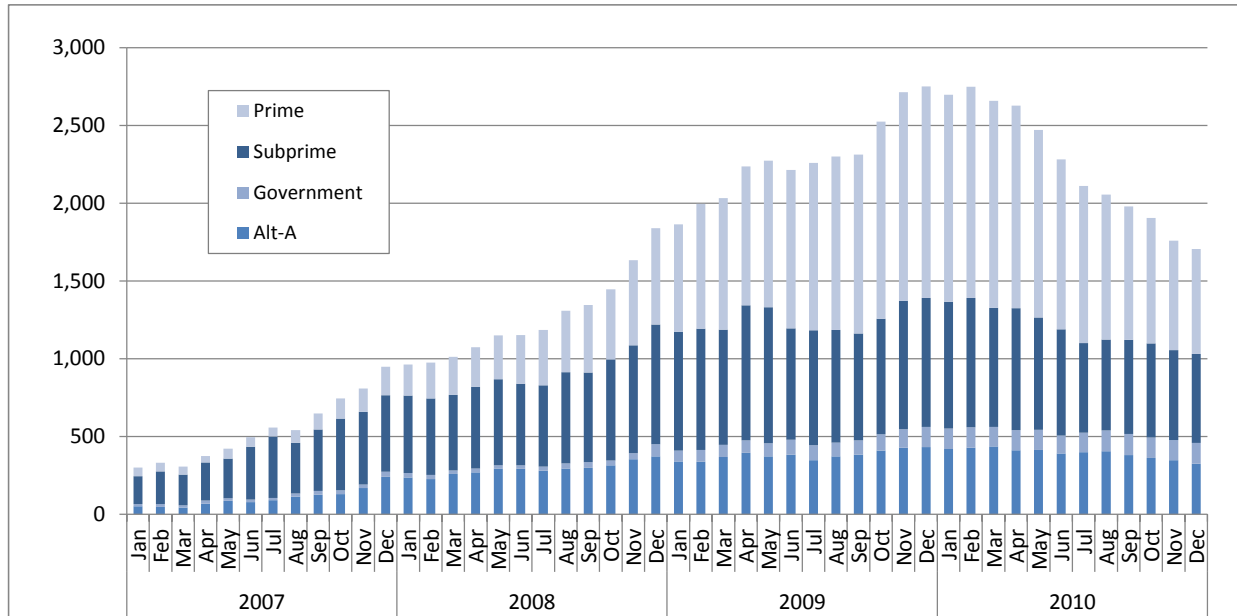
December 2010	Loudoun County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,400	29,900
Percent of Loans	1.9	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	3,400	92,100
Percent of Loans	4.6	7.6
Pct. Point Change Since 12/2009	-2.0	-1.7
Pct. Point Change Since 12/2008	-1.0	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	1,700	46,500
Percent of Loans	2.3	3.9
Pct. Point Change Since 12/2009	-1.4	-1.2
Pct. Point Change Since 12/2008	-0.2	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	2	89
Percent of ZIP Codes	15.4	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Loudoun County, VA	2.3
	Metropolitan Area	3.9
20164	Sterling	3.9
20180	Lovettsville	2.8
20166	Sterling	2.8
20105	Aldie	2.7
20141	Round Hill	2.6
20132	Purcellville	2.2
20175	Leesburg	2.2
20165	Sterling	2.1
20152	Chantilly	2.1
20176	Leesburg	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.

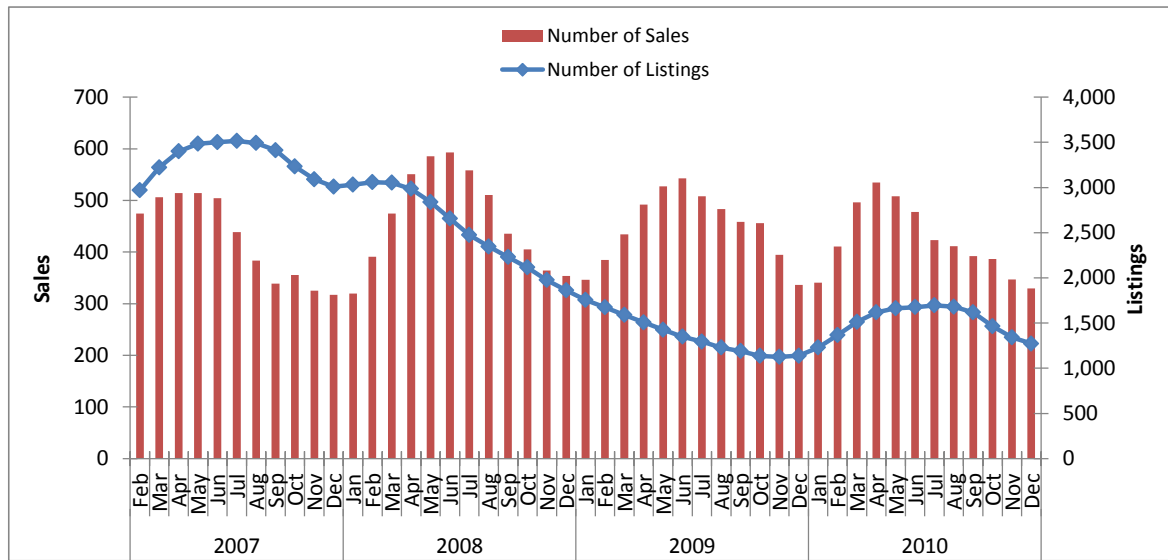
LOUDOUN COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20164	Sterling	High
20166	Sterling	High
20141	Round Hill	Moderate
20175	Leesburg	Moderate
20147	Ashburn	Moderate
20176	Leesburg	Moderate
20180	Lovettsville	Moderate
20148	Ashburn	Moderate
20132	Purcellville	Moderate
20165	Sterling	Moderate

Key Sales Market Indicators, Loudoun County, VA

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	417	379	458	405	-2.9	6.9	-11.6
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$293,368	\$440,838	\$358,054	\$355,000	21.0	-19.5	-0.9
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	378	683	390	351	-7.1	-48.6	-10.0
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	1,031	3,002	1,087	1,280	24.2	-57.4	17.8
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	3.4	8.8	4.6	4.9	44.3	-45.0	5.0
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

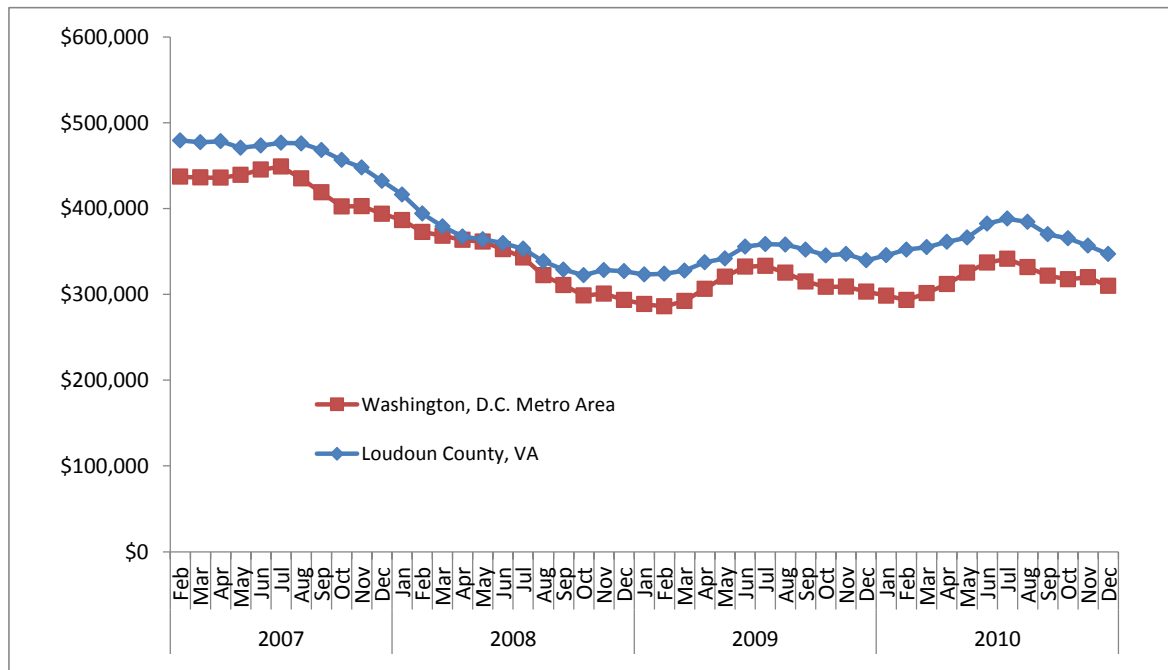
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



