



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



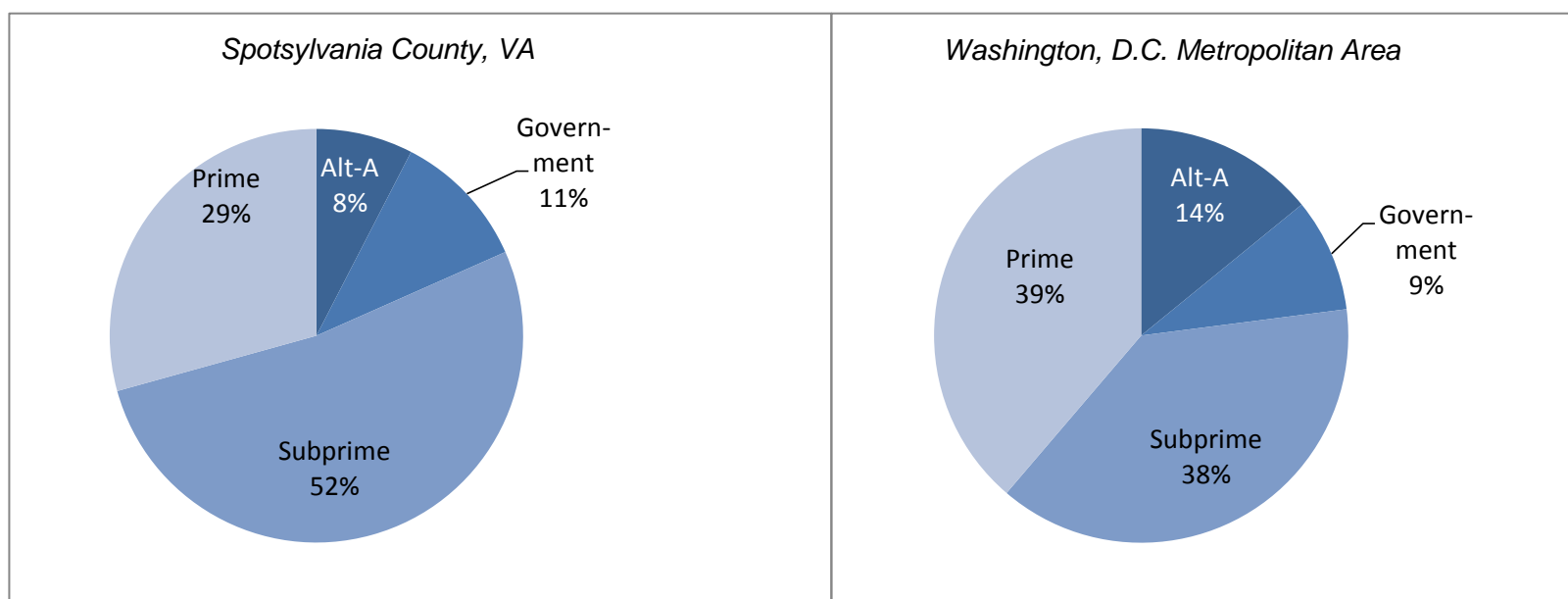
Spotsylvania County, VA March 2011

Key Mortgage Performance Indicators

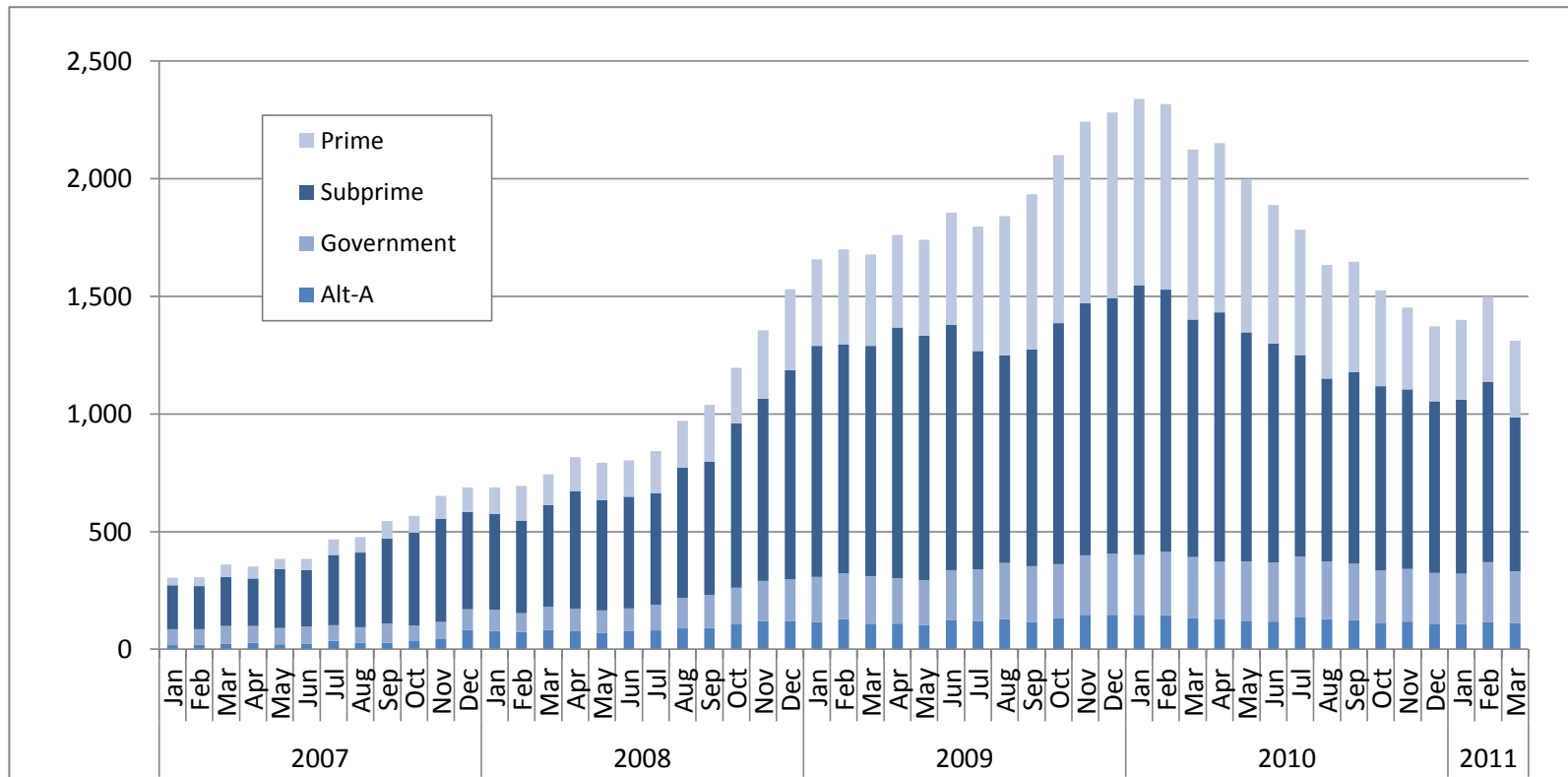
March 2011	Spotsylvania County, VA	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,000	31,700
Percent of Loans	3.3	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	2,800	82,000
Percent of Loans	8.9	6.8
Pct. Point Change Since 3/2010	-3.2	-1.7
Pct. Point Change Since 3/2009	-1.9	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	1,300	43,700
Percent of Loans	4.2	3.6
Pct. Point Change Since 3/2010	-2.6	-1.3
Pct. Point Change Since 3/2009	-1.2	0.1
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	4	93
Percent of ZIP Codes	80.0	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, 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 March 2011		
ZIP Code	Area	Percent
	Spotsylvania County, VA	4.2
	Metropolitan Area	3.6
22534	Partlow	6.1
22407	Fredericksburg	4.6
22553	Spotsylvania	4.4
22408	Fredericksburg	3.7
22551	Spotsylvania	1.9

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.

