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PROPERTY FORECLOSURES IN MARYLAND SECOND QUARTER 2010

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TABLE 1
PROPERTY FORECLOSURE EVENTS IN MARYLAND JURISDICTIONS
SECOND QUARTER 2010

Jurisdiction	Notices of Default	Notices of Sales	Lender Purchases (REO)	Total			
				Number	County Share	% Change from	
						2010Q1	2009 Q2
Allegany	28	15	17	60	0.4%	-34.8%	100.2%
Anne Arundel	405	552	211	1,168	7.5%	3.3%	118.7%
Baltimore	622	960	272	1,854	11.9%	1.5%	222.1%
Baltimore City	655	1,127	285	2,066	13.2%	-15.9%	172.1%
Calvert	95	161	25	282	1.8%	31.1%	111.1%
Caroline	39	32	16	86	0.5%	7.0%	327.2%
Carroll	81	115	33	229	1.5%	10.5%	60.9%
Cecil	90	109	13	212	1.4%	51.4%	265.5%
Charles	217	278	96	591	3.8%	14.2%	69.1%
Dorchester	32	46	18	96	0.6%	-14.6%	121.1%
Frederick	281	326	152	760	4.9%	1.1%	58.6%
Garrett	20	14	10	44	0.3%	-0.2%	91.1%
Harford	189	321	77	587	3.8%	42.5%	153.1%
Howard	148	252	54	454	2.9%	15.6%	91.5%
Kent	22	14	6	43	0.3%	-0.2%	111.3%
Montgomery	537	452	594	1,583	10.1%	2.7%	-3.4%
Prince George's	1,642	2,093	596	4,331	27.7%	13.5%	26.4%
Queen Anne's	72	56	31	159	1.0%	29.7%	108.9%
Somerset	21	2	18	41	0.3%	-2.9%	111.8%
St. Mary's	76	86	36	197	1.3%	27.5%	159.4%
Talbot	31	37	7	75	0.5%	28.8%	256.8%
Washington	153	190	91	435	2.8%	7.3%	71.8%
Wicomico	83	2	42	126	0.8%	-10.6%	79.4%
Worcester	81	36	40	157	1.0%	4.5%	56.4%
Maryland	5,621	7,276	2,740	15,637	100.0%	5.3%	67.8%

Source: RealtyTrac

TABLE 2
NOTICES OF MORTGAGE LOAN DEFAULT
ISSUED IN MARYLAND: SECOND QUARTER 2010

Jurisdiction	2010 Q2		% Change from	
	Number	% of Total	2010 Q1	2009 Q2
Allegany	28	0.5%	-15.4%	9.2%
Anne Arundel	405	7.2%	-5.5%	1.4%
Baltimore	622	11.1%	-4.4%	45.9%
Baltimore City	655	11.6%	-20.5%	6.1%
Calvert	95	1.7%	9.9%	-22.5%
Caroline	39	0.7%	65.3%	136.5%
Carroll	81	1.4%	111.4%	-35.3%
Cecil	90	1.6%	66.7%	66.7%
Charles	217	3.9%	22.7%	-27.2%
Dorchester	32	0.6%	-8.4%	1.5%
Frederick	281	5.0%	3.9%	-18.6%
Garrett	20	0.4%	17.8%	-1.7%
Harford	189	3.4%	57.1%	-1.9%
Howard	148	2.6%	62.0%	-15.9%
Kent	22	0.4%	106.0%	25.7%
Montgomery	537	9.6%	-9.5%	-33.8%
Prince George's	<u>1,642</u>	29.2%	28.0%	-30.6%
Queen Anne's	72	1.3%	49.9%	5.0%
Somerset	21	0.4%	-32.0%	55.3%
St. Mary's	76	1.3%	70.8%	23.7%
Talbot	31	0.6%	71.7%	62.7%
Washington	153	2.7%	6.2%	-22.9%
Wicomico	83	1.5%	-19.7%	39.1%
Worcester	81	1.4%	-11.5%	5.9%
Maryland	5,621	100.0%	7.7%	-14.1%