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



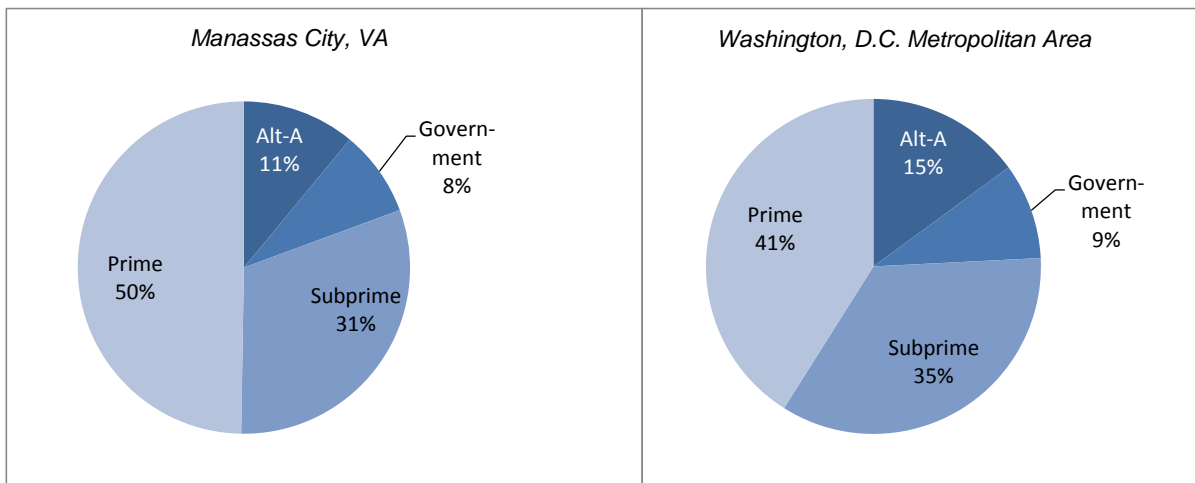
Manassas City, VA December 2010

Key Mortgage Performance Indicators

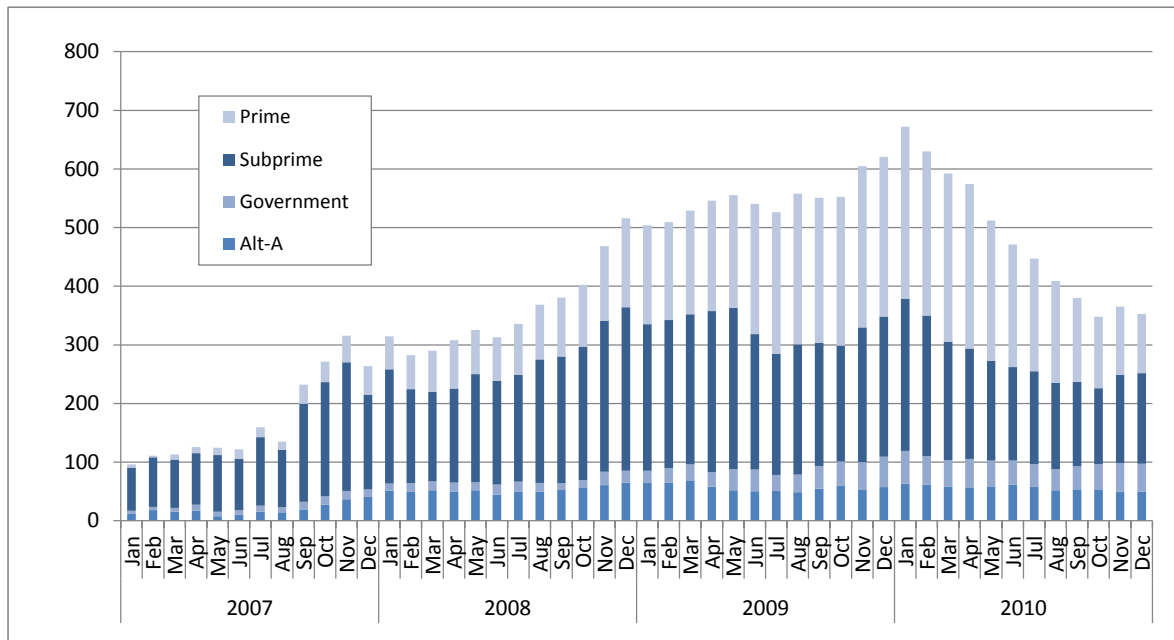
December 2010	Manassas City, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	100	29,900
Percent of Loans	2.8	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	700	92,100
Percent of Loans	8.6	7.6
Pct. Point Change Since 12/2009	-3.1	-1.7
Pct. Point Change Since 12/2008	-2.4	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	Fewer than 50	46,500
Percent of Loans	4.1	3.9
Pct. Point Change Since 12/2009	-3.1	-1.2
Pct. Point Change Since 12/2008	-1.7	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	1	89
Percent of ZIP codes	100.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 2010



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

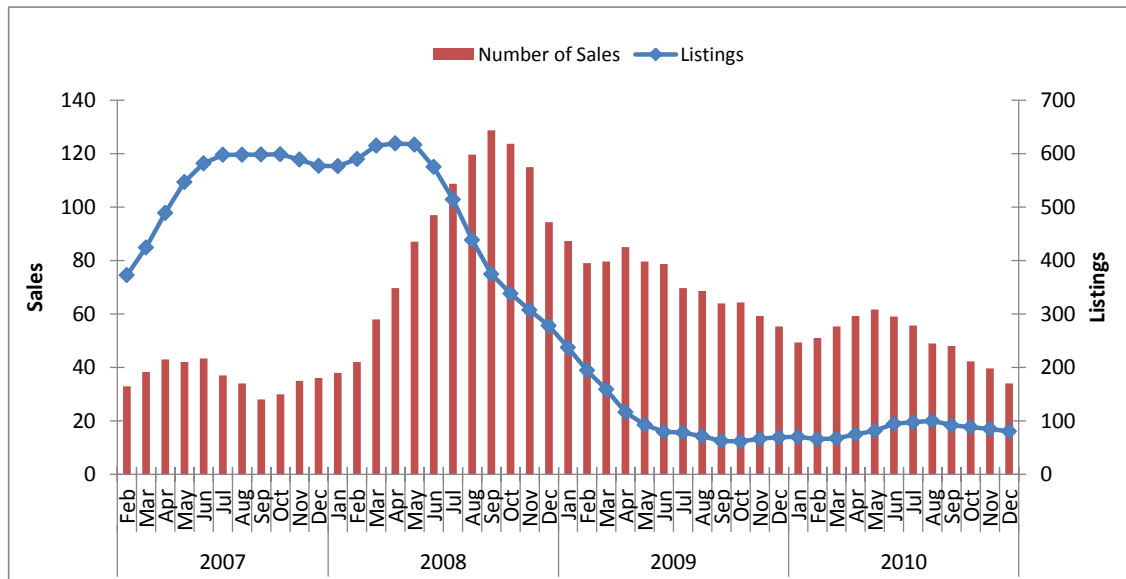


Key Sales Market Indicators, Manassas City, VA

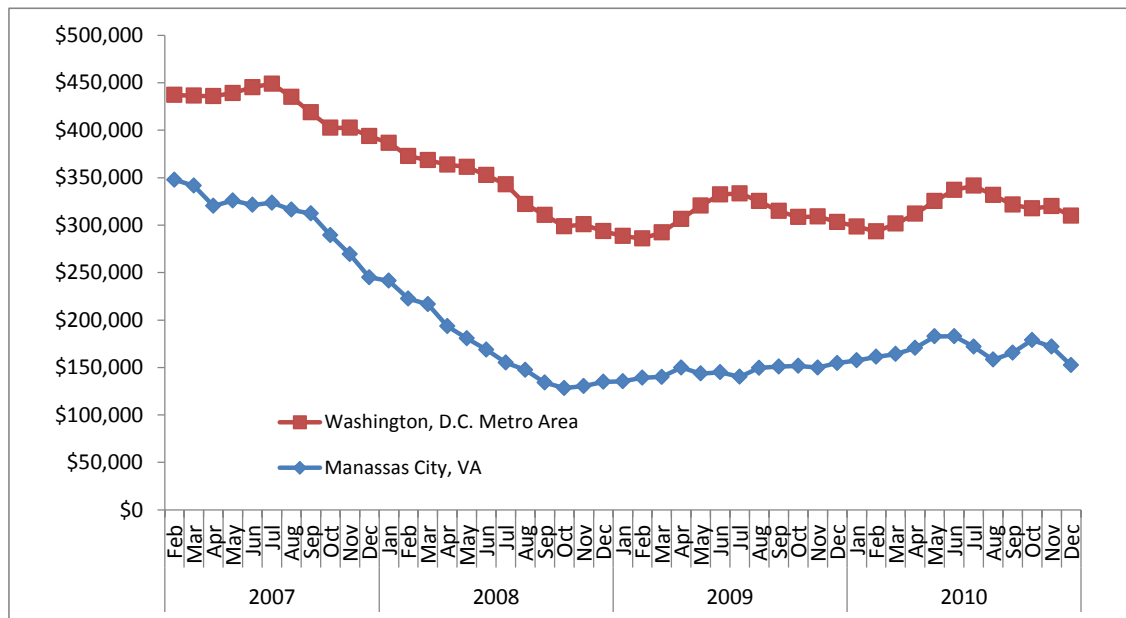
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	49	43	55	39	-20.4	-9.3	-29.1
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$144,176	\$250,228	\$152,993	\$140,000	-2.9	-44.1	-8.5
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	27	108	62	51	88.9	-52.8	-17.7
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	28	566	75	81	189.3	-85.7	8.0
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	1.3	14.2	4.7	4.8	278.9	-66.3	3.0
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



