



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



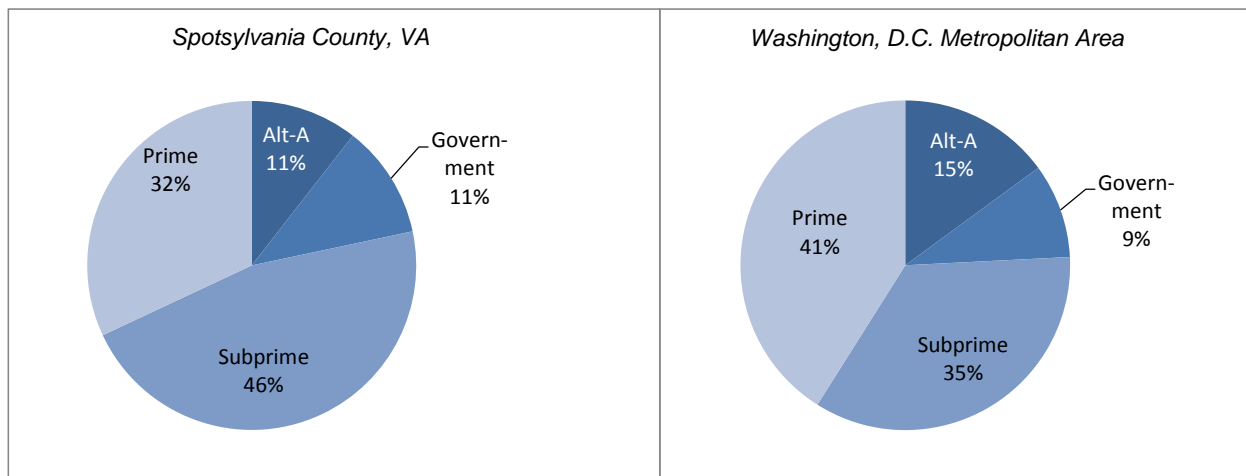
Spotsylvania County, VA December 2010

Key Mortgage Performance Indicators

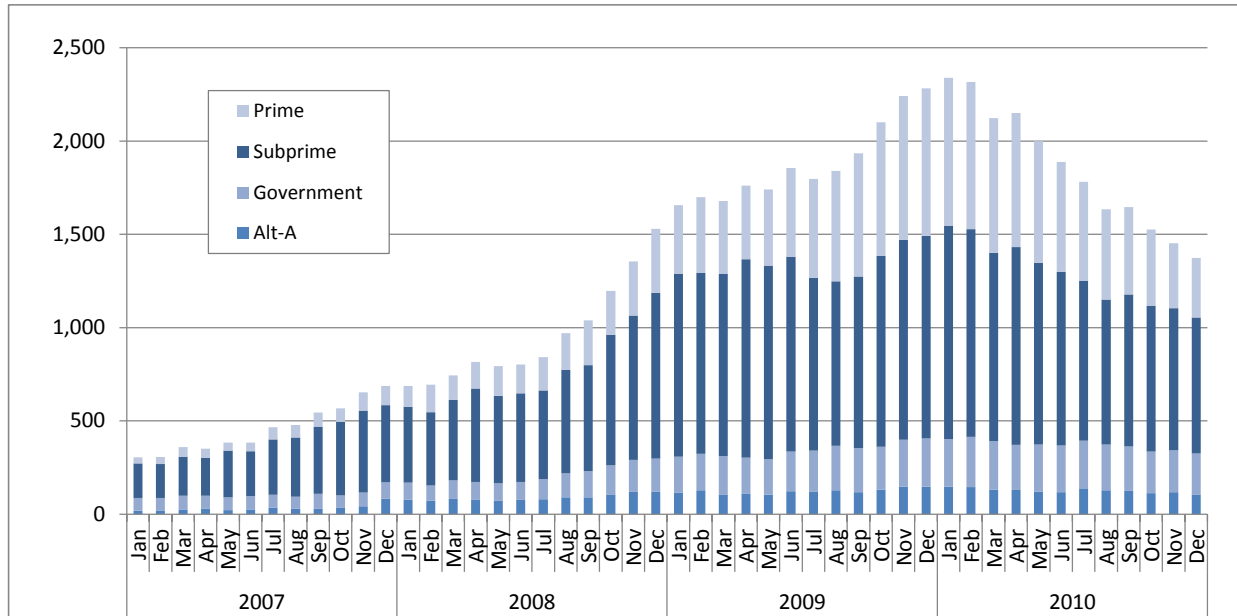
December 2010	Spotsylvania County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,000	29,900
Percent of Loans	3.2	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	3,200	92,100
Percent of Loans	10.3	7.6
Pct. Point Change Since 12/2009	-3.0	-1.7
Pct. Point Change 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.

