



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



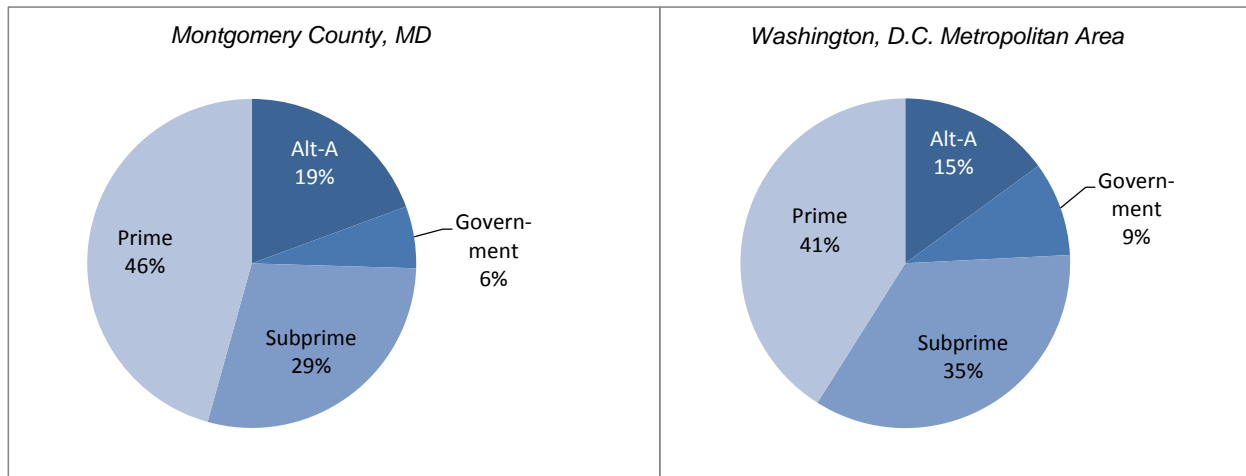
Montgomery County, MD December 2010

Key Mortgage Performance Indicators

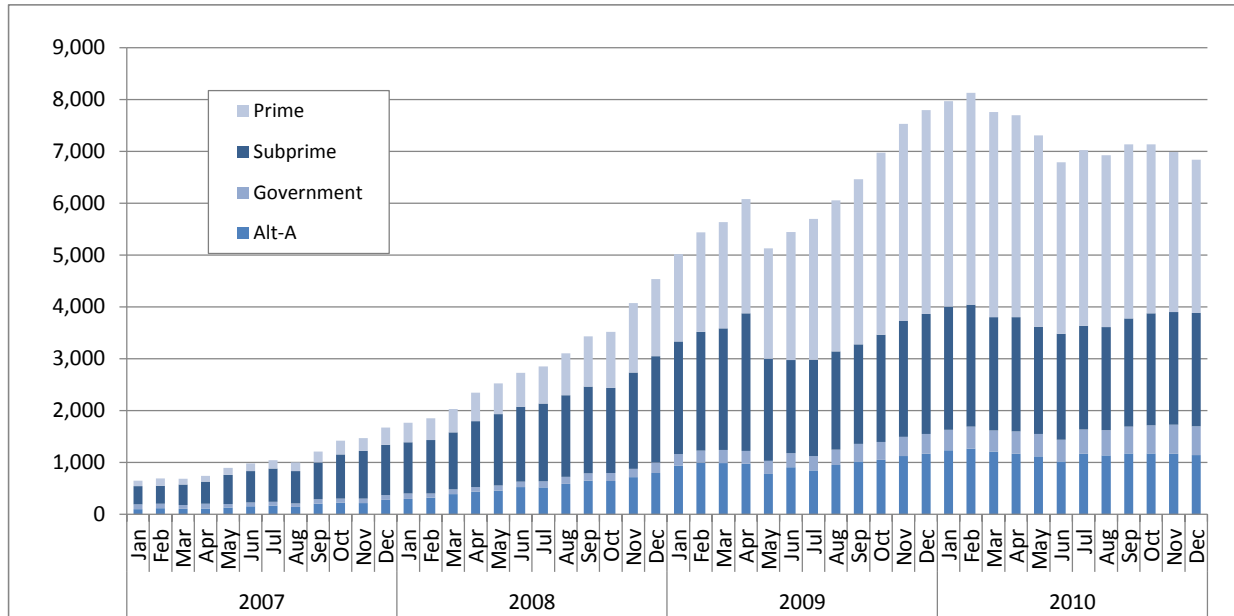
December 2010	Montgomery County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	4,000	29,900
Percent of Loans	1.9	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	12,100	92,100
Percent of Loans	5.8	7.6
Pct. Point Change Since 12/2009	-1.0	-1.7
Pct. Point Change 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.