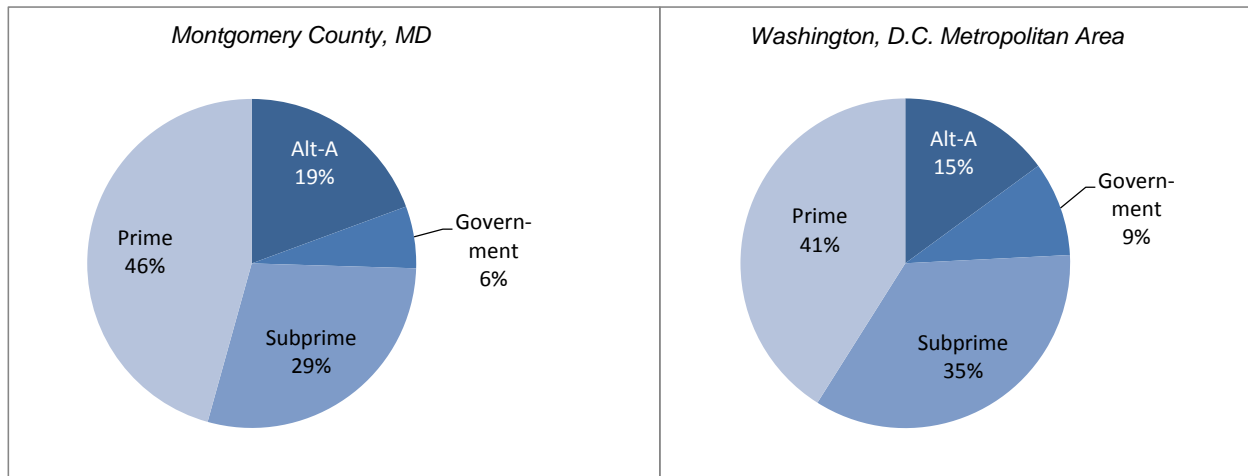
Montgomery County, MD December 2010

Key Mortgage Performance Indicators

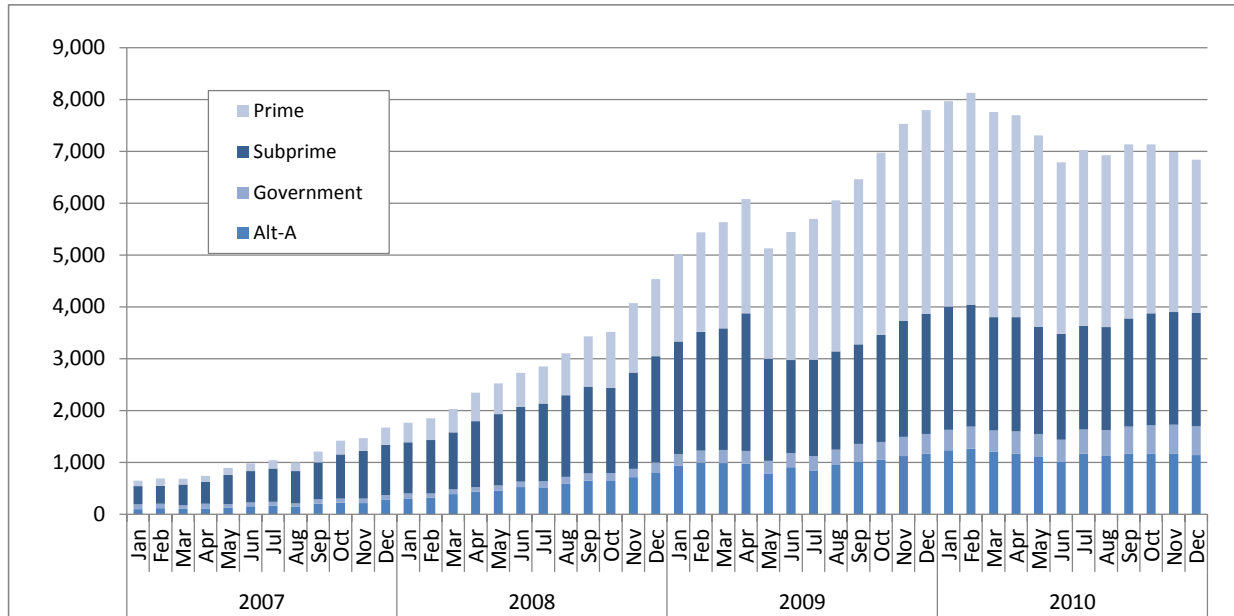
December 2010	Montgomery County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	4,000	29,900
Percent of Loans	1.9	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	12,100	92,100
Percent of Loans	5.8	7.6
Pct. Point Change Since 12/2009	-1.0	-1.7
Pct. Point Change Since 12/2008	0.5	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	6,800	46,500
Percent of Loans	3.3	3.9
Pct. Point Change Since 12/2009	-0.5	-1.2
Pct. Point Change Since 12/2008	1.1	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	8	89
Percent of ZIP Codes	23.5	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Montgomery County, MD	3.3
	Metropolitan Area	3.9
20903	Silver Spring	7.5
20886	Montgomery Village	6.3
20877	Gaithersburg	6.1
20866	Burtonsville	5.4
20879	Gaithersburg	5.3
20906	Silver Spring	5.2
20876	Germantown	5.2
20874	Germantown	5.0
20904	Silver Spring	4.5
20851	Rockville	4.5

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.

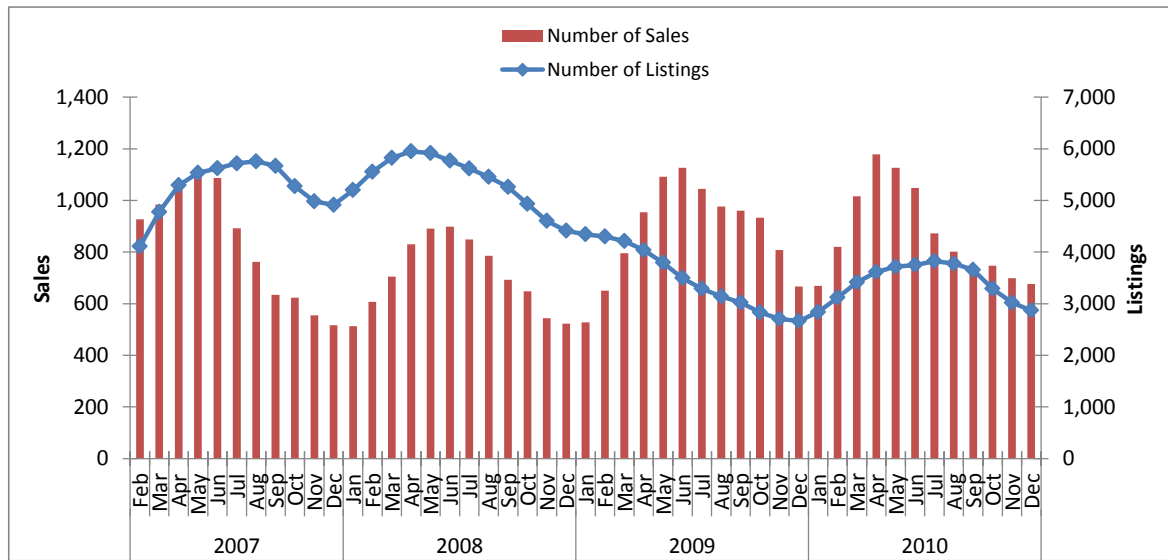
MONTGOMERY COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20877	Gaithersburg	High
20886	Montgomery Village	High
20851	Rockville	High
20903	Silver Spring	High
20876	Germantown	High
20866	Burtonsville	High
20879	Gaithersburg	High
20906	Silver Spring	High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

Key Sales Market Indicators, Montgomery County, MD

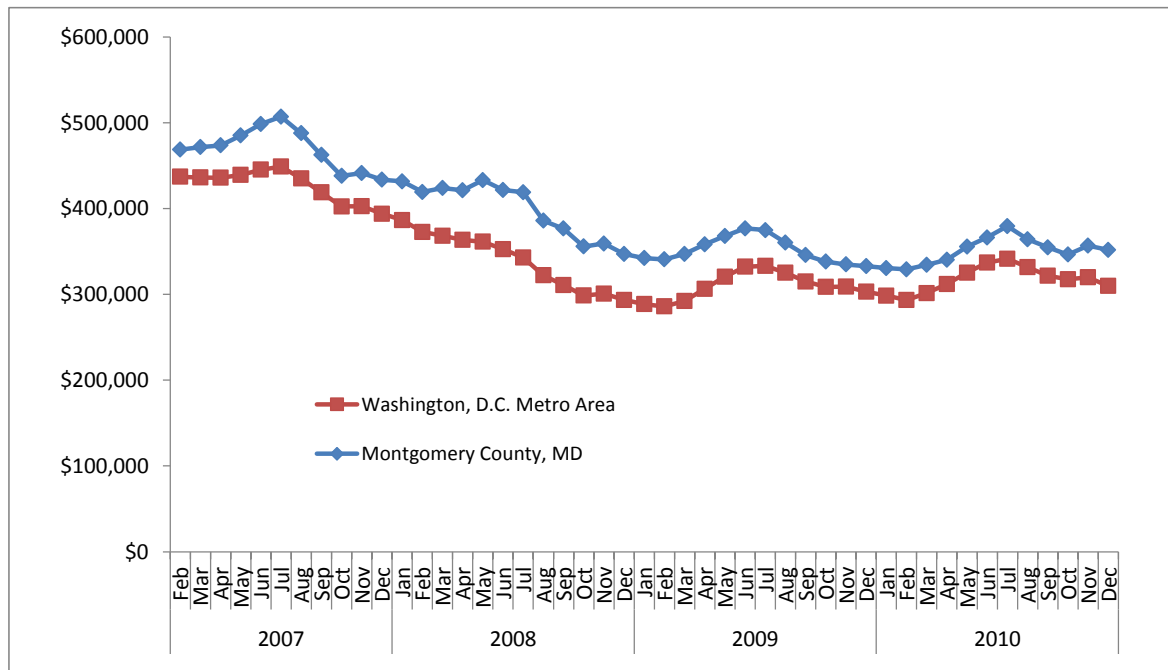
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	1,178	592	833	797	-32.3	34.6	-4.3
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$250,741	\$450,989	\$331,485	\$359,000	43.2	-20.4	8.3
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	704	775	750	631	-10.4	-18.6	-15.9
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	1,297	4,730	2,633	2,864	120.8	-39.5	8.8
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	2.0	9.2	5.2	5.4	166.5	-40.8	3.7
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



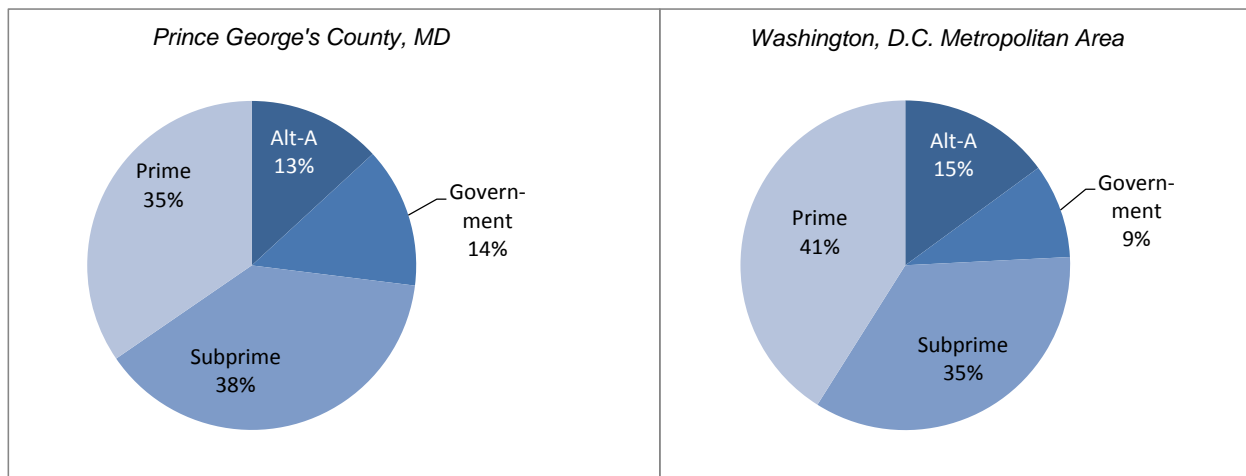
Prince George's County, MD December 2010