Source: RealtyTrac

Table 3
Notices of Foreclosure Sales
Issued in Maryland: Second Quarter 2010

Jurisdiction	2010 Q2		% Change from	
	Number	% of Total	2010 Q1	2009 Q2
Allegany	15	0.2%	-65.7%	n/a
Anne Arundel	552	7.6%	-2.6%	3413.3%
Baltimore	960	13.2%	2.4%	9299.9%
Baltimore City	1,127	15.5%	7.3%	5072.7%
Calvert	161	2.2%	63.1%	16031.8%
Caroline	32	0.4%	-28.0%	n/a
Carroll	115	1.6%	-21.7%	n/a
Cecil	109	1.5%	98.2%	10800.0%
Charles	278	3.8%	1.1%	2117.3%
Dorchester	46	0.6%	-19.8%	4464.4%
Frederick	326	4.5%	-6.9%	2178.1%
Garrett	14	0.2%	-33.0%	n/a
Harford	321	4.4%	30.6%	10606.2%
Howard	252	3.5%	-0.8%	2307.7%
Kent	14	0.2%	-32.4%	n/a
Montgomery	452	6.2%	-23.6%	-12.8%
Prince George's	<u>2,093</u>	28.8%	7.6%	335.1%
Queen Anne's	56	0.8%	9.3%	n/a
Somerset	2	0.0%	42.9%	8.7%
St. Mary's	86	1.2%	13.5%	8480.1%
Talbot	37	0.5%	2.1%	n/a
Washington	190	2.6%	29.6%	18699.3%
Wicomico	2	0.0%	-20.6%	-32.9%
Worcester	36	0.5%	37.9%	1796.5%
Maryland	7,276	100.0%	3.3%	560.9%

Source: RealtyTrac
N/A denotes division by zero

TABLE 4
LENDER PURCHASES OF FORECLOSED PROPERTIES
IN MARYLAND: SECOND QUARTER 2010

Jurisdiction	2010 Q2		% Change from	
	Number	% of Total	2010Q1	2009 Q2
Allegany	17	0.6%	16.8%	316.1%
Anne Arundel	211	7.7%	55.3%	77.5%
Baltimore	272	9.9%	13.9%	96.0%
Baltimore City	285	10.4%	-51.1%	136.4%
Calvert	25	0.9%	-14.3%	166.0%
Caroline	16	0.6%	21.1%	311.3%
Carroll	33	1.2%	50.3%	89.2%
Cecil	13	0.5%	-58.1%	333.3%
Charles	96	3.5%	45.5%	144.2%
Dorchester	18	0.6%	-10.3%	68.9%
Frederick	152	5.6%	17.2%	27.9%
Garrett	10	0.4%	53.4%	417.7%
Harford	77	2.8%	67.7%	111.8%
Howard	54	2.0%	13.8%	7.4%
Kent	6	0.2%	-43.5%	145.7%
Montgomery	594	21.7%	66.6%	92.3%
Prince George's	596	21.7%	1.3%	2.6%
Queen Anne's	31	1.1%	33.1%	309.3%
Somerset	18	0.7%	81.2%	377.6%
St. Mary's	36	1.3%	2.9%	158.4%
Talbot	7	0.3%	78.2%	256.3%
Washington	91	3.3%	-20.1%	71.5%
Wicomico	42	1.5%	16.4%	419.1%
Worcester	40	1.5%	22.5%	83.3%
Maryland	2,740	100.0%	5.7%	63.5%

Source: RealtyTrac
N/A denotes division by zero

**TABLE 6
FORECLOSURE *HOT SPOTS* IN MARYLAND
SECOND QUARTER 2010**

Jurisdiction	Number of Zip Codes	Foreclosures				
		Number	Percent	Rate	Index	Households
<i>Severe Foreclosures</i>						
Baltimore City	2	193	39.2%	30	314	5,877
Prince George's	3	299	60.8%	31	313	9,127
Maryland	5	492	100.0%	30	314	15,004
<i>Very High Foreclosures</i>						
Baltimore City	2	183	5.5%	40	240	7,289
Charles	1	145	4.4%	40	239	5,789
Prince George's	17	2,901	87.4%	41	234	118,313
Worcester	1	90	2.7%	46	210	4,104
Maryland	21	3,319	100.0%	41	234	135,495
<i>High Foreclosures</i>						
Anne Arundel	6	354	5.7%	85	112	30,167
Baltimore	9	844	13.6%	73	132	61,314
Baltimore City	15	1,543	24.9%	60	159	92,942
Calvert	3	177	2.9%	64	151	11,240
Charles	5	307	5.0%	59	162	18,097
Dorchester	1	65	1.0%	73	132	4,719
Frederick	8	563	9.1%	65	146	36,882
Harford	3	191	3.1%	67	142	12,911
Montgomery	8	693	11.2%	74	128	51,583
Prince George's	12	1,047	16.9%	55	175	57,325
Queen Anne's	3	100	1.6%	79	121	7,929
St. Mary's	2	75	1.2%	82	116	6,174
Washington	3	243	3.9%	64	150	15,424
Maryland	78	6,201	100.0%	66	146	406,707

