



# ForeclosuresMass.

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## ForeclosuresMass Market Analysis Report May, 2007



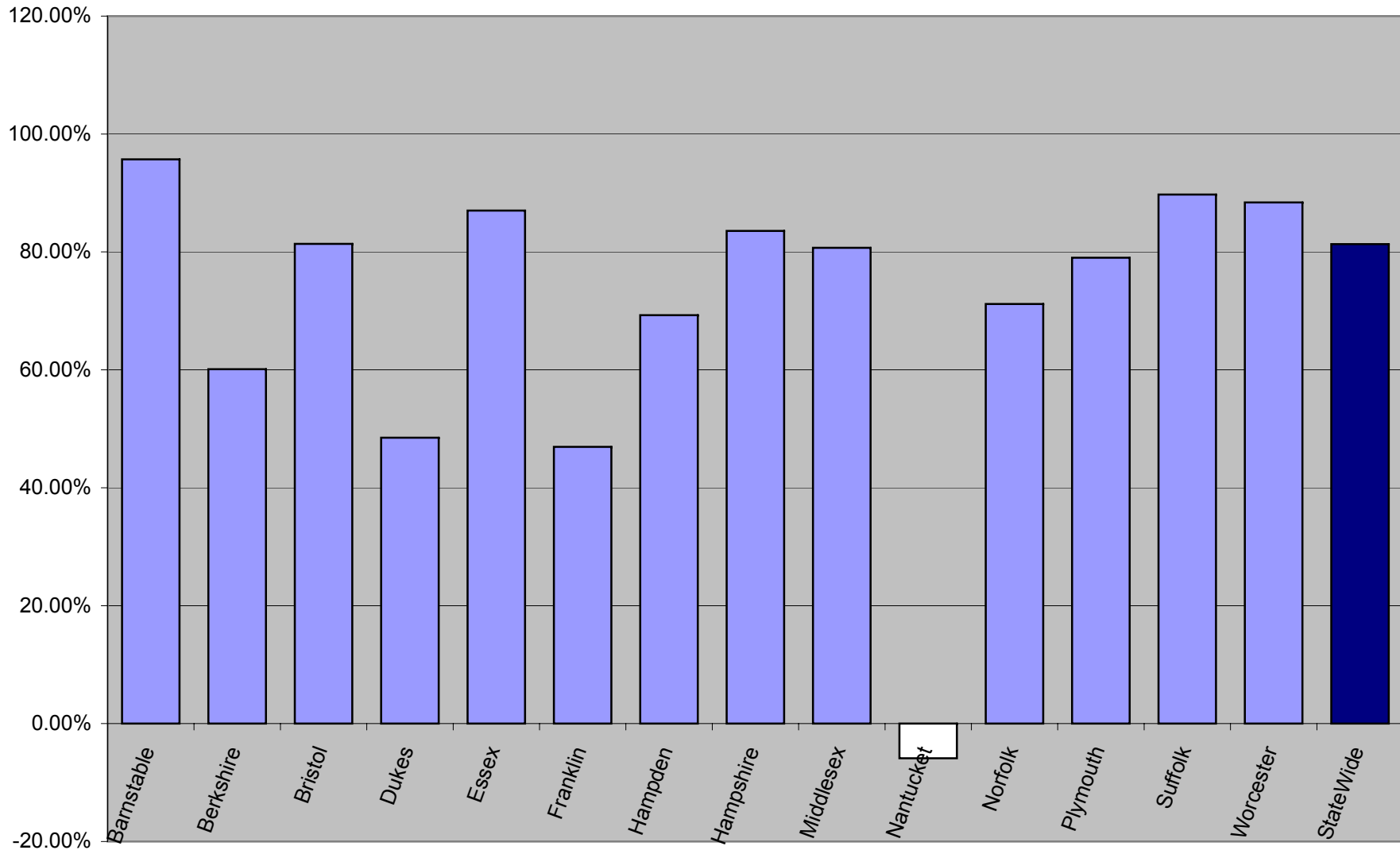
Foreclosures by Year					
County	2003	2004	2005	2006	2007ytd*
Barnstable	383	332	488	934	451
Berkshire	187	148	182	256	123
Bristol	675	697	1,001	1,869	749
Dukes	27	32	33	44	16
Essex	890	927	1,367	2,358	1,092
Franklin	117	128	128	214	59
Hampden	1,093	1,100	1,214	1,897	778
Hampshire	141	140	157	219	102
Middlesex	1,375	1,413	1,746	2,906	1,342
Nantucket	24	15	15	19	5
Norfolk	653	702	956	1,424	643
Plymouth	933	967	1,349	2,273	960
Suffolk	703	802	1,158	2,087	990
Worcester	1,171	1,303	1,699	2,987	1,316
<b>StateWide</b>	<b>8,372</b>	<b>8,706</b>	<b>11,493</b>	<b>19,487</b>	<b>8,626</b>