Key Mortgage Performance Indicators

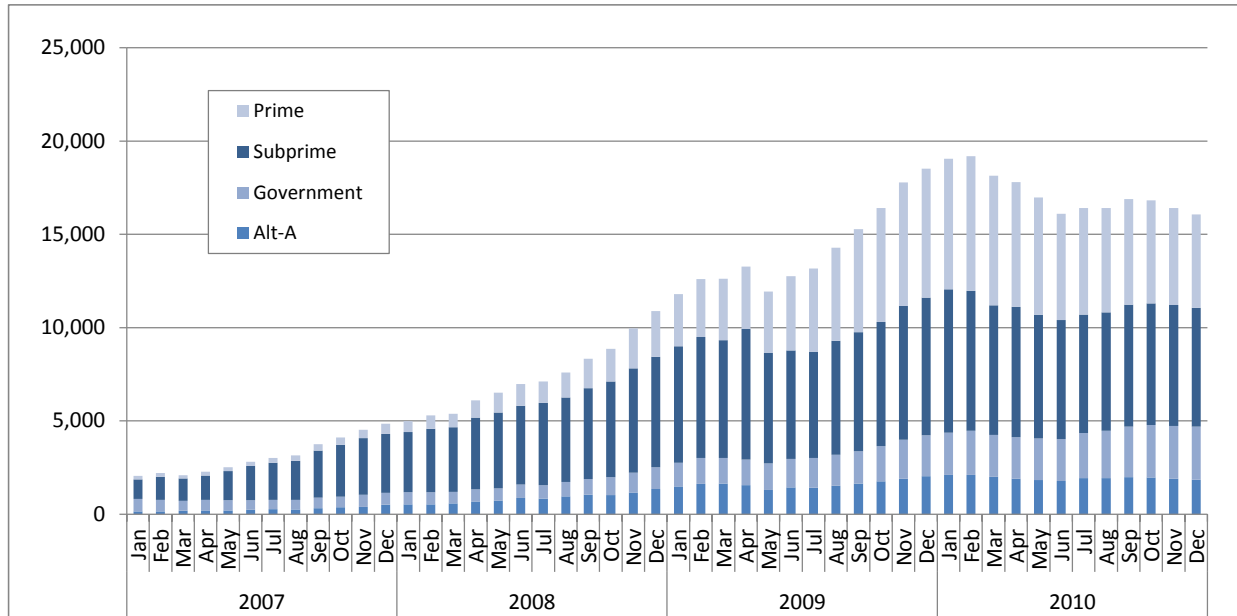
December 2010	Prince George's County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	8,500	29,900
Percent of Loans	4.8	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	29,500	92,100
Percent of Loans	16.5	7.6
Pct. Point Change Since 12/2009	-1.8	-1.7
Pct. Point Change Since 12/2008	1.6	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	16,100	46,500
Percent of Loans	9.0	3.9
Pct. Point Change Since 12/2009	-1.3	-1.2
Pct. Point Change Since 12/2008	3.0	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	30	89
Percent of ZIP Codes	93.8	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	<i>Prince George's County, MD</i>	9.0
	<i>Metropolitan Area</i>	3.9
20743	Capitol Heights	13.0
20722	Brentwood	11.8
20706	Lanham	10.9
20746	Suitland	10.7
20747	District Heights	10.6
20784	Landover Hills	10.5
20737	Riverdale	10.3
20783	Adelphi	10.1
20710	Bladensburg	10.0
20735	Clinton	10.0

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.

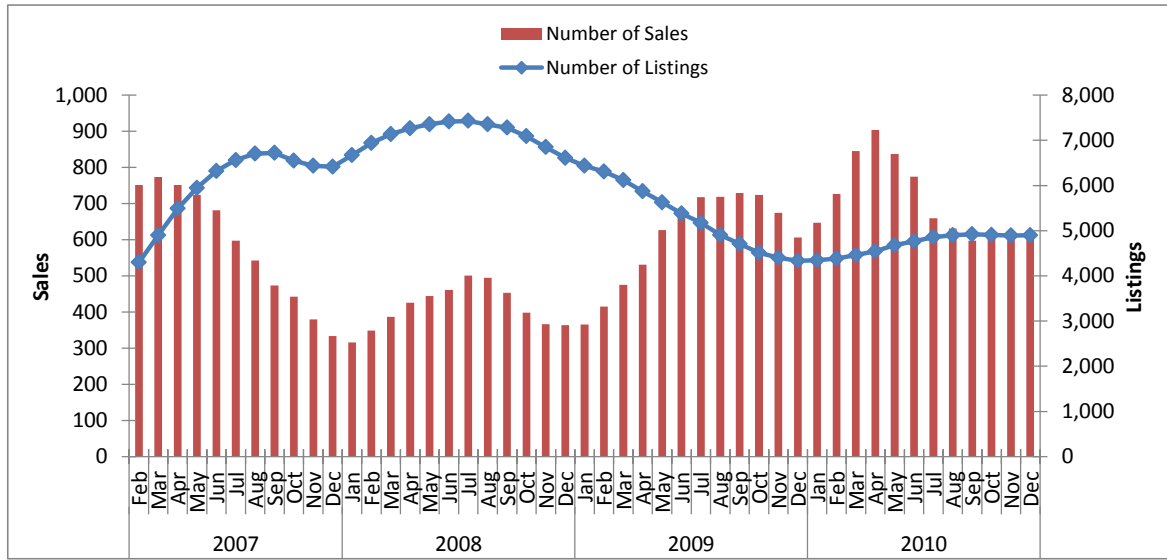
PRINCE GEORGE'S COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20737	Riverdale	Highest
20784	Landover Hills	Highest
20710	Bladensburg	Highest
20783	Adelphi	Highest
20722	Brentwood	Highest
20712	Mount Rainier	Highest
20743	Capitol Heights	Highest
20785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

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

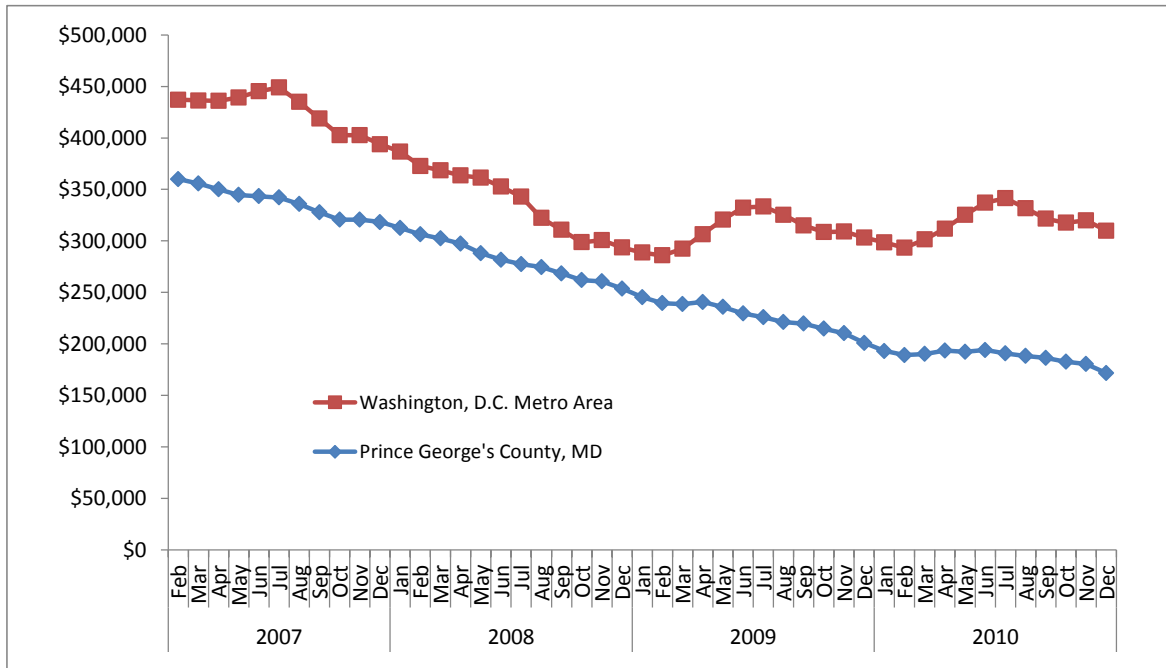
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	862	404	689	703	-18.4	74.0	2.0
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$169,125	\$320,670	\$203,991	\$174,000	2.9	-45.7	-14.7
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	679	1,066	996	1,142	68.2	7.1	14.7
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	2,578	6,239	4,381	4,918	90.8	-21.2	12.3
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	4.8	16.5	9.7	9.5	95.7	-42.7	-2.0
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



