



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



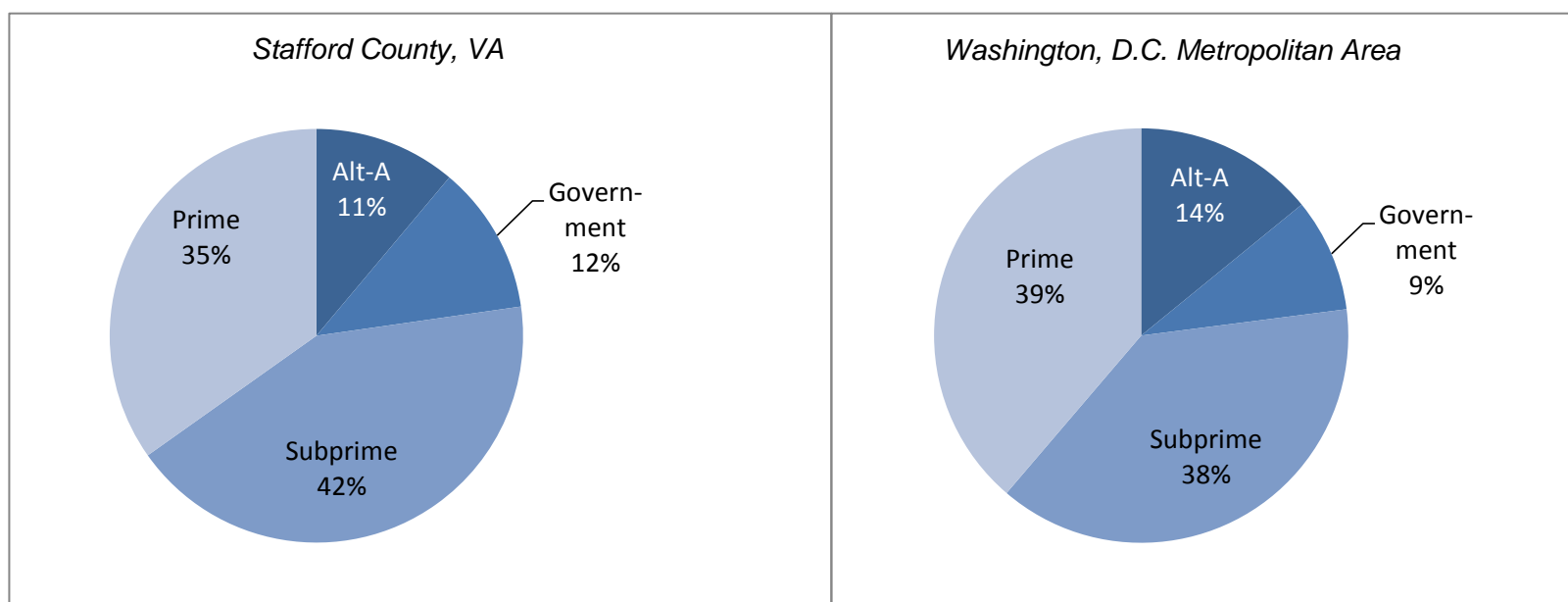
Stafford County, VA March 2011

Key Mortgage Performance Indicators

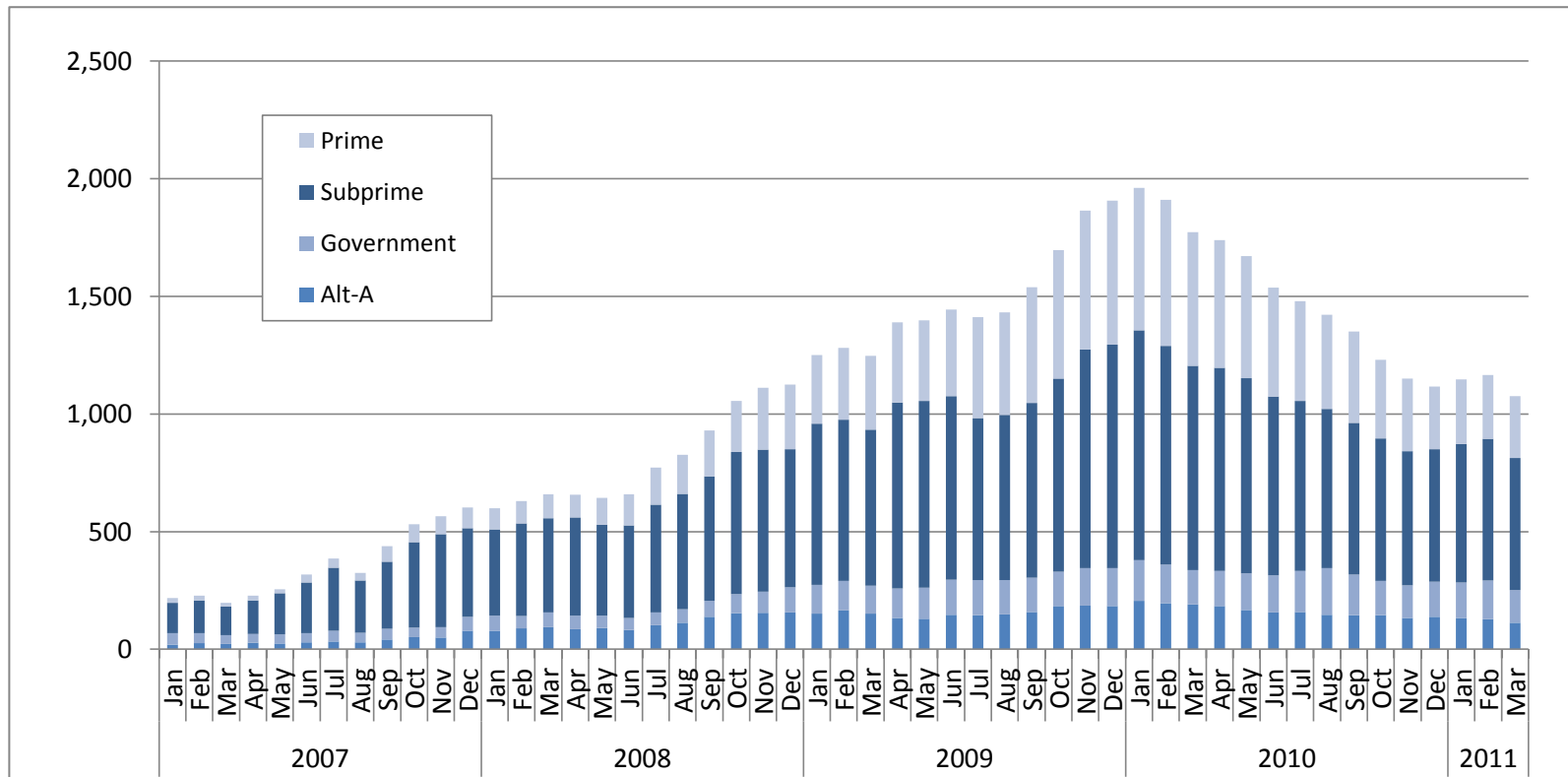
| March 2011 | Stafford County, VA | Washington, D.C. Metropolitan Area |
|---|---------------------|---------------------------------------|
| Foreclosure Inventory | | |
| Number of Loans | 700 | 31,700 |
| Percent of Loans | 2.5 | 2.6 |
| Mortgages 30 or More Days Delinquent | | |
| Number of Loans | 2,200 | 82,000 |
| Percent of Loans | 7.7 | 6.8 |
| Pct. Point Change Since 3/2010 | -2.9 | -1.7 |
| Pct. Point Change Since 3/2009 | -1.8 | -0.7 |
| Mortgages 90 or More Days Delinquent | | |
| Number of Loans | 1,100 | 43,700 |
| Percent of Loans | 3.7 | 3.6 |
| Pct. Point Change Since 3/2010 | -2.4 | -1.3 |
| Pct. Point Change Since 3/2009 | -0.6 | 0.1 |
| ZIP Codes with High/Highest Risk for New REO | | |
| Number of ZIP Codes | 2 | 93 |
| Percent of ZIP Codes | 50.0 | 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, Stafford 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.

| STAFFORD COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE March 2011 | | |
|---|---------------------|---------|
| ZIP Code | Area | Percent |
| | Stafford County, VA | 3.7 |
| | Metropolitan Area | 3.6 |
| 22556 | Stafford | 4.1 |
| 22405 | Fredericksburg | 4.1 |
| 22554 | Stafford | 3.6 |
| 22406 | Fredericksburg | 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.