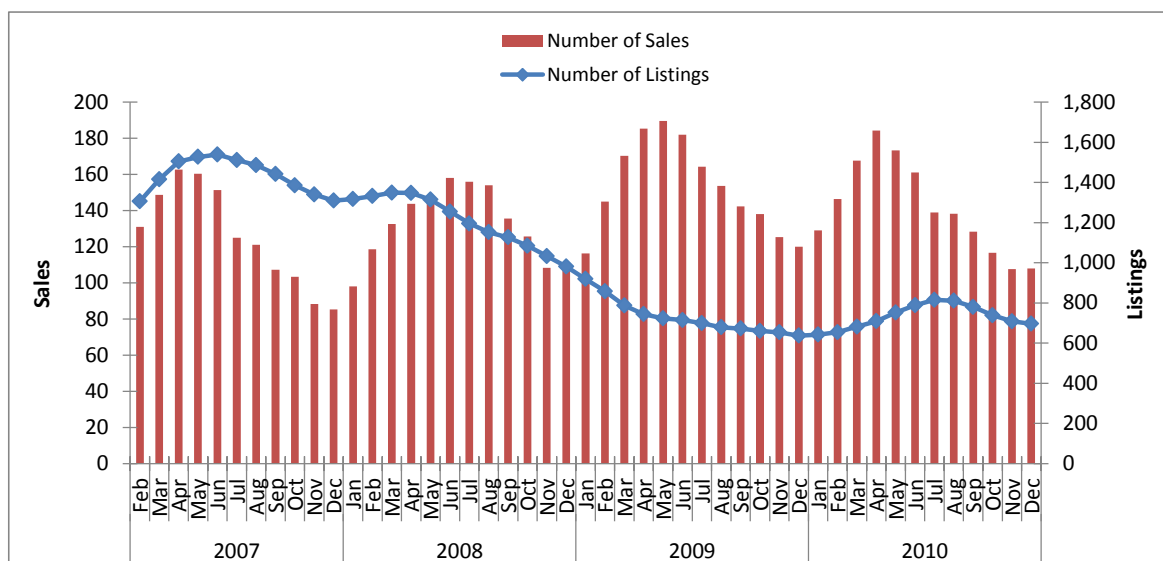
SPOTSYLVANIA COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22534	Partlow	Highest
22408	Fredericksburg	High
22407	Fredericksburg	High
22553	Spotsylvania	High
22551	Spotsylvania	Minimal

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

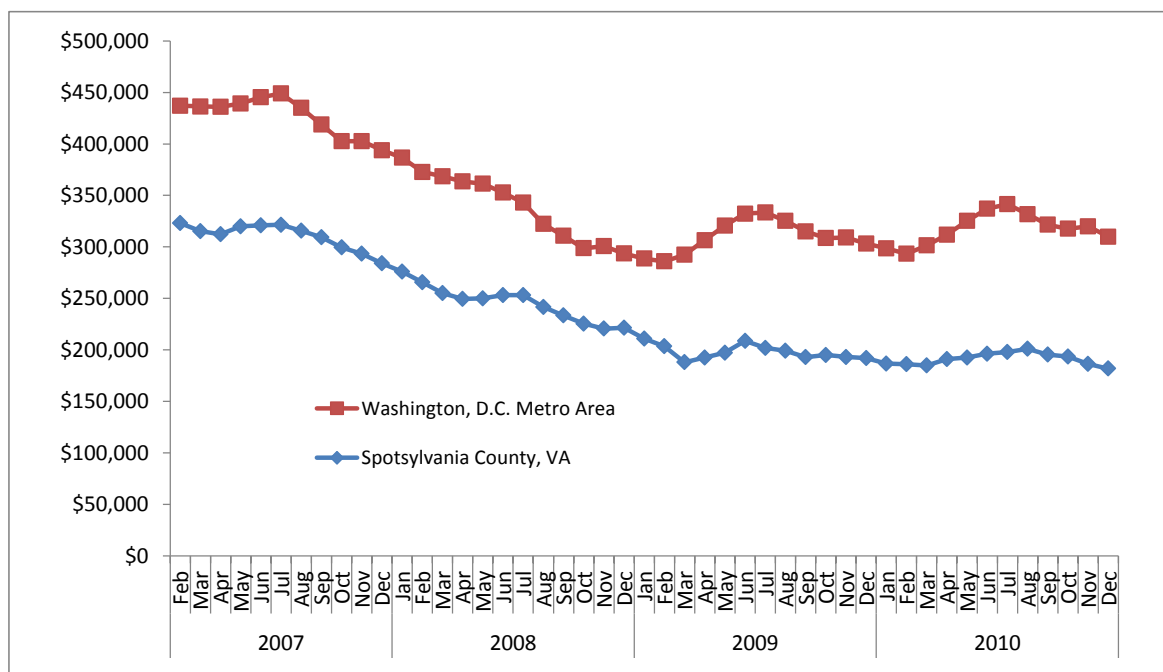
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



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.