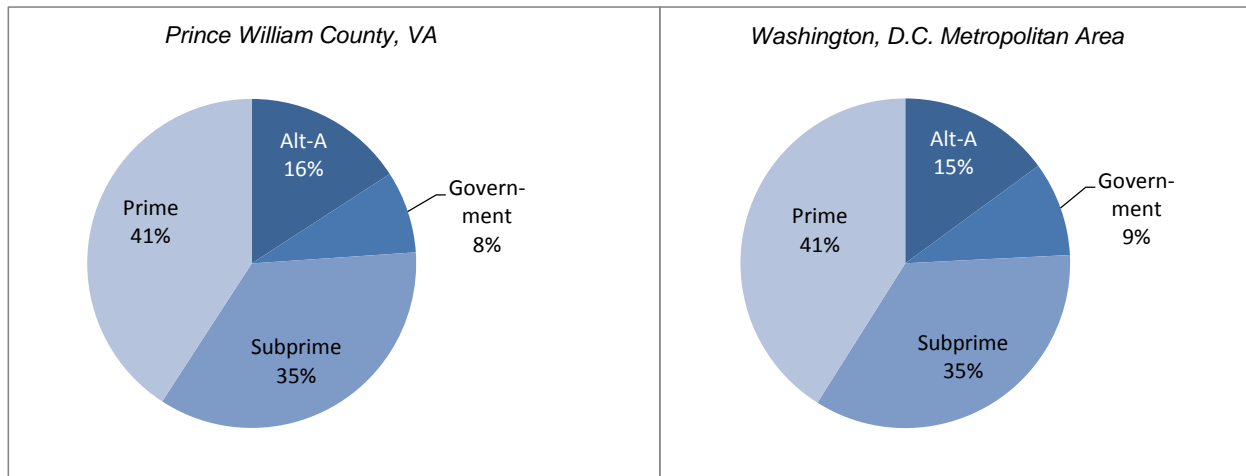
Prince William County, VA December 2010

Key Mortgage Performance Indicators

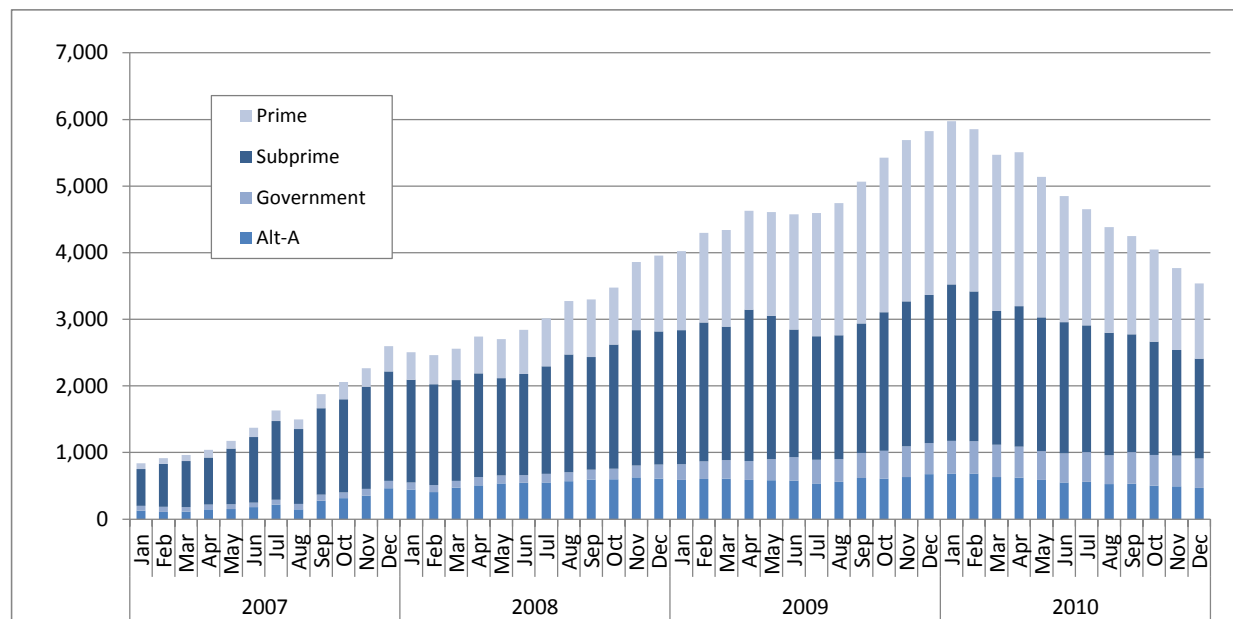
December 2010	Prince William County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	2,500	29,900
Percent of Loans	2.9	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	7,100	92,100
Percent of Loans	8.2	7.6
Pct. Point Change Since 12/2009	-3.4	-1.7
Pct. Point Change Since 12/2008	-1.8	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	3,500	46,500
Percent of Loans	4.1	3.9
Pct. Point Change Since 12/2009	-2.6	-1.2
Pct. Point Change Since 12/2008	-0.4	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	7	89
Percent of ZIP Codes	53.8	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Prince William County, VA	4.1
	Metropolitan Area	3.9
22026	Dumfries	5.7
22193	Dale City	5.3
22191	Woodbridge	4.7
22172	Triangle	4.6
20111	Manassas And Manassas Park Cities	4.3
20109	Manassas And Manassas Park Cities	3.8
20112	Manassas	3.8
22025	Dumfries	3.7
22192	Woodbridge	3.3
20155	Gainesville	3.1

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.

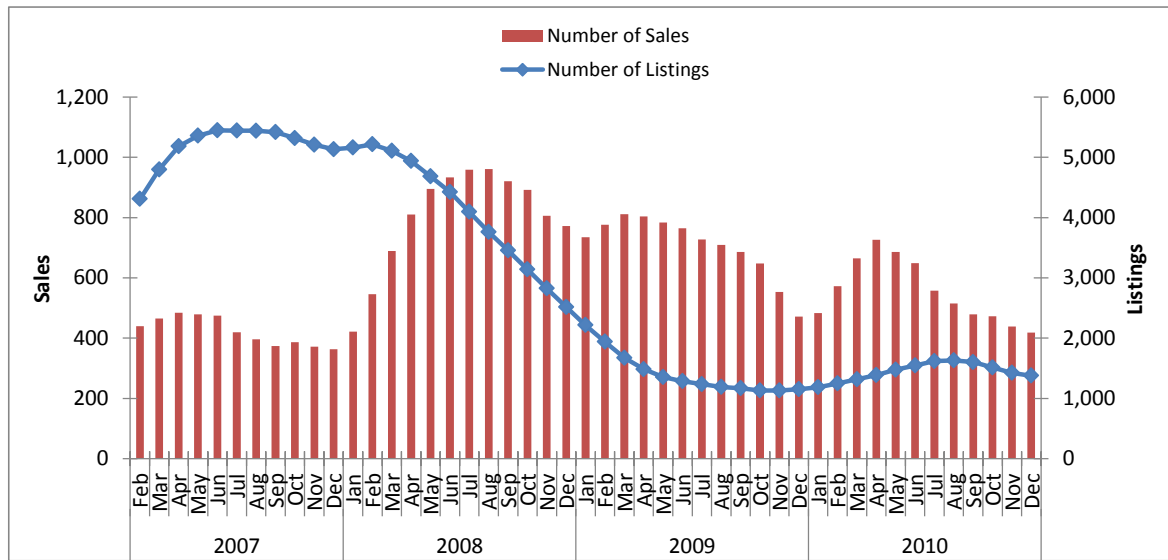
PRINCE WILLIAM COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20109	Manassas And Manassas Park Cities	High
20111	Manassas And Manassas Park Cities	High
22193	Dale City	High
22191	Woodbridge	High
22026	Dumfries	High
22192	Woodbridge	High
22025	Dumfries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

Key Sales Market Indicators, Prince William County, VA

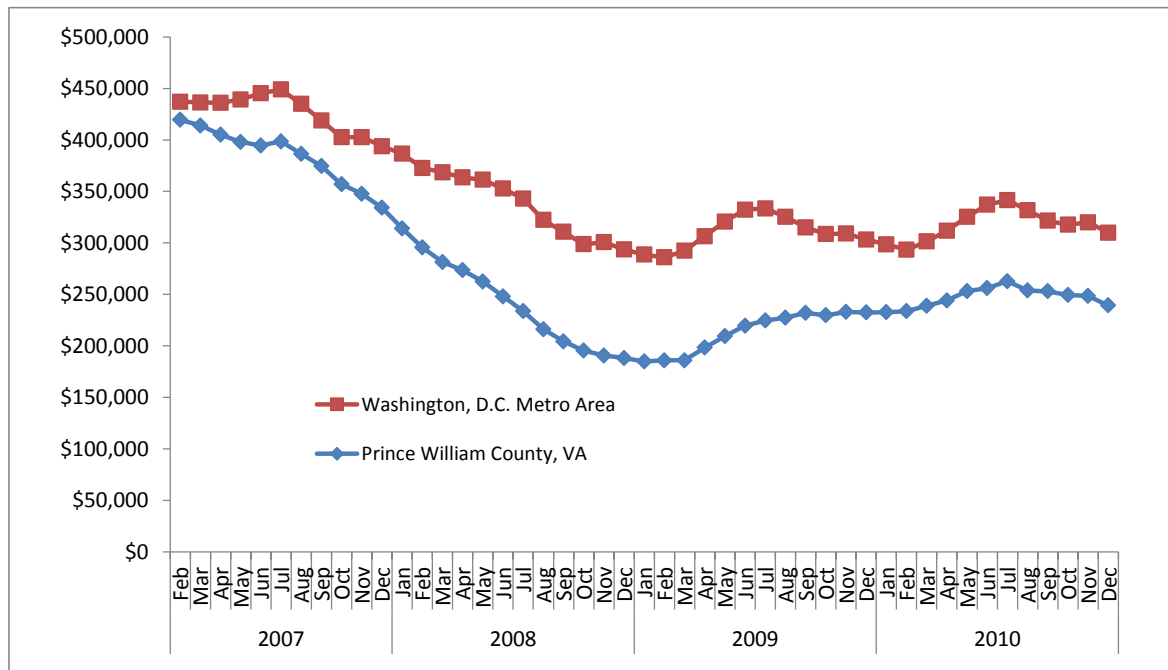
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	485	394	566	493	1.6	25.1	-12.9
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$187,429	\$341,672	\$239,689	\$239,000	27.5	-30.0	-0.3
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	329	1,089	591	452	37.4	-58.5	-23.5
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	808	5,169	1,114	1,383	71.2	-73.2	24.1
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	2.6	14.3	5.2	5.1	100.8	-64.1	-1.0
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