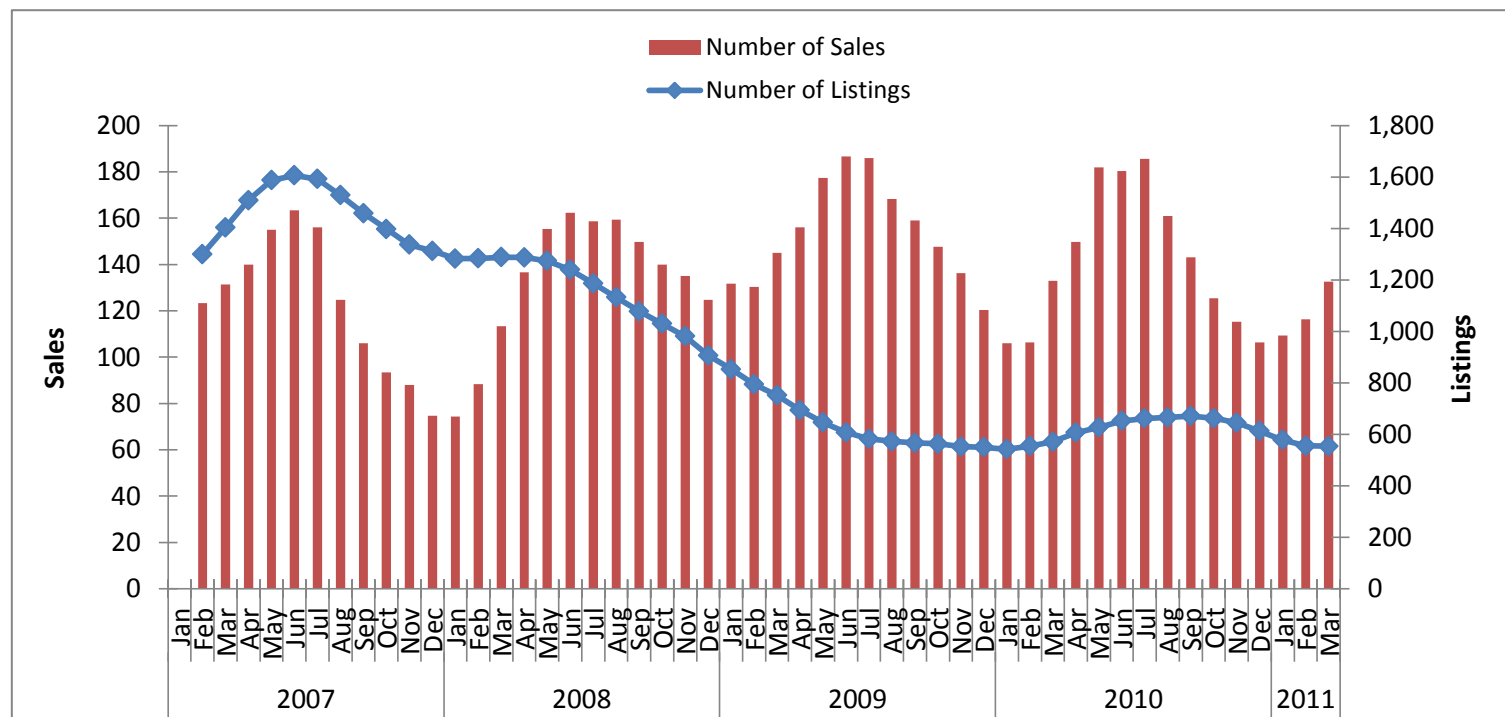
| STAFFORD COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011 | | |
|--|----------------|------------|
| ZIP Code | Area | Risk Level |
| 22554 | Stafford | High |
| 22405 | Fredericksburg | High |
| 22556 | Stafford | Moderate |
| 22406 | Fredericksburg | Moderate |

Key Sales Market Indicators, Stafford County, VA

| | March | | | | Percent Change (%) | | | |
|------------------------|-----------|-----------|-----------|-----------|--------------------|---------|---------|--|
| | 2000 | 2007 | 2010 | 2011 | 2000-11 | 2007-11 | 2010-11 | |
| Number of Sales | | | | | | | | |
| County | 110 | 135 | 129 | 143 | 30.0 | 5.9 | 10.9 | |
| Metro Area | 5,990 | 6,344 | 5,871 | 5,247 | -12.4 | -17.3 | -10.6 | |
| Median Sales Price | | | | | | | | |
| County | \$175,163 | \$404,456 | \$238,035 | \$210,000 | 19.9 | -48.1 | -11.8 | |
| Metro Area | \$218,865 | \$450,386 | \$307,135 | \$297,764 | 36.0 | -33.9 | -3.1 | |
| Number of New Listings | | | | | | | | |
| County | 217 | 457 | 323 | 238 | 9.7 | -47.9 | -26.3 | |
| Metro Area | 9,074 | 15,544 | 12,333 | 10,762 | 18.6 | -30.8 | -12.7 | |
| Number of Listings | | | | | | | | |
| County | 455 | 1,418 | 590 | 545 | 19.8 | -61.6 | -7.6 | |
| Metro Area | 16,548 | 34,516 | 22,754 | 22,767 | 37.6 | -34.0 | 0.1 | |
| Months of Inventory | | | | | | | | |
| County | 6.5 | 12.1 | 8.0 | 6.8 | 4.9 | -43.7 | -15.5 | |
| Metro Area | 4.7 | 6.8 | 6.7 | 7.0 | 48.4 | 3.0 | 3.5 | |