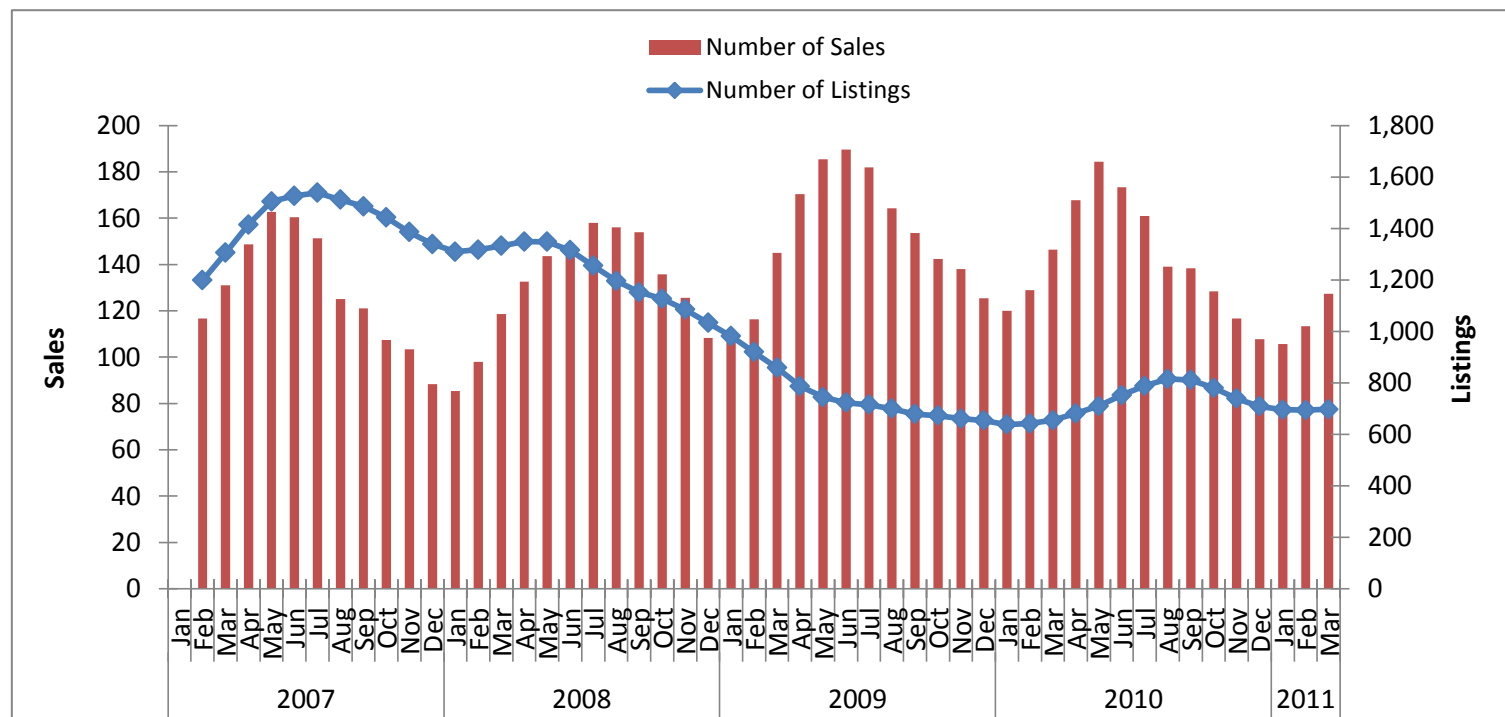
SPOTSYLVANIA COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011		
ZIP Code	Area	Risk Level
22534	Partlow	Highest
22407	Fredericksburg	High
22408	Fredericksburg	High
22553	Spotsylvania	High
22551	Spotsylvania	Minimal

Key Sales Market Indicators, Spotsylvania County, VA

	March				Percent Change (%)			
	2000	2007	2010	2011	2000-11	2007-11	2010-11	
Number of Sales								
County	125	144	163	135	8.0	-6.3	-17.2	
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6	
Median Sales Price								
County	\$160,844	\$310,212	\$191,508	\$183,000	13.8	-41.0	-4.4	
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1	
Number of New Listings								
County	197	474	302	255	29.4	-46.2	-15.6	
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7	
Number of Listings								
County	510	1,305	654	693	35.9	-46.9	6.0	
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1	
Months of Inventory								
County	6.5	10.6	6.8	8.2	26.8	-22.2	21.4	
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5	