Source: RealtyTrac and DHCD, Office of Research

TABLE 7
SEVERE FORECLOSURE HOT SPOTS IN MARYLAND
SECOND QUARTER 2010

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21223	Franklin	145	30	314
Baltimore City	21202	Baltimore	48	31	313
Prince George's	20710	Bladensburg	35	24	403
Prince George's	20722	Brentwood	42	30	315
Prince George's	20785	Cheverly	222	32	302
<i>All Communities</i>			<i>492</i>	<i>30</i>	<i>314</i>

Source: RealtyTrac and DHCD, Office of Research

TABLE 9
VERY HIGH FORECLOSURE *HOT SPOTS* IN MARYLAND
SECOND QUARTER 2010

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21217	Druid	129	37	259
Baltimore City	21231	Patterson	54	47	205
Charles	20602	Waldorf	145	40	239
Prince George's	20783	Adelphi	219	32	300
Prince George's	20784	Cheverly	170	32	294
Prince George's	20743	Capitol Heights	290	33	292
Prince George's	20705	Beltsville	144	34	277
Prince George's	20745	Oxon Hill	132	37	259
Prince George's	20712	Mount Rainier	26	39	248
Prince George's	20737	Riverdale	80	39	243
Prince George's	20747	District Heights	200	40	241
Prince George's	20782	West Hyattsville	112	42	226
Prince George's	20720	Bowie	142	44	219
Prince George's	20746	Suitland	109	44	218
Prince George's	20774	Upper Marlboro	276	44	216
Prince George's	20707	Laurel	156	45	214
Prince George's	20706	Lanham	205	45	211
Prince George's	20769	Glenn Dale	40	46	210
Prince George's	20744	Fort Washington	323	47	203
Prince George's	20772	Upper Marlboro	277	48	201
Worcester	21842	Ocean City	90	46	209.7
<i>All Communities</i>			3,319	41	234

Source: RealtyTrac and DHCD, Office of Research

TABLE 11
HIGH FORECLOSURE HOT SPOTS IN MARYLAND
SECOND QUARTER 2010

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Frederick	21702	Frederick	155	60	158
Frederick	21716	Brunswick	22	64	150
Frederick	21704	Frederick	44	69	138
Frederick	21793	Walkersville	39	75	127
Frederick	21701	Frederick	116	86	112
Frederick	21727	Emmitsburg	13	94	102
Harford	21040	Edgewood	113	56	172
Harford	21017	Belcamp	24	71	136
Harford	21085	Joppa	54	91	105
Montgomery	20886	Montgomery Village	143	57	169
Montgomery	20877	Montgomery Village	91	63	152
Montgomery	20876	Germantown	78	76	126
Montgomery	20874	Darnestown	196	77	124
Montgomery	20866	Burtonsville	42	80	120
Montgomery	20903	Silver Spring	29	91	105
Montgomery	20872	Damascus	38	94	102
Montgomery	20879	Laytonsville	76	94	101
Prince George's	<u>20721</u>	Mitchellville	163	50	190
Prince George's	20735	Clinton	213	51	187
Prince George's	20748	Temple Hills	174	51	186
Prince George's	20781	Hyattsville	45	51	186
Prince George's	<u>20716</u>	Mitchellville	115	53	182
Prince George's	20607	Accokeek	50	55	173
Prince George's	20740	College Park	89	57	168
Prince George's	20601	Waldorf	12	61	156
Prince George's	20708	Laurel	63	62	154
Prince George's	20623	Cheltenham	12	65	148
Prince George's	20613	Brandywine	47	68	140
Prince George's	20770	Greenbelt	63	70	137
Queen Anne's	21619	Chester	28	75	128
Queen Anne's	21666	Stevensville	54	79	121
Queen Anne's	21638	Grasonville	18	87	109
St. Mary's	20634	Great Mills	19	77	124
St. Mary's	20653	Lexington Park	56	84	114
Washington	21758	Knoxville	12	59	161
Washington	21740	Hagerstown	218	63	152
Washington	21756	Keedysville	13	80	119
<i>All Communities</i>			6,201	66	146

Source: RealtyTrac and DHCD, Office of Research