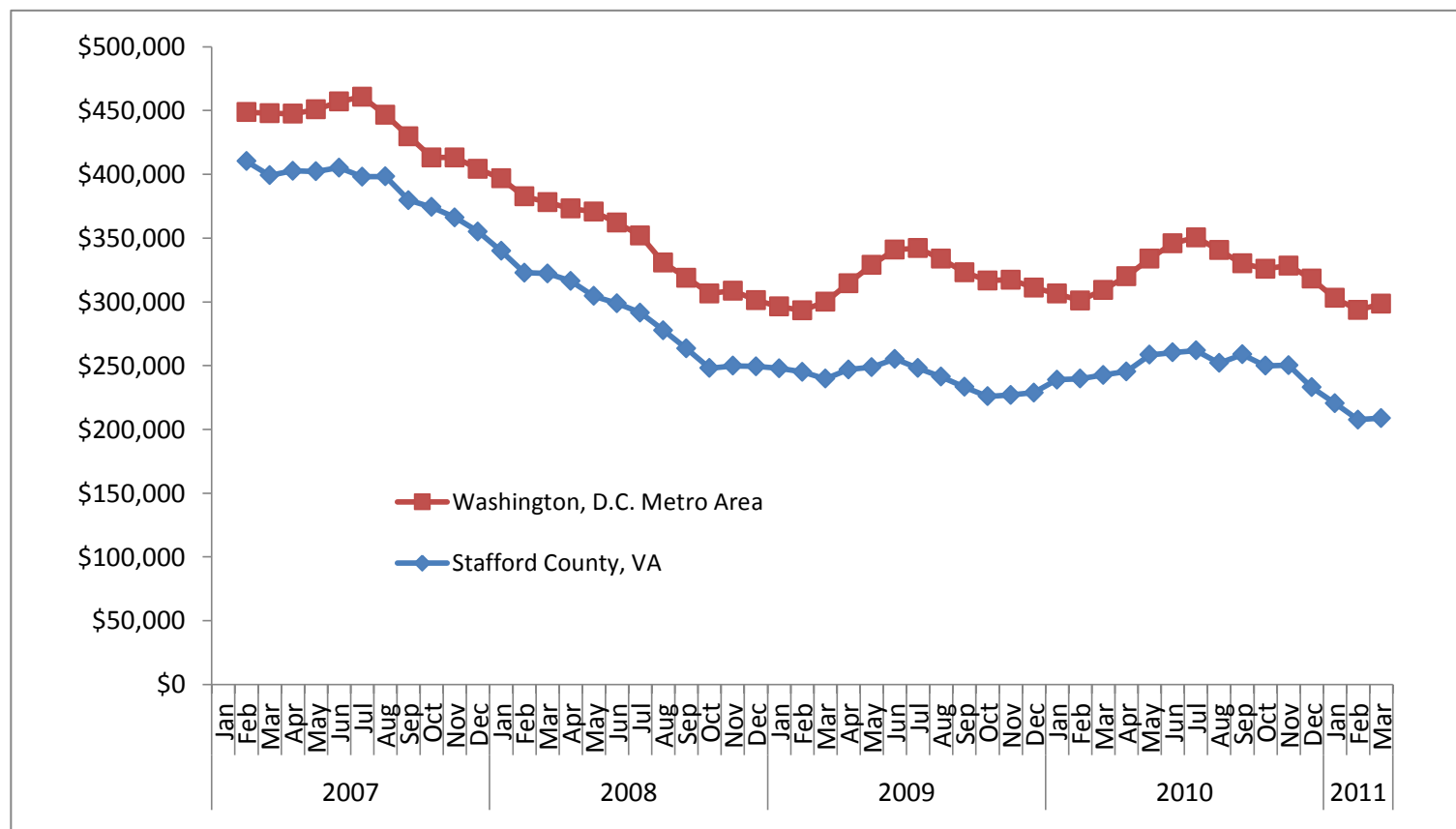
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

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



Adjusted Median Sales Price: Three-Month Averages, Stafford 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.