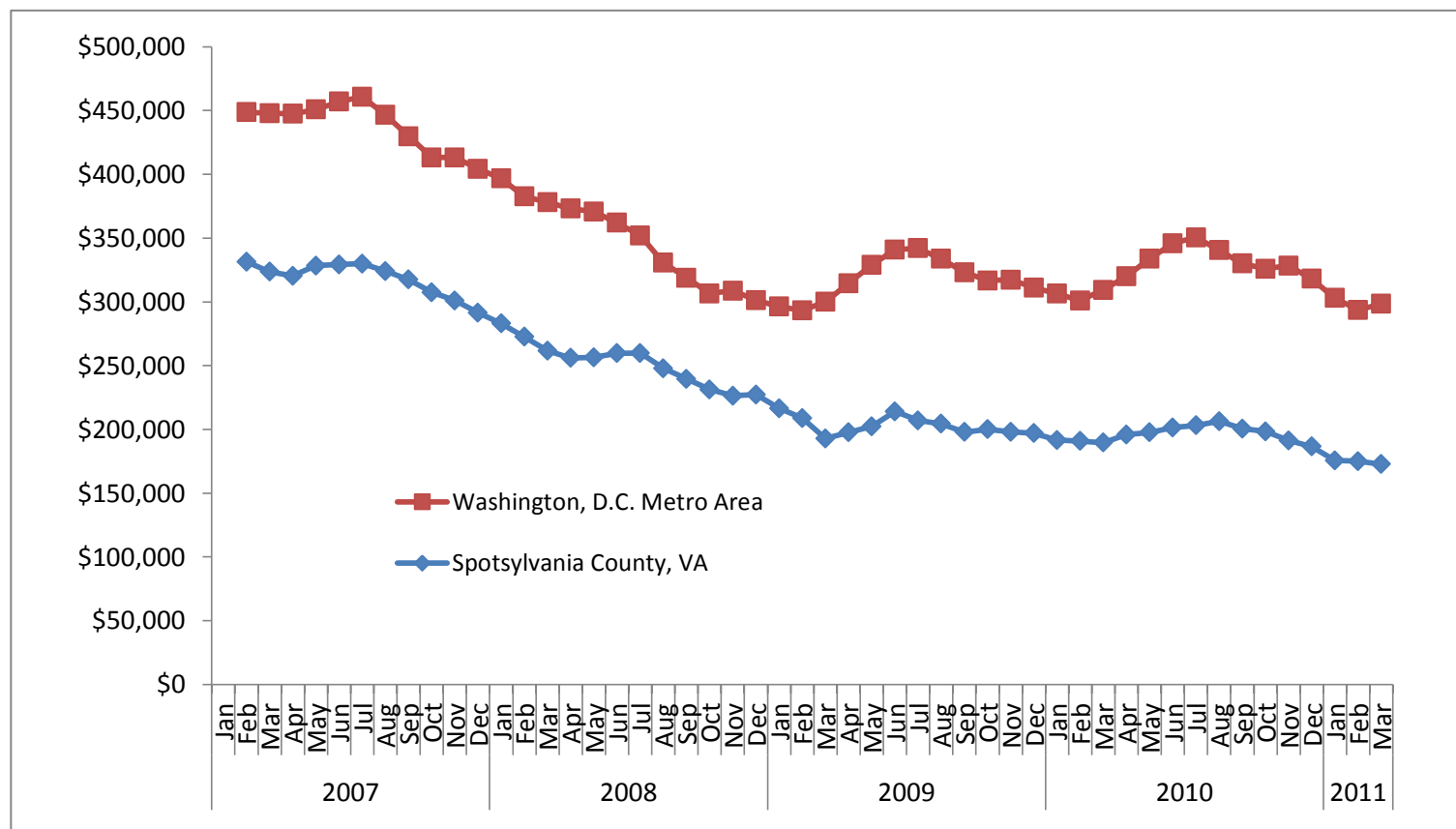
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Spotsylvania County, VA



Adjusted Median Sales Price: Three-Month Averages, Spotsylvania County, VA 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.