



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



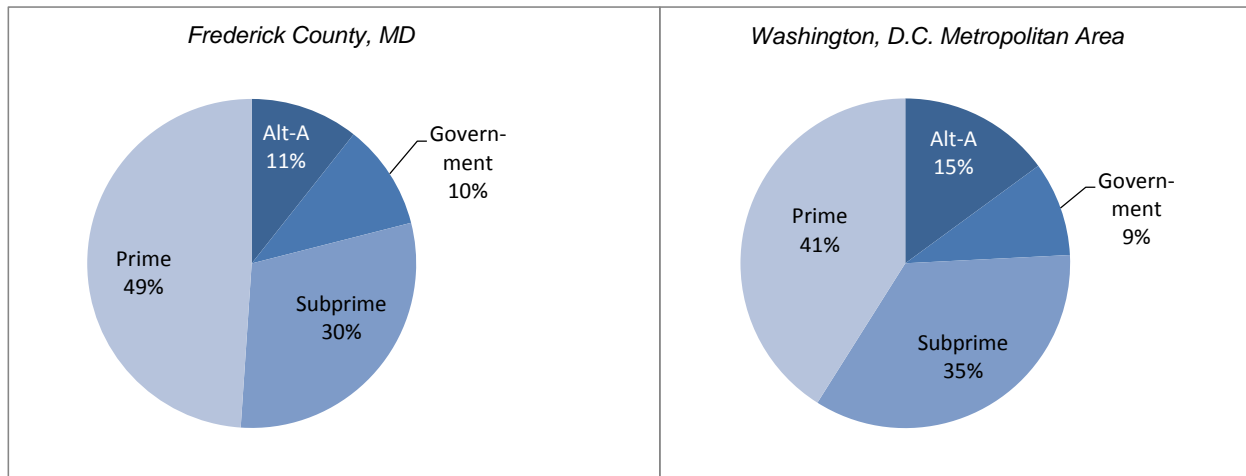
Frederick County, MD December 2010

Key Mortgage Performance Indicators

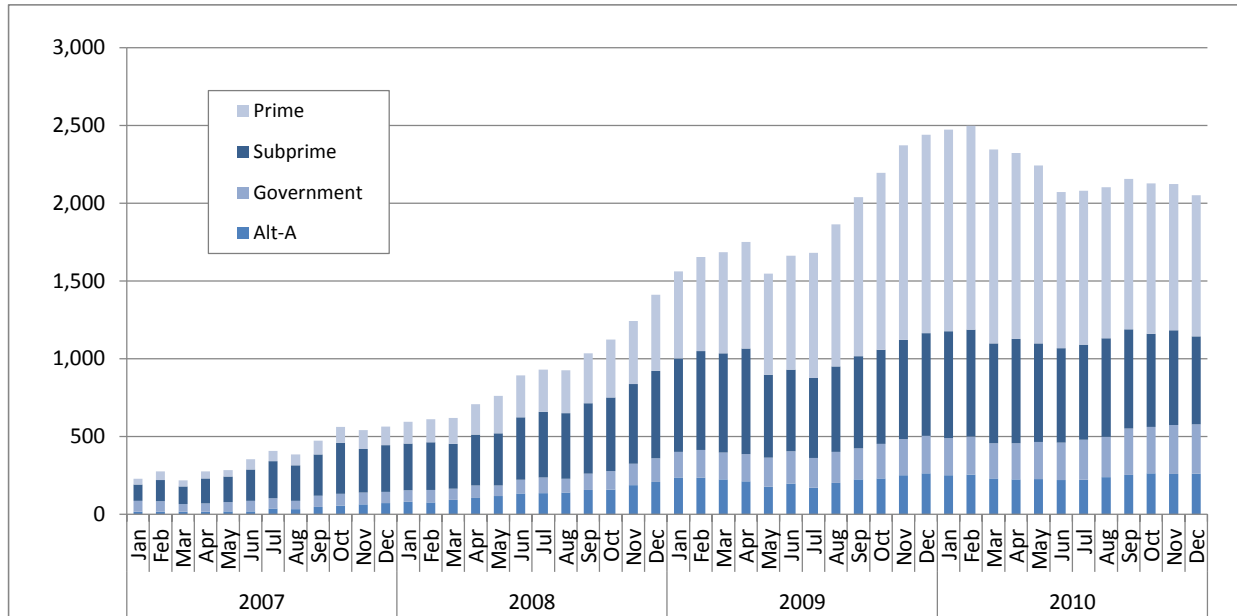
December 2010	Frederick County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,200	29,900
Percent of Loans	2.1	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	4,100	92,100
Percent of Loans	7.4	7.6
Pct. Point Change Since 12/2009	-1.0	-1.7
Pct. Point Change 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.