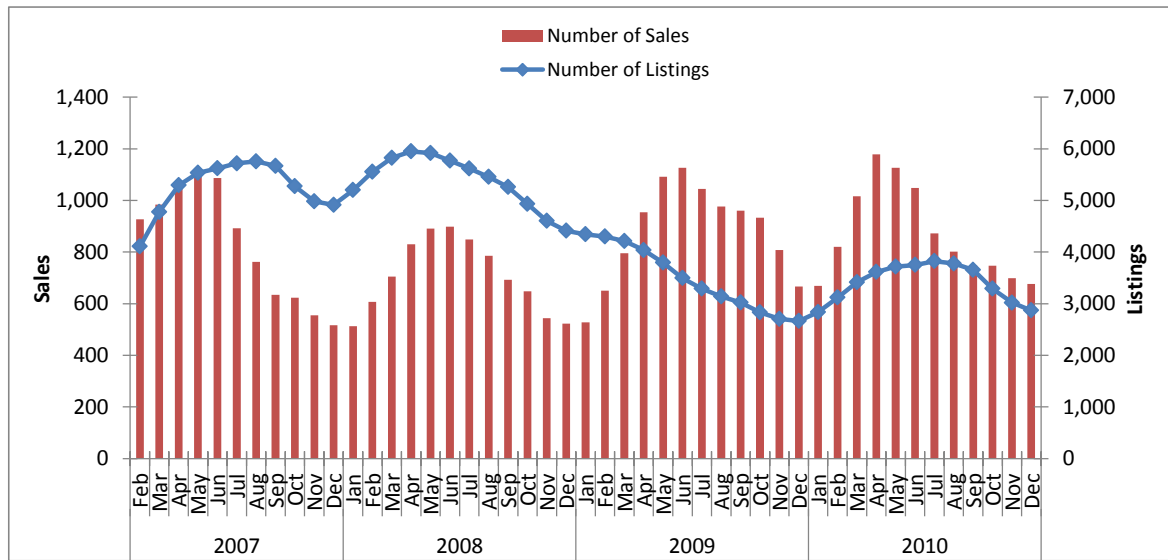
MONTGOMERY COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20877	Gaithersburg	High
20886	Montgomery Village	High
20851	Rockville	High
20903	Silver Spring	High
20876	Germantown	High
20866	Burtonsville	High
20879	Gaithersburg	High
20906	Silver Spring	High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

Key Sales Market Indicators, Montgomery County, MD

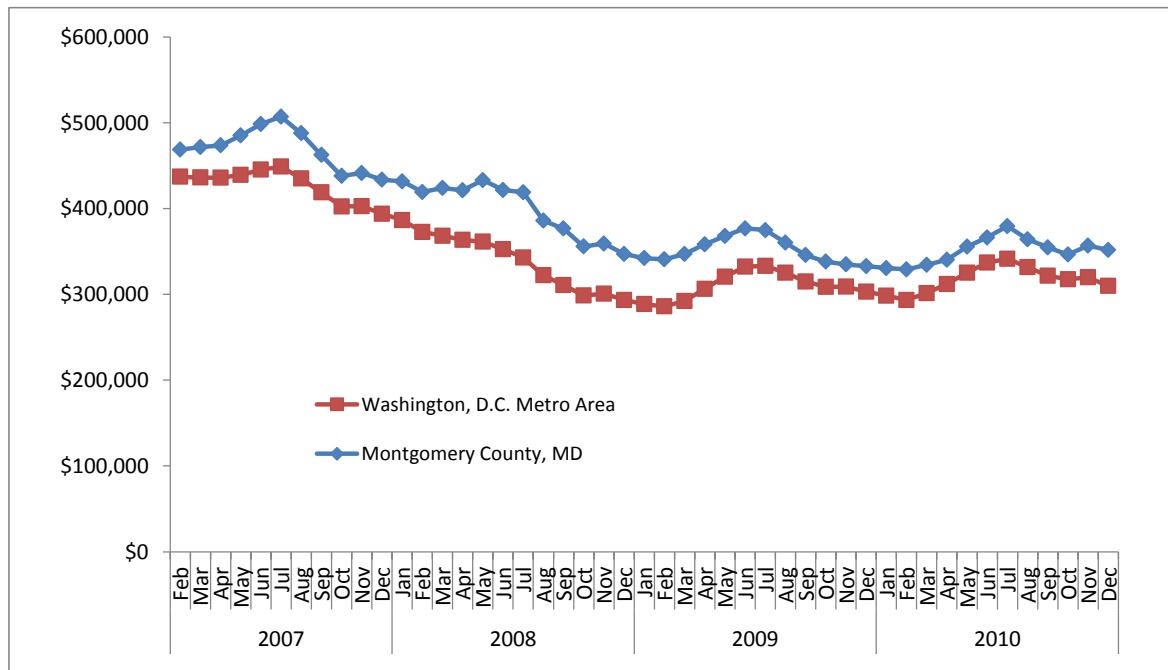
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	1,178	592	833	797	-32.3	34.6	-4.3
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$250,741	\$450,989	\$331,485	\$359,000	43.2	-20.4	8.3
Metro Area	\$232,448	\$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



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.