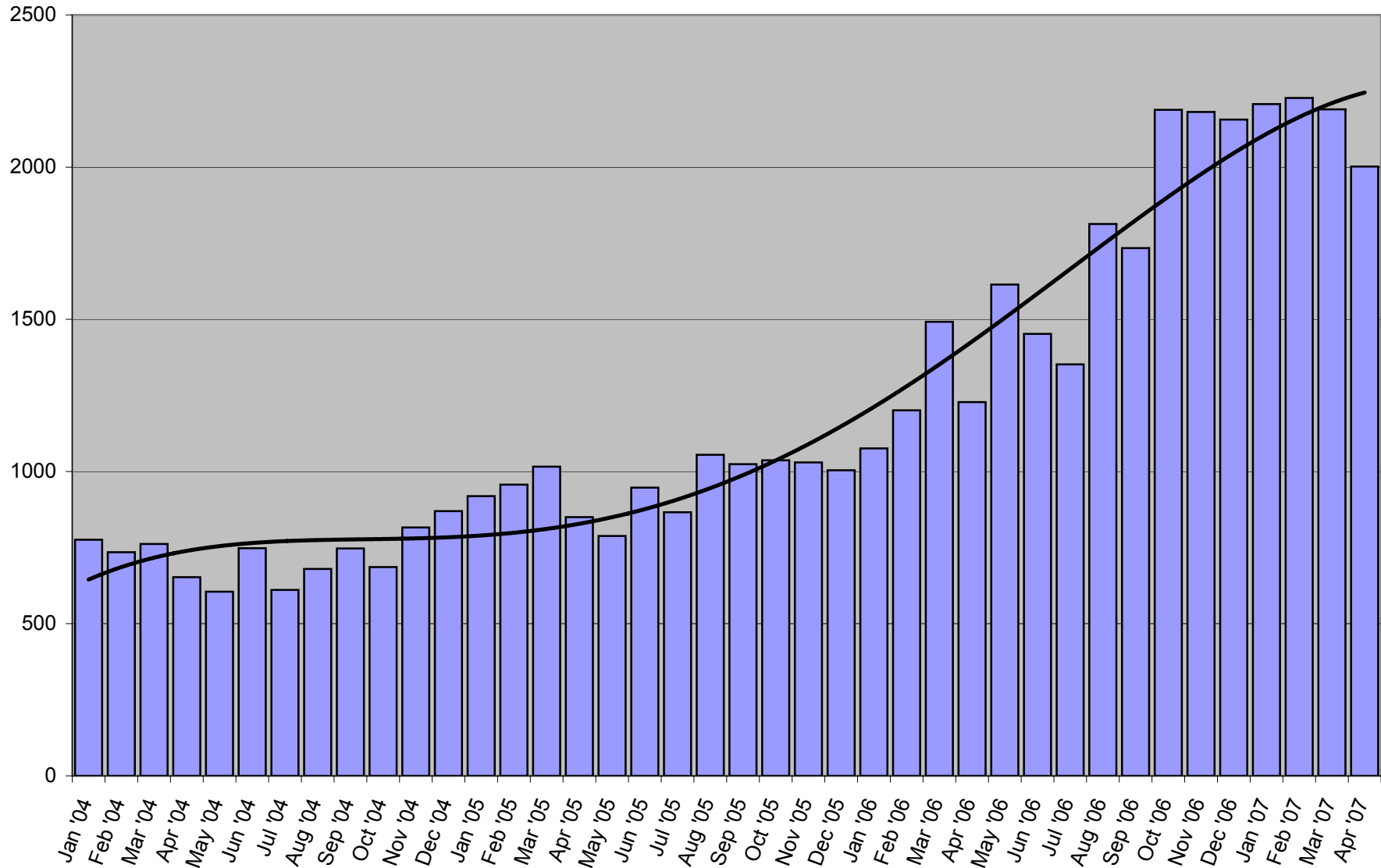
Foreclosures Preceding 12 Months			
<i>May 1 of previous year to April 30</i>			
County	2006	2007	% Change
Barnstable	583	1,141	95.71% ◀1
Berkshire	193	309	60.10%
Bristol	1,175	2,131	81.36%
Dukes	33	49	48.48%
Essex	1,525	2,852	87.02%
Franklin	147	216	46.94%
Hampden	1,289	2,182	69.28%
Hampshire	146	268	83.56%
Middlesex	1,918	3,466	80.71%
Nantucket	17	16	-5.88%
Norfolk	999	1,710	71.17%
Plymouth	1,491	2,669	79.01%
Suffolk	1,335	2,533	89.74% ◀2
Worcester	1,897	3,574	88.40% ◀3
<b>StateWide</b>	<b>12,748</b>	<b>23,116</b>	<b>81.33%</b>

