



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



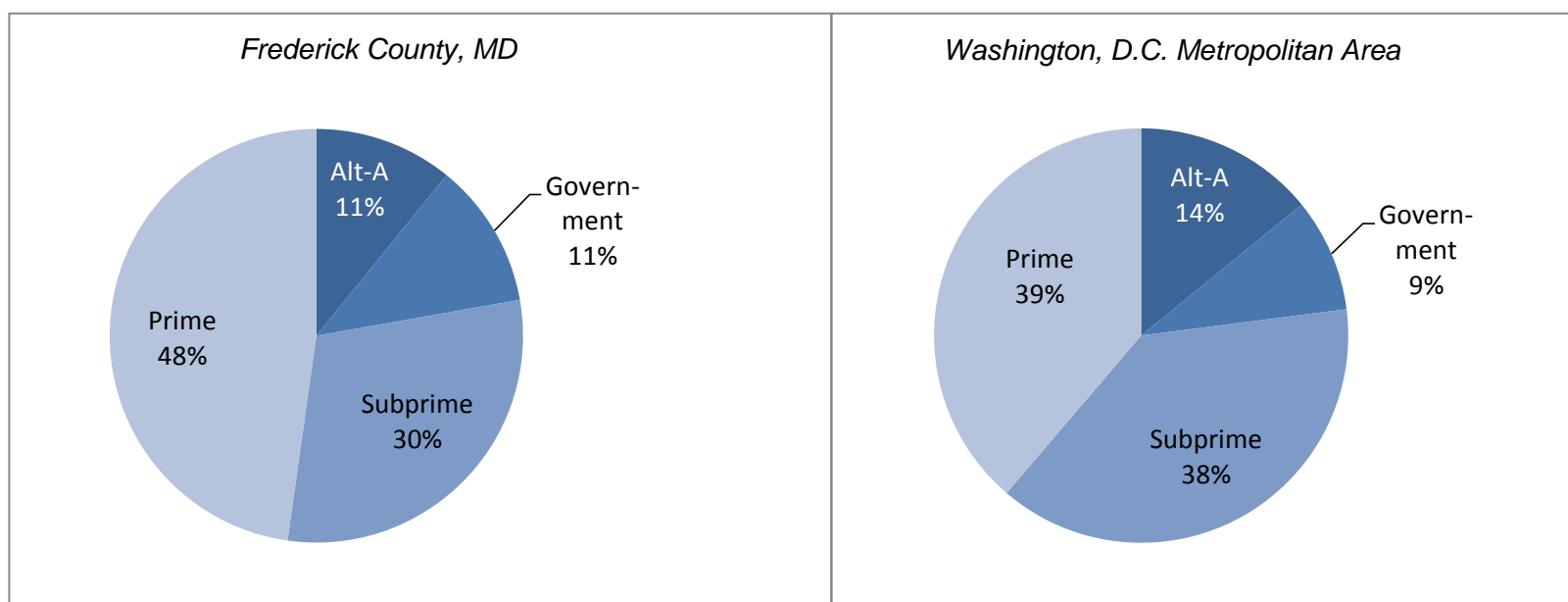
Frederick County, MD March 2011

Key Mortgage Performance Indicators

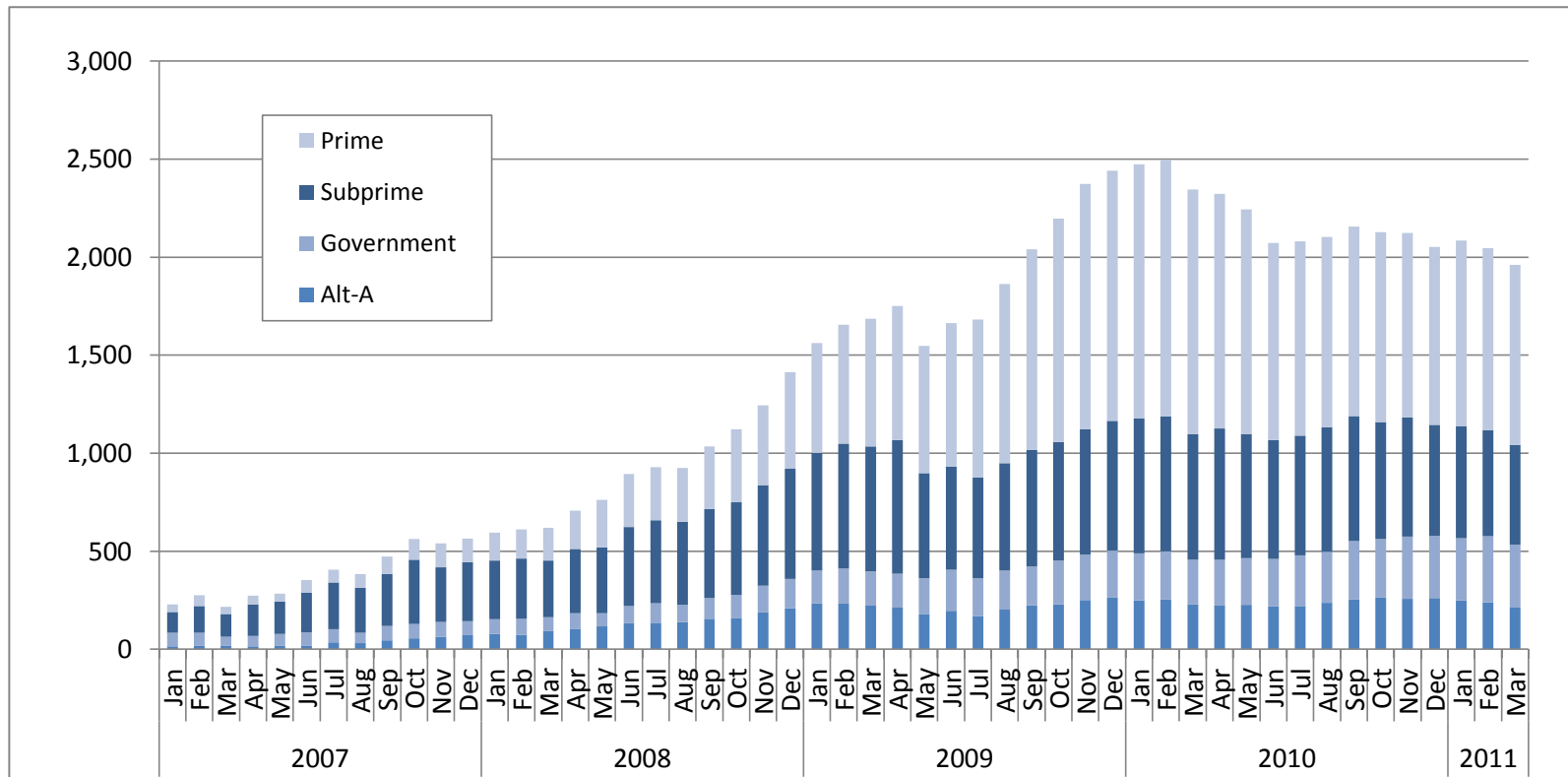
March 2011	Frederick County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,300	31,700
Percent of Loans	2.3	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	3,800	82,000
Percent of Loans	6.8	6.8
Pct. Point Change Since 3/2010	-0.8	-1.7
Pct. Point Change Since 3/2009	0.3	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	2,000	43,700
Percent of Loans	3.5	3.6
Pct. Point Change Since 3/2010	-0.7	-1.3
Pct. Point Change Since 3/2009	0.5	0.1
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	5	93
Percent of ZIP Codes	27.8	39.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, March 2011



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 March 2011		
ZIP Code	Area	Percent
	<i>Frederick County, MD</i>	3.5
	<i>Metropolitan Area</i>	3.6
21716	Brunswick	6.0
21758	Knoxville	5.3
21703	Frederick	5.1
21702	Frederick	4.8
21793	Walkersville	4.0
21788	Thurmont	3.6
21727	Emmitsburg	3.6
21701	Frederick	3.3
21704	Frederick	3.2
21755	Jefferson	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.