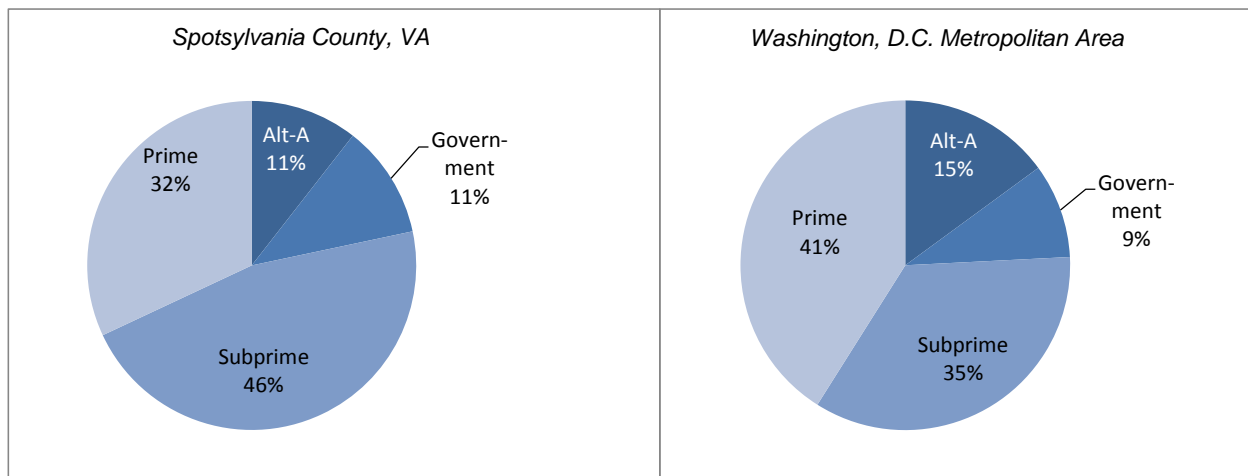
Spotsylvania County, VA December 2010

Key Mortgage Performance Indicators

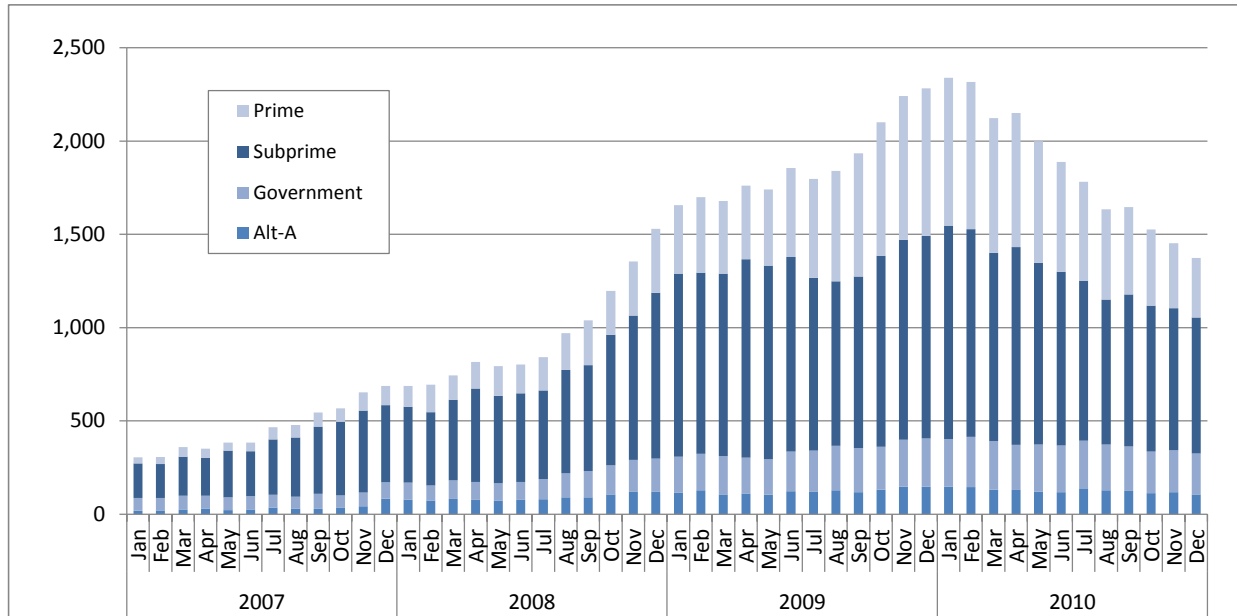
December 2010	Spotsylvania County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,000	29,900
Percent of Loans	3.2	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	3,200	92,100
Percent of Loans	10.3	7.6
Pct. Point Change Since 12/2009	-3.0	-1.7
Pct. Point Change Since 12/2008	-1.0	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	1,400	46,500
Percent of Loans	4.5	3.9
Pct. Point Change Since 12/2009	-2.9	-1.2
Pct. Point Change Since 12/2008	-0.4	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	4	89
Percent of ZIP Codes	80.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Spotsylvania County, VA	4.5
	Metropolitan Area	3.9
22407	Fredericksburg	5.0
22534	Partlow	4.7
22553	Spotsylvania	4.3
22408	Fredericksburg	4.0
22551	Spotsylvania	2.6

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.

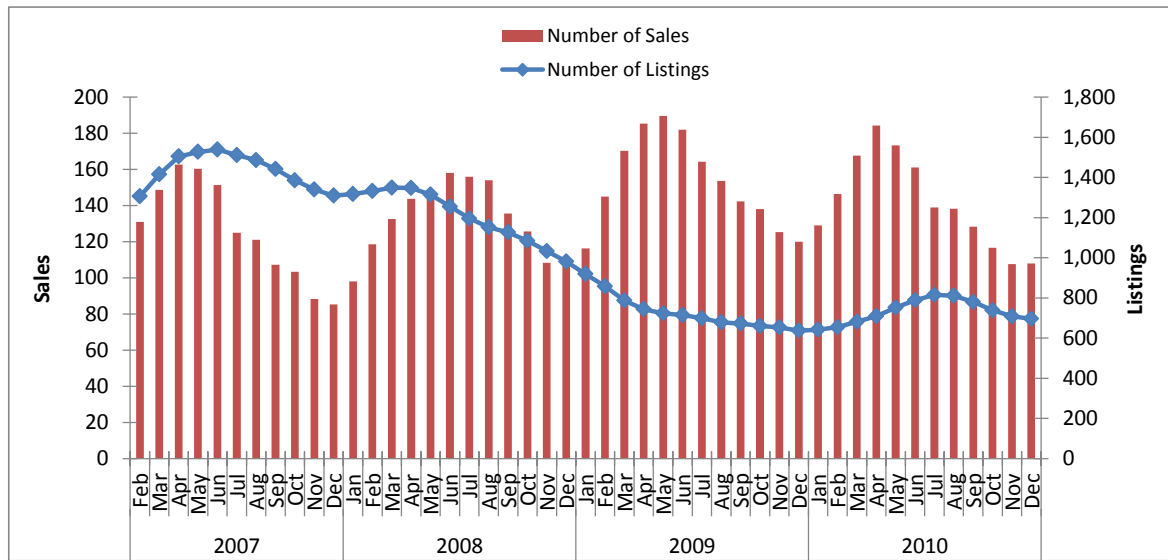
SPOTSYLVANIA COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22534	Partlow	Highest
22408	Fredericksburg	High
22407	Fredericksburg	High
22553	Spotsylvania	High
22551	Spotsylvania	Minimal

Key Sales Market Indicators, Spotsylvania County, VA

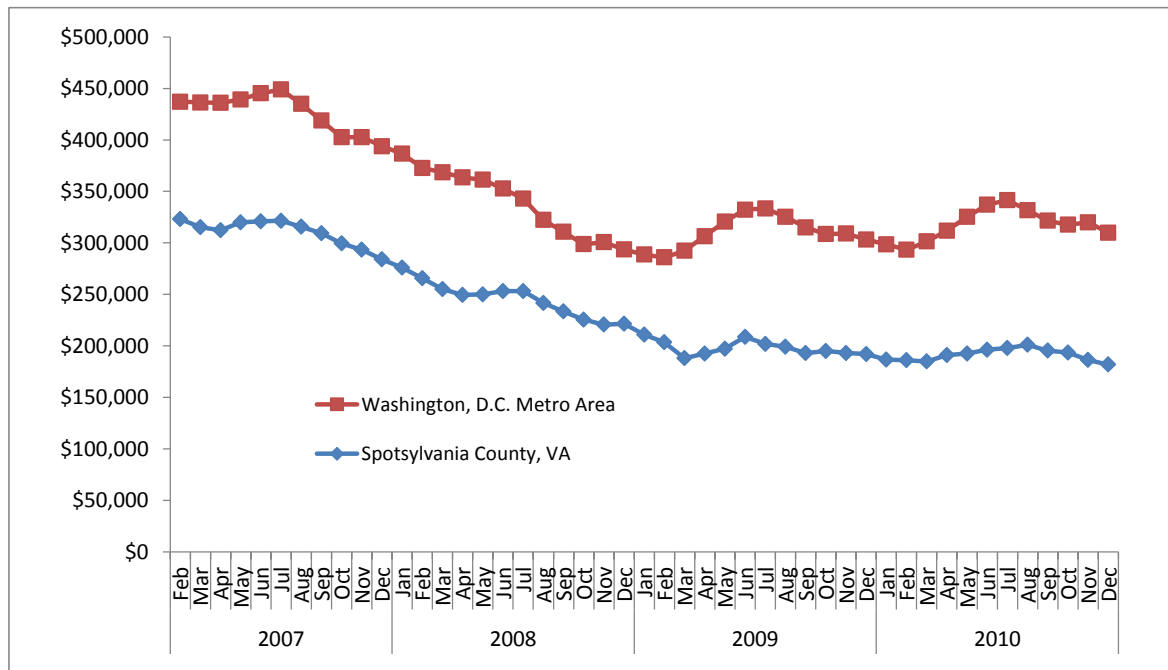
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	222	95	136	112	-49.5	17.9	-17.6
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$174,641	\$289,129	\$188,640	\$179,950	3.0	-37.8	-4.6
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	176	217	149	151	-14.2	-30.4	1.3
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	345	1,322	641	696	101.7	-47.4	8.6
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	2.4	15.0	7.3	9.1	285.1	-39.5	25.2
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 2010 dollars



