



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



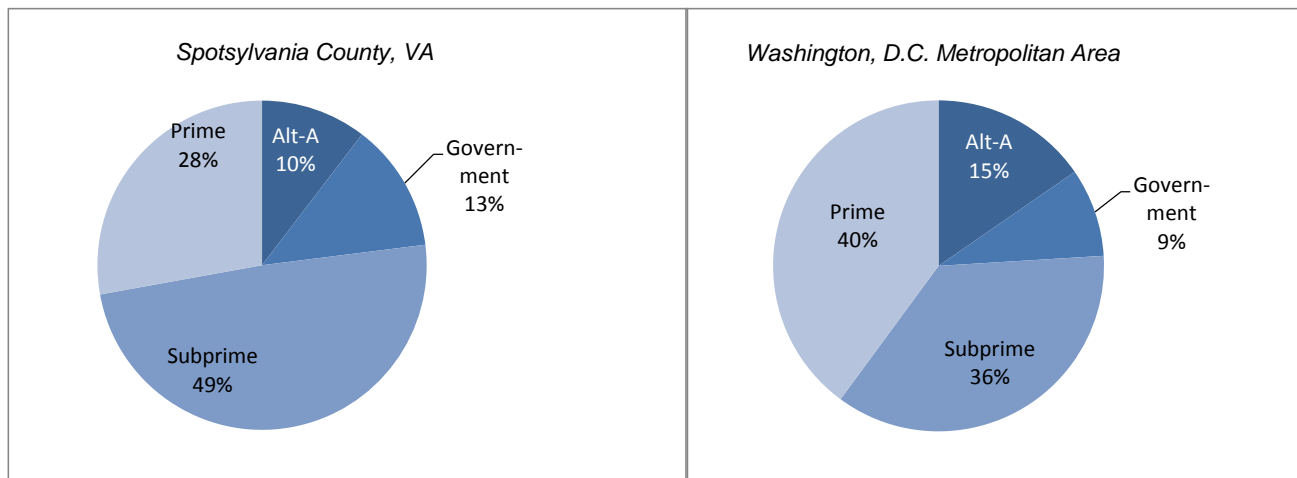
Spotsylvania County, VA September 2010

Key Mortgage Performance Indicators

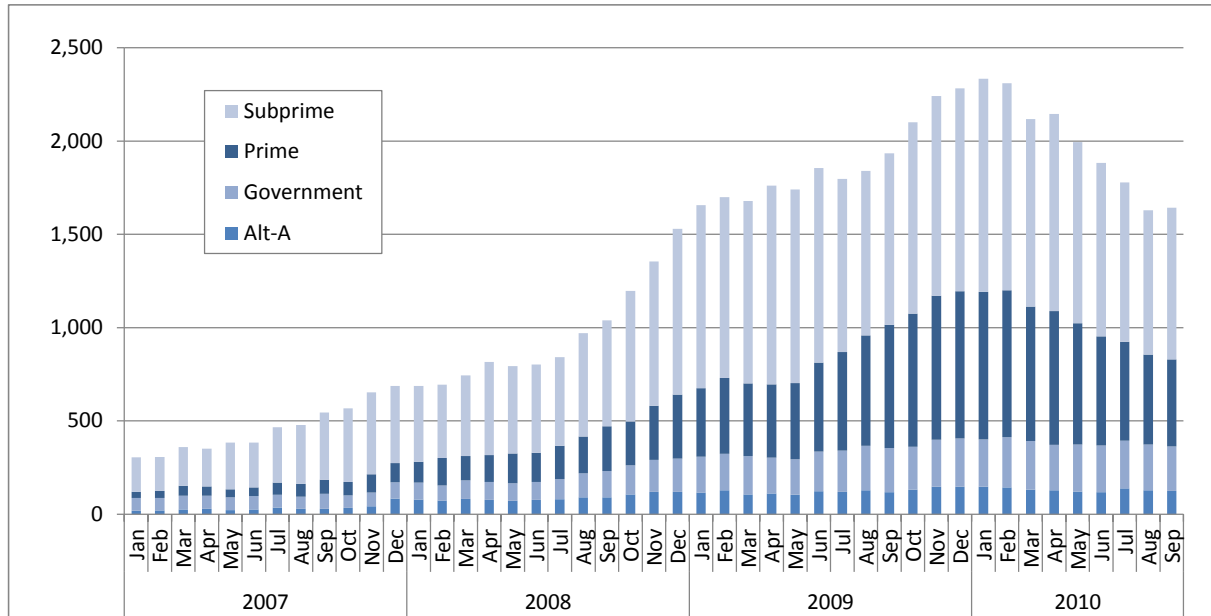
September 2010	Spotsylvania County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	900	27,700
Percent of Loans	2.7	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	3,500	98,700
Percent of Loans	11.3	8.1
Pct. Point Change Since 9/2009	-1.3	-0.4
Pct. Point Change 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.