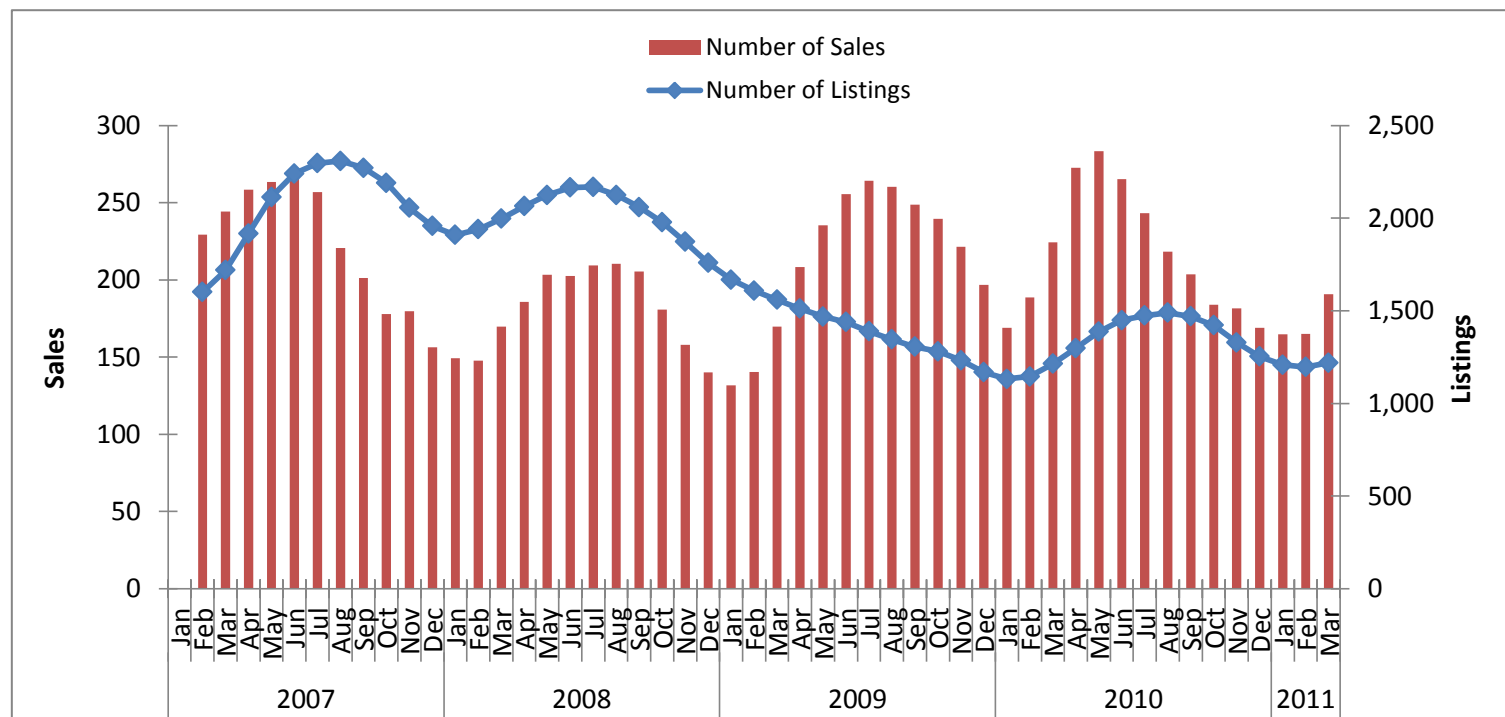
FREDERICK COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011		
ZIP Code	Area	Risk Level
21716	Brunswick	High
21703	Frederick	High
21702	Frederick	High
21777	Point Of Rocks	High
21758	Knoxville	High
21701	Frederick	Moderate
21727	Emmitsburg	Moderate
21793	Walkersville	Moderate
21788	Thurmont	Moderate
21710	Adamstown	Minimal

Key Sales Market Indicators, Frederick County, MD

	March				Percent Change (%)		
	2000	2007	2010	2011	2000-11	2007-11	2010-11
Number of Sales							
County	229	258	251	202	-11.8	-21.7	-19.5
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6
Median Sales Price							
County	\$189,548	\$337,970	\$232,916	\$241,200	27.3	-28.6	3.6
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1
Number of New Listings							
County	428	627	527	432	0.9	-31.1	-18.0
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7
Number of Listings							
County	1,013	1,690	1,201	1,194	17.9	-29.3	-0.6
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1
Months of Inventory							
County	6.6	7.9	7.3	8.6	30.5	9.8	18.3
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5