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



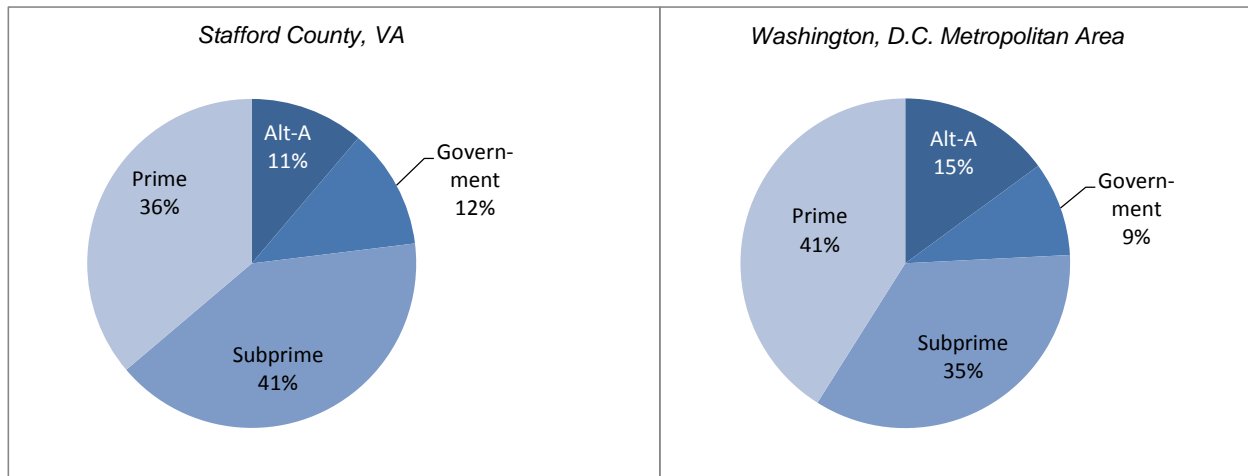
Stafford County, VA December 2010

Key Mortgage Performance Indicators

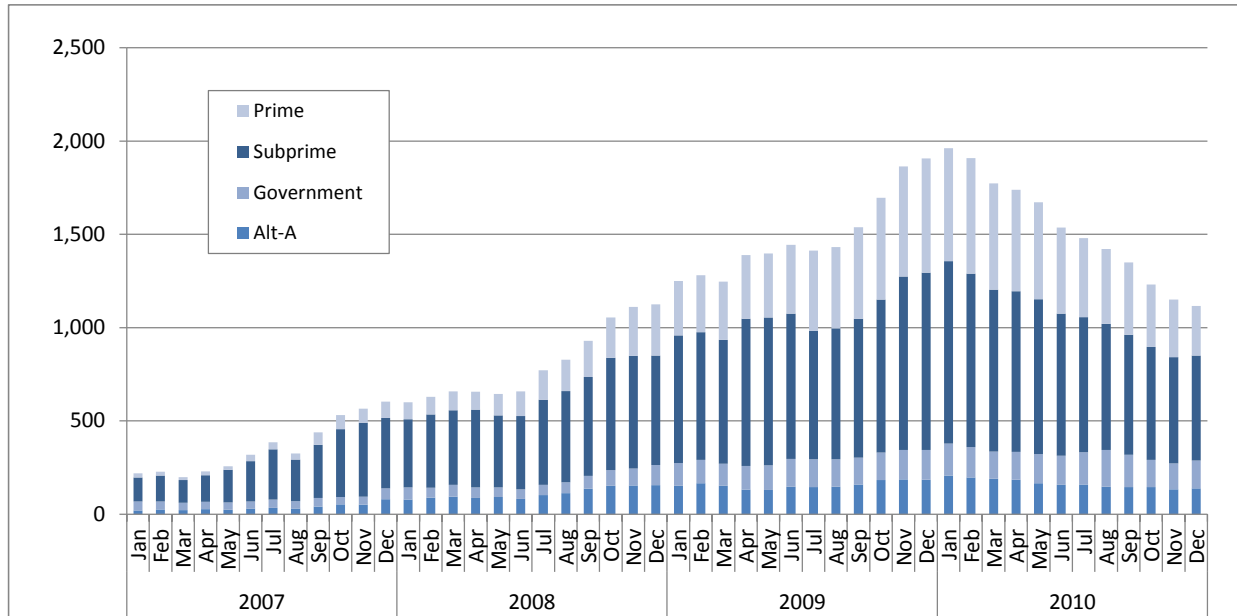
December 2010	Stafford County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	800	29,900
Percent of Loans	2.7	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	2,400	92,100
Percent of Loans	8.5	7.6
Pct. Point Change Since 12/2009	-3.4	-1.7
Pct. Point Change Since 12/2008	-1.4	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	1,100	46,500
Percent of Loans	3.9	3.9
Pct. Point Change Since 12/2009	-2.7	-1.2
Pct. Point Change Since 12/2008	0.0	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	3	89
Percent of ZIP Codes	75.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Stafford County, VA	3.9
	Metropolitan Area	3.9
22556	Stafford	4.4
22405	Fredericksburg	4.0
22554	Stafford	3.8
22406	Fredericksburg	3.4

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.

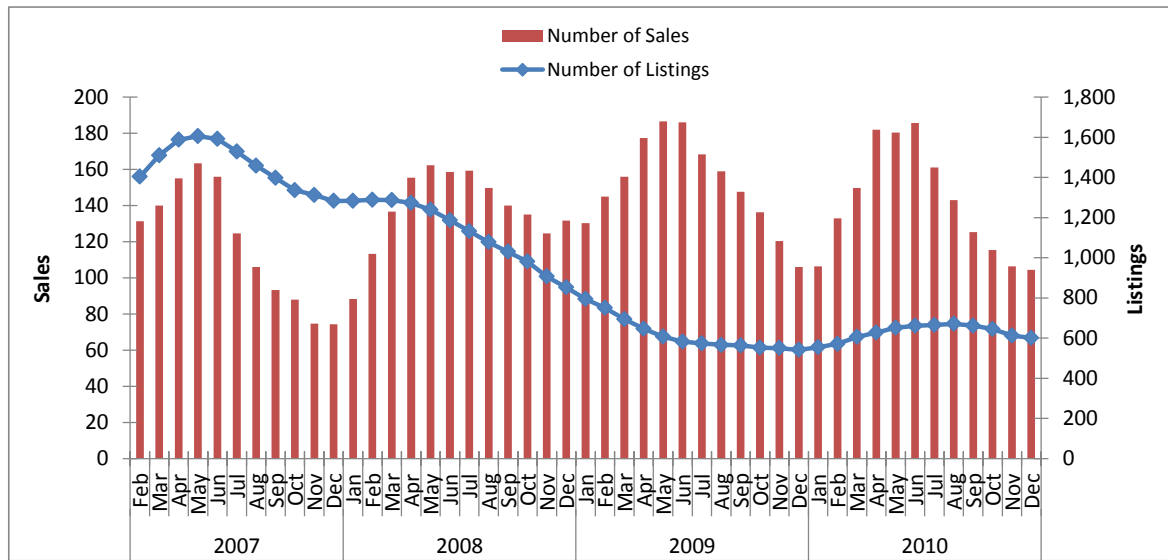
STAFFORD COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22556	Stafford	High
22405	Fredericksburg	High
22554	Stafford	High
22406	Fredericksburg	Moderate

Key Sales Market Indicators, Stafford County, VA

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	105	70	128	122	16.2	74.3	-4.7
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$197,459	\$369,038	\$229,489	\$242,450	22.8	-34.3	5.6
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	105	202	139	137	30.5	-32.2	-1.4
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	342	1,281	551	615	79.8	-52.0	11.6
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	5.1	19.6	6.8	7.5	47.4	-61.5	10.6
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

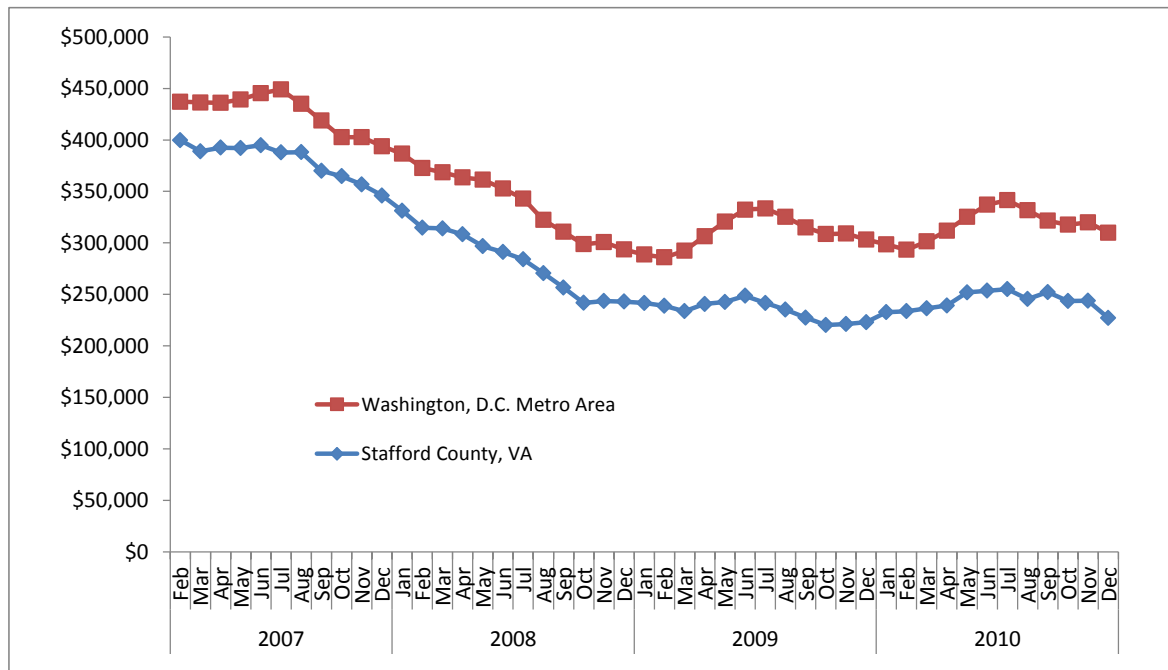
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 2010 dollars