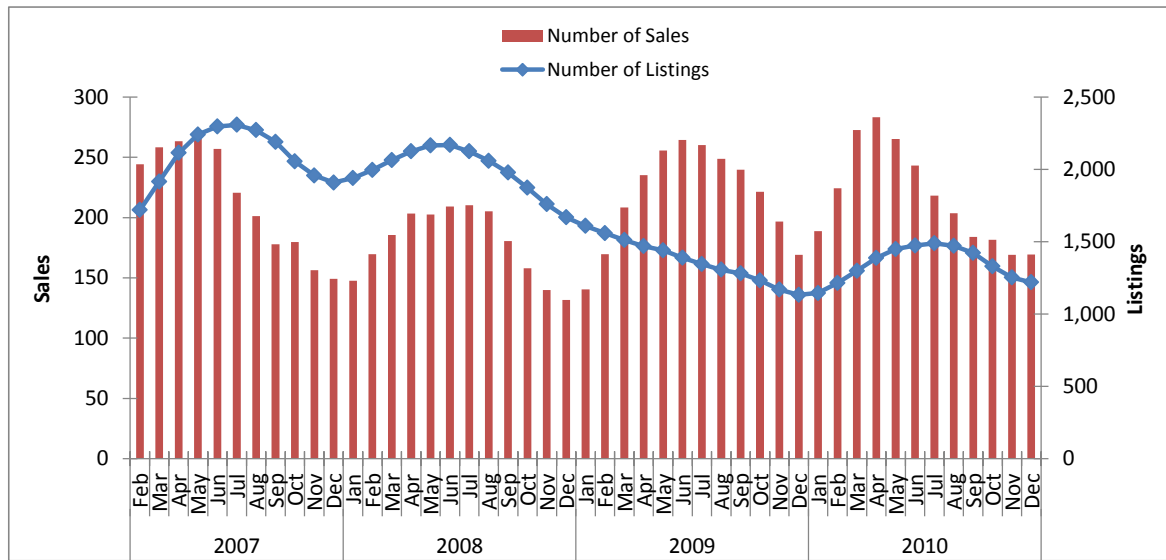
FREDERICK COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
21716	Brunswick	High
21703	Frederick	High
21702	Frederick	High
21758	Knoxville	High
21727	Emmitsburg	High
21701	Frederick	High
21777	Point Of Rocks	Moderate
21704	Frederick	Moderate
21769	Middletown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

Key Sales Market Indicators, Frederick County, MD

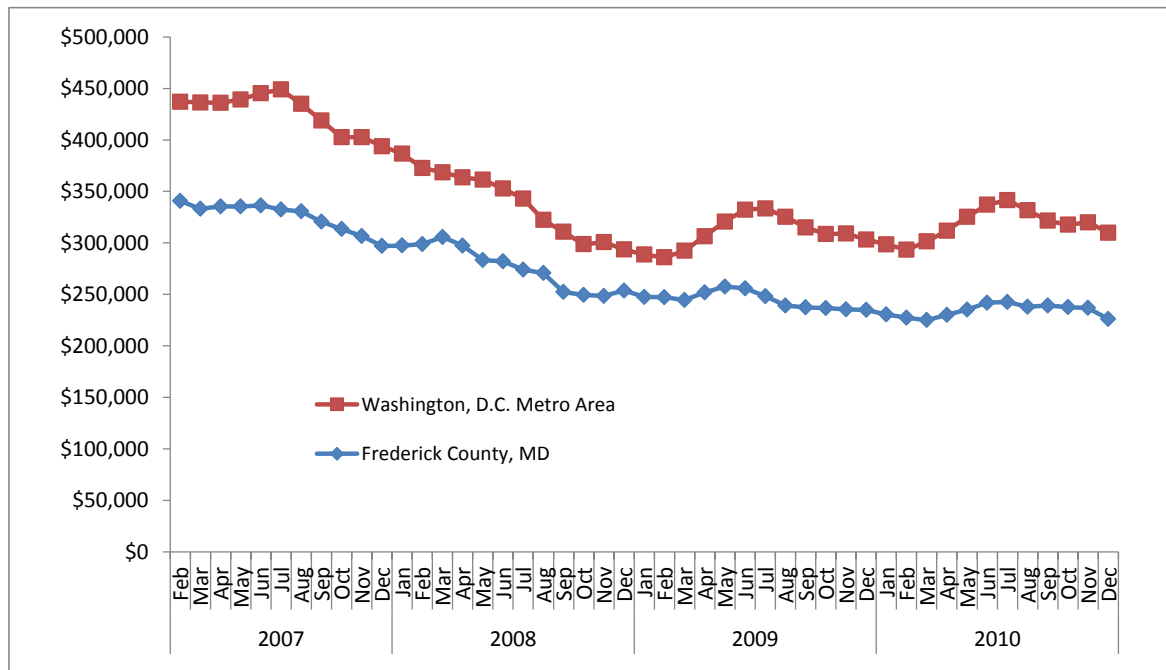
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	279	169	192	201	-28.0	18.9	4.7
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$193,071	\$302,692	\$236,629	\$225,425	16.8	-25.5	-4.7
Metro Area	\$232,448	\$407,165	\$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



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.