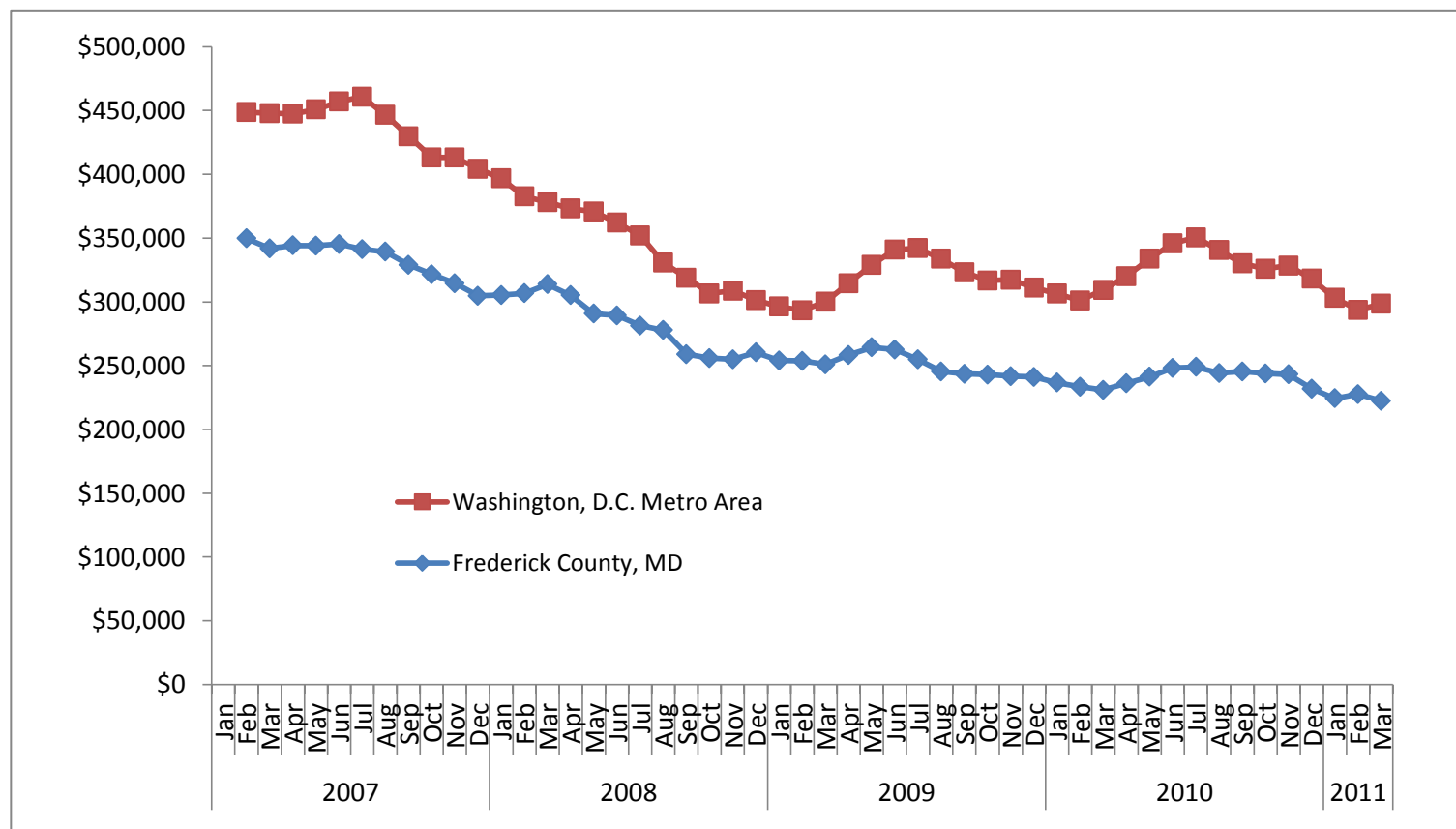
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Frederick County, MD



Adjusted Median Sales Price: Three-Month Averages, Frederick County, MD and Metro Area

Prices in March 2011 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.