



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



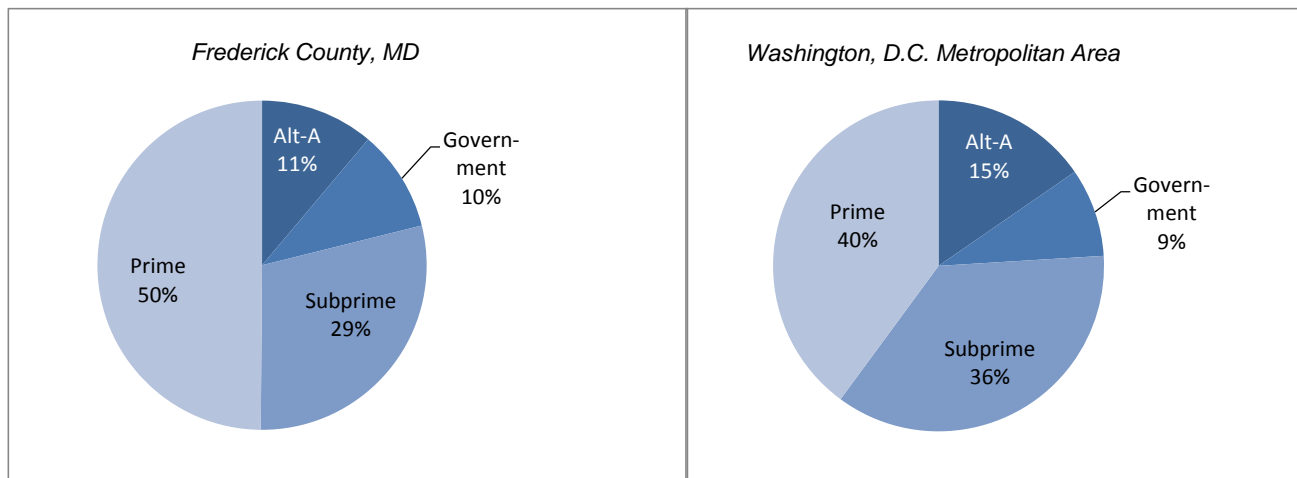
## Frederick County, MD September 2010

### Key Mortgage Performance Indicators

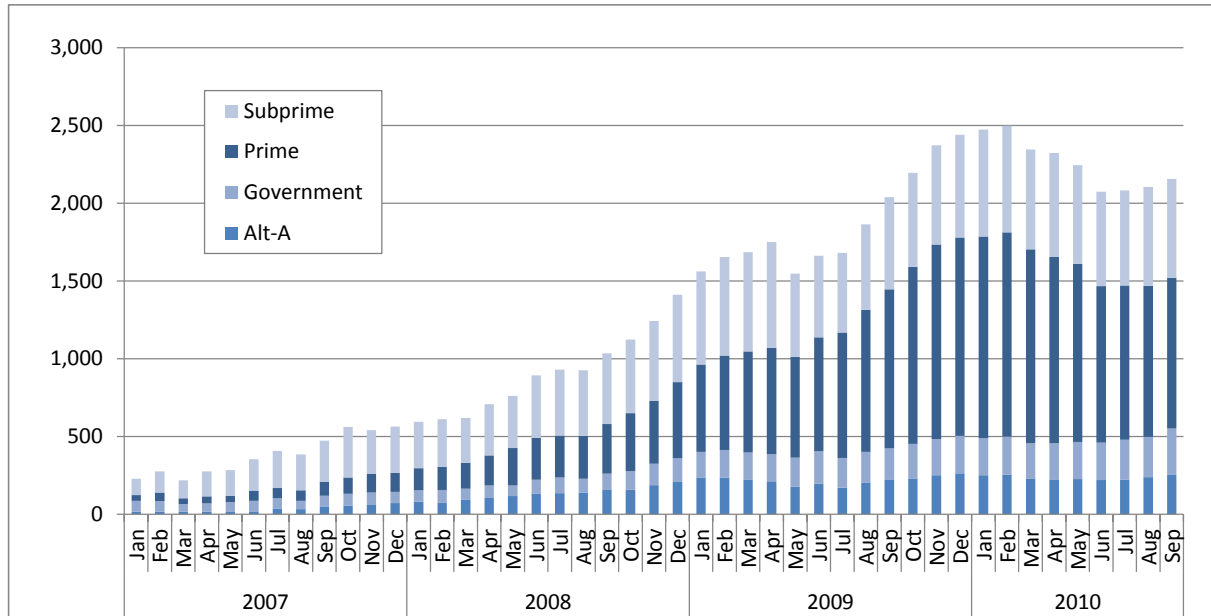
September 2010	Frederick County, MD	Washington, D.C. Metropolitan Area
<b>Foreclosure Inventory</b>		
Number of Loans	1,100	27,700
Percent of Loans	1.9	2.3
<b>Mortgages 30 or More Days Delinquent</b>		
Number of Loans	4,300	98,700
Percent of Loans	7.7	8.1
Pct. Point Change Since 9/2009	-0.1	-0.4
Pct. Point Change Since 9/2008	2.3	1.7
<b>Mortgages 90 or More Days Delinquent</b>		
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
<b>ZIP Codes with High/Highest REO Risk</b>		
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.