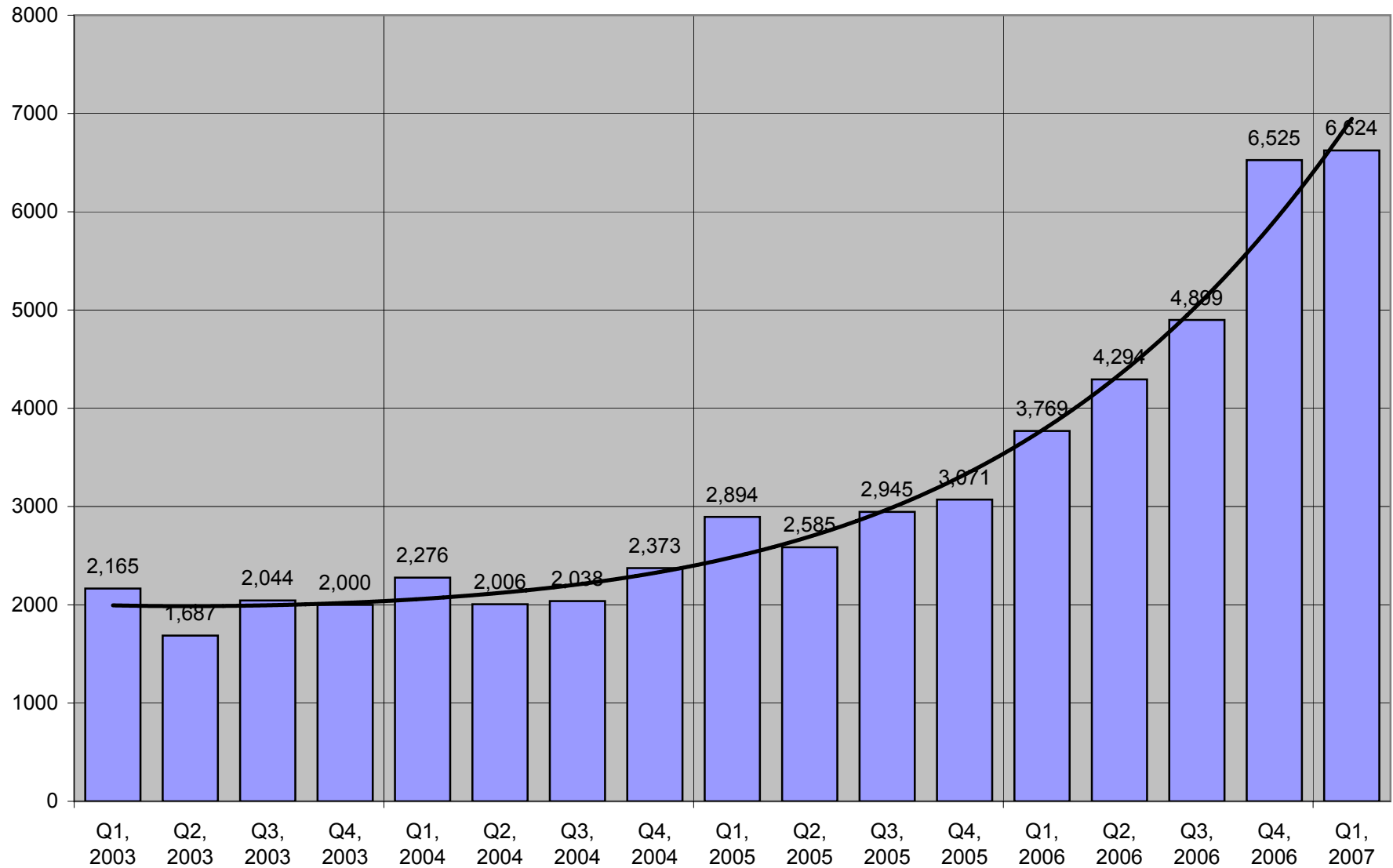
\* January 1 through April 30, 2007

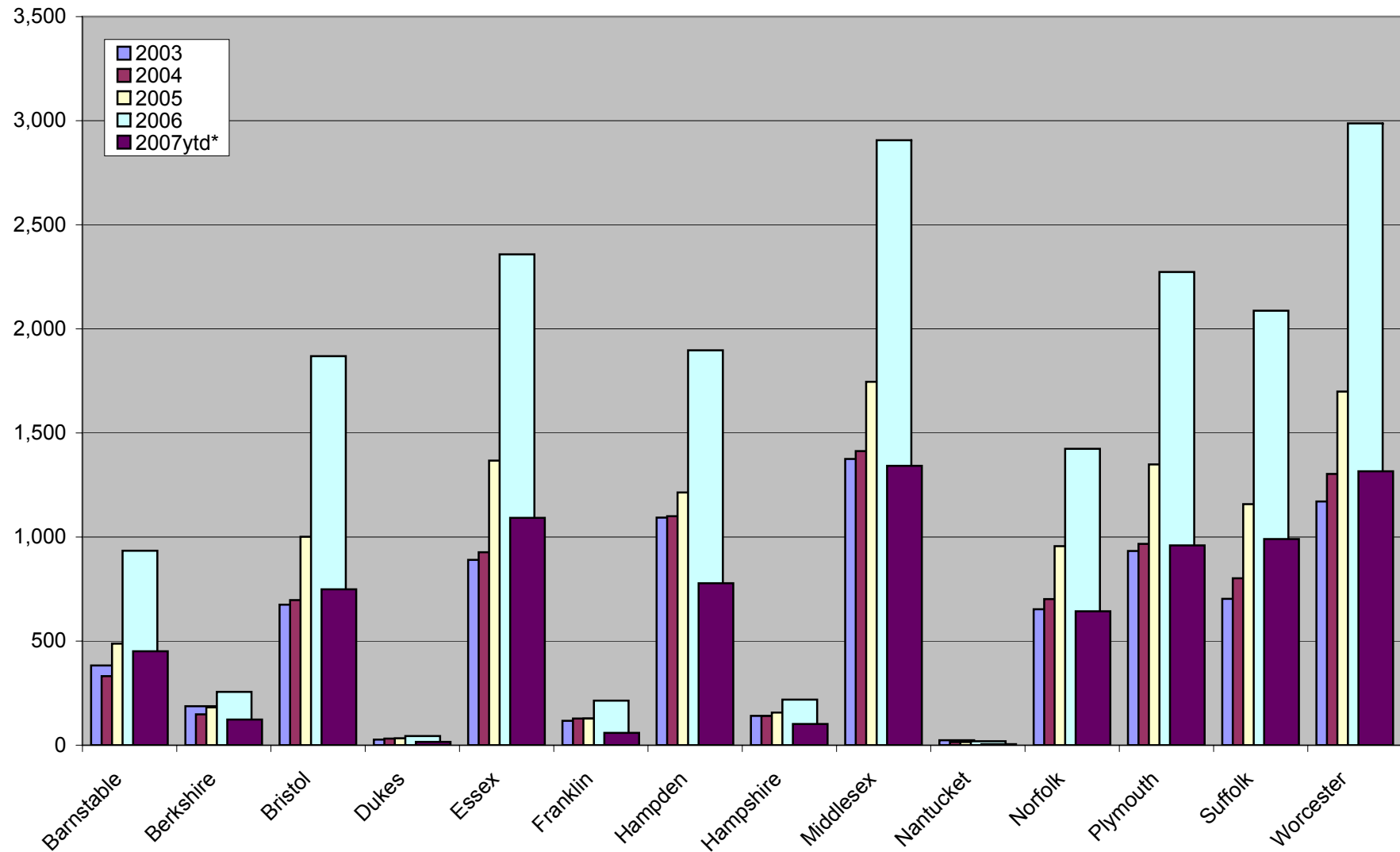


**Percent Change in Number of Foreclosures Started  
(May 1, 2005 to Apr 30, 2006) compared to (May 1, 2006 to Apr 30, 2007)**



**Foreclosures Started in Massachusetts by Month**


**Foreclosures Started in Massachusetts by Quarter**


**Foreclosures Started, 2004-2007**


**Foreclosures per Month**

Month	Barnst.	Berksh.	Bristol	Dukes	Essex	Franklin	Hampden	Hampsh.	Middlesex	Nantuck.	Norfolk	Plymouth	Suffolk	Worc.	StateWide
Jan, 2004	26	11	58	5	95	8	115	12	119	2	44	79	70	132	776
Feb, 2004	33	21	48	3	82	11	99	10	112	2	70	76	59	109	735
Mar, 2004	31	22	69	1	63	18	107	14	114		69	80	58	116	762
Apr, 2004	27	14	56	2	73	7	80	18	110	2	46	77	58	83	653
May, 2004	23	12	56		54	9	66	9	105	1	51	67	63	89	605