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



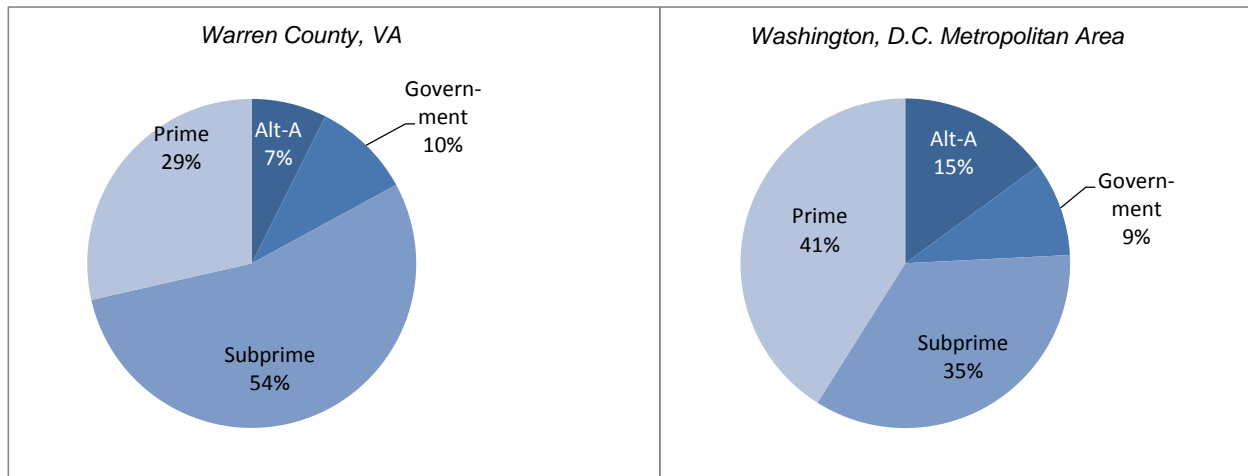
Warren County, VA December 2010

Key Mortgage Performance Indicators

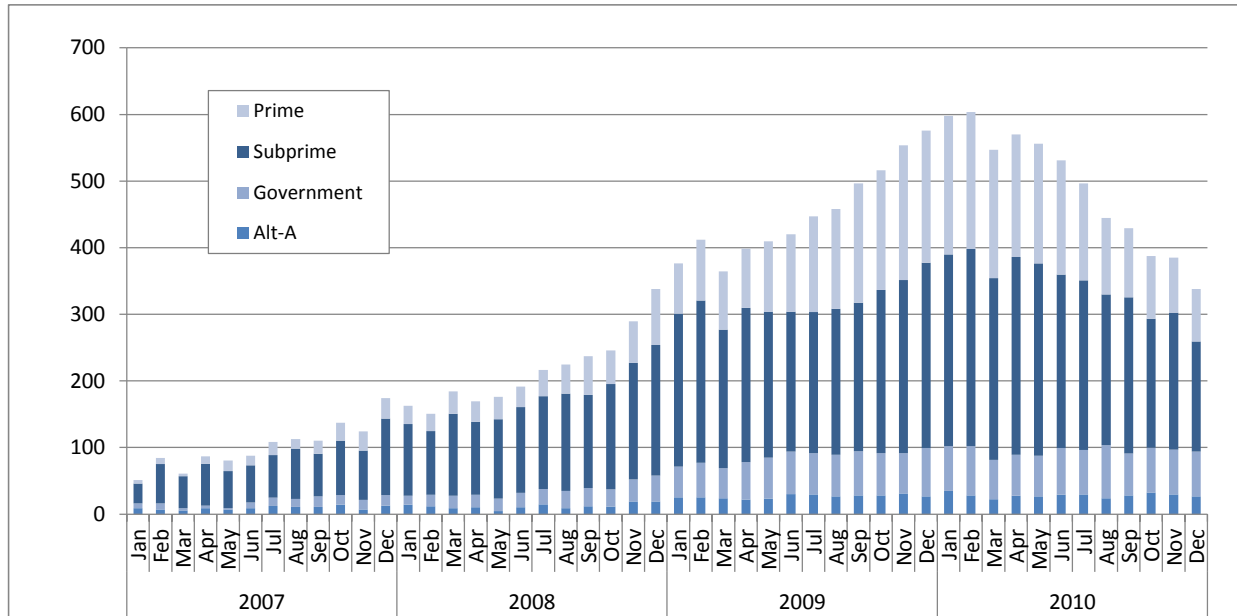
December 2010	Warren County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	29,900
Percent of Loans	3.7	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	900	92,100
Percent of Loans	11.4	7.6
Pct. Point Change Since 12/2009	-2.6	-1.7
Pct. Point Change Since 12/2008	-0.8	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	300	46,500
Percent of Loans	4.1	3.9
Pct. Point Change Since 12/2009	-2.8	-1.2
Pct. Point Change Since 12/2008	0.1	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	2	89
Percent of ZIP Codes	100.0	37.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	Warren County, VA	4.1
	Metropolitan Area	3.9
22630	Front Royal	4.0
22642	Linden	4.0

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.

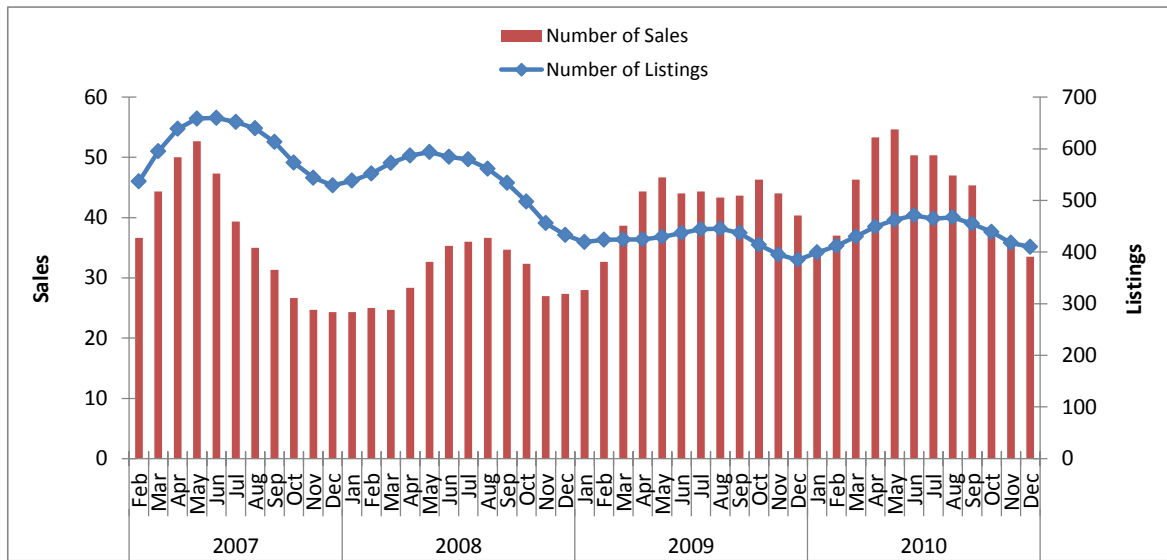
WARREN COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22630	Front Royal	High
22642	Linden	High

Key Sales Market Indicators, Warren County, VA

	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	43	23	57	36	-16.3	56.5	-36.8
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$154,206	\$220,684	\$149,423	\$151,500	-1.8	-31.3	1.4
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	35	52	53	67	91.4	28.8	26.4
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	201	519	380	413	105.5	-20.4	8.7
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	5.9	24.0	8.2	13.3	125.3	-44.7	62.1
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

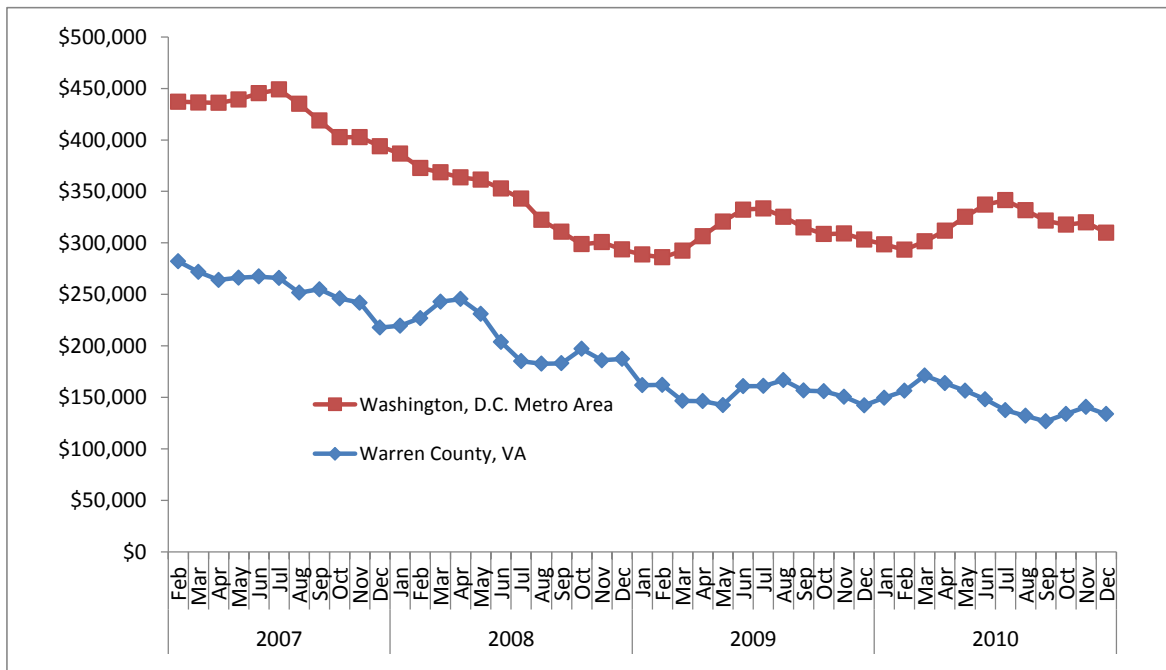
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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

Prices in December 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.