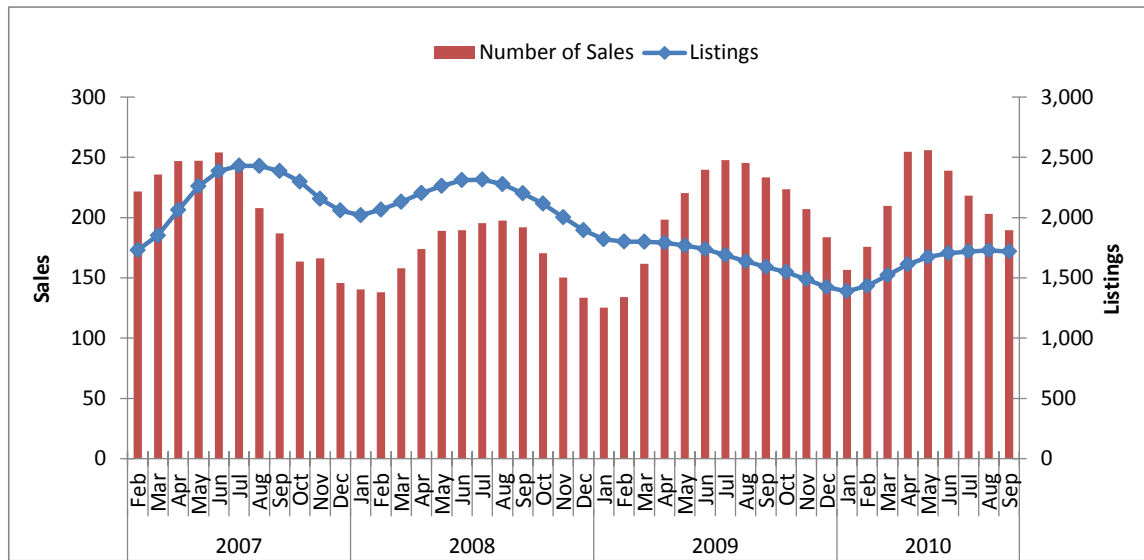
FREDERICK COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
21716	Brunswick	High
21703	Frederick	High
21702	Frederick	High
21701	Frederick	High
21727	Emmitsburg	Moderate
21788	Thurmont	Moderate
21758	Knoxville	Moderate
21704	Frederick	Moderate
21769	Middletown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

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

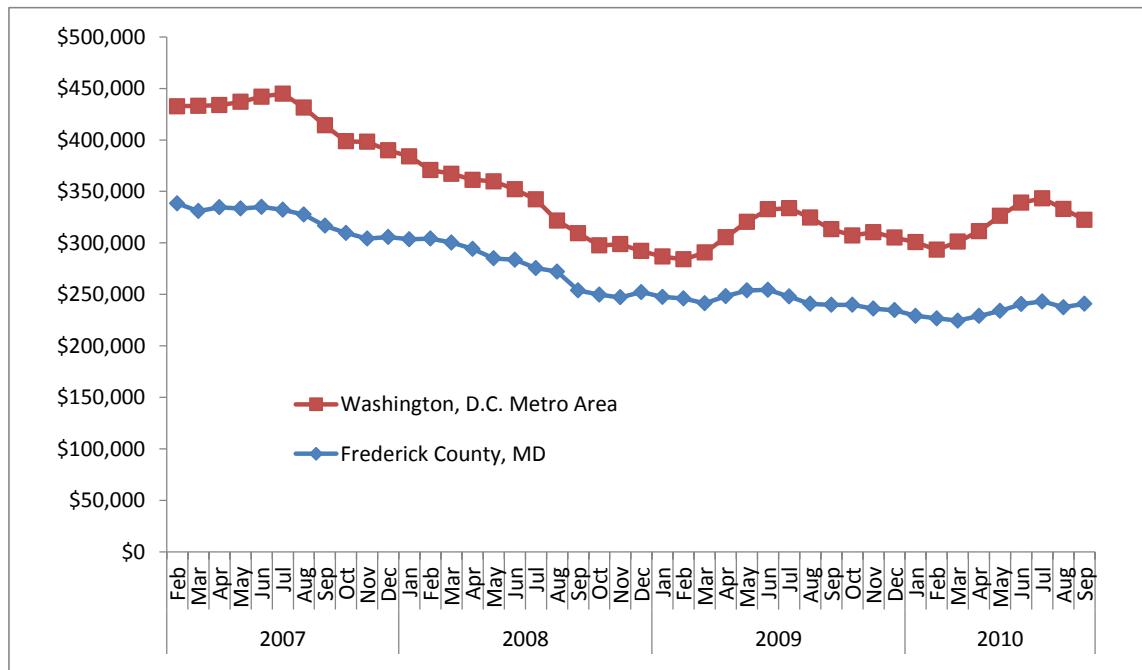
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	242	152	230	195	-19.4	28.3	-15.2
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$180,774	\$312,576	\$244,525	\$224,000	23.9	-28.3	-8.4
Metro Area	\$216,351	\$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



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](http://www.mwcog.org) and [www.NeighborhoodInfoDC.org](http://www.NeighborhoodInfoDC.org). To learn more about foreclosure prevention activities in the region, visit the Capital Area Foreclosure Network (CAFN) at [www.CAFN.org](http://www.CAFN.org).

*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.*