Jun, 2004	35	7	58	2	96	15	85	6	125	2	62	69	74	112	748
Jul, 2004	23	11	50	1	72	6	60	13	102	1	48	82	60	82	611
Aug, 2004	32	8	60	5	65	4	89	15	99	1	53	88	61	100	680
Sep, 2004	23	6	48	5	69	21	111	9	130		54	93	79	99	747
Oct, 2004	23	11	62	1	70	6	95	7	108		64	69	65	105	686
Nov, 2004	28	8	57	1	99	13	98	16	130	2	68	84	67	145	816
Dec, 2004	27	17	75	5	88	9	94	11	154	2	72	102	86	128	870
Jan, 2005	40	15	73	3	106	10	111	14	147		93	99	62	146	919
Feb, 2005	37	12	82	2	104	15	121	20	163	1	62	118	102	118	957
Mar, 2005	35	16	92	6	113	5	109	16	158	2	93	122	104	145	1016
Apr, 2005	37	16	66		117	8	77	14	142	3	66	83	99	122	850
May, 2005	32	16	64	1	95	14	79	11	127	1	69	92	71	116	788
Jun, 2005	39	9	80	5	112	14	98	18	139	4	77	112	92	148	947
Jul, 2005	51	14	82	1	108	9	84	5	142		72	82	84	132	866
Aug, 2005	45	21	80	2	121	11	112	14	153		87	137	116	156	1055
Sep, 2005	31	16	99	5	124	13	103	10	157	1	79	127	105	154	1024
Oct, 2005	35	14	90	2	109	16	109	13	145		90	147	107	160	1037
Nov, 2005	52	18	112	3	139	6	115	13	131	2	74	109	100	156	1030
Dec, 2005	54	15	81	3	119	7	96	9	142	1	94	121	116	146	1004
Jan, 2006	58	14	95	3	142	17	112	16	164	4	73	111	115	152	1076
Feb, 2006	58	20	115		149	9	117	9	213		78	149	120	164	1201
Mar, 2006	70	17	156	7	167	16	141	16	209	3	106	163	177	244	1492
Apr, 2006	58	19	121	1	140	15	123	12	196	1	100	141	132	169	1228
May, 2006	96	18	143		206	22	153	19	241	2	124	172	171	247	1614
Jun, 2006	61	17	150	3	159	19	139	21	200		126	190	138	229	1452
Jul, 2006	75	16	143	6	137	19	130	13	188		104	166	137	218	1352
Aug, 2006	80	22	166	4	224	19	191	22	268	1	144	223	191	258	1813
Sep, 2006	87	25	169	7	227	16	145	21	252	1	114	201	185	284	1734
Oct, 2006	89