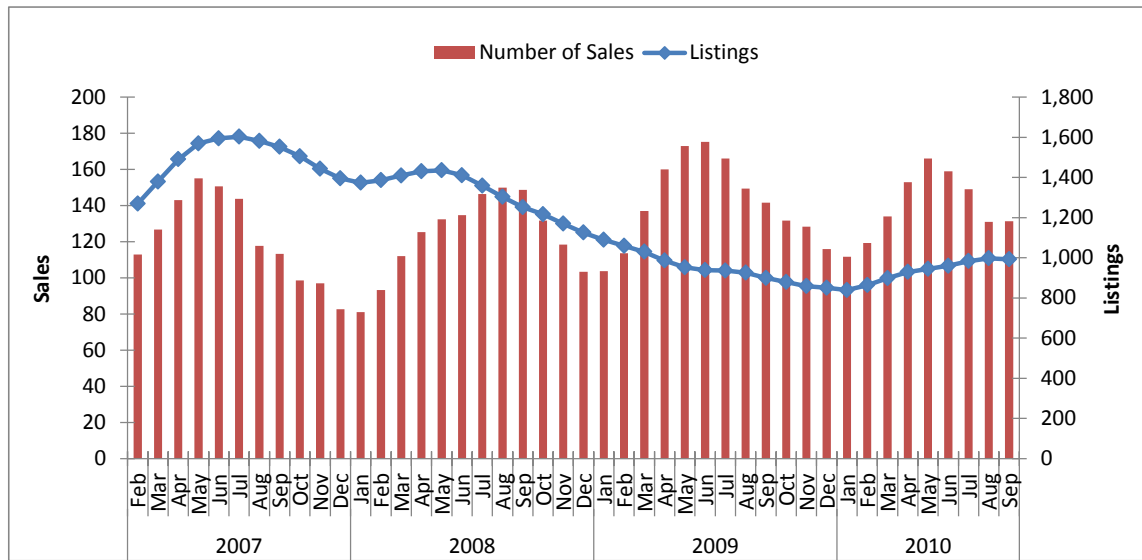
SPOTSYLVANIA COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22534	Partlow	Highest
22553	Spotsylvania	High
22408	Fredericksburg	High
22407	Fredericksburg	High
22551	Spotsylvania	Moderate

Key Sales Market Indicators, Spotsylvania County, VA

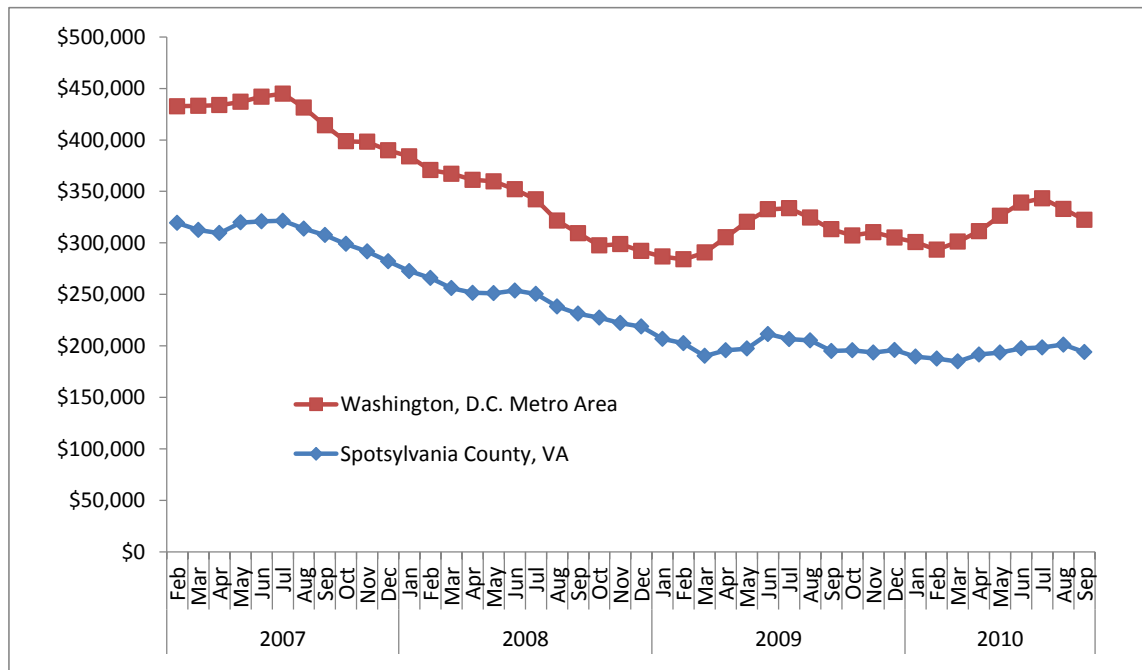
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	157	97	140	138	-12.1	42.3	-1.4
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$173,653	\$304,643	\$197,148	\$200,000	15.2	-34.3	1.4
Metro Area	\$216,351	\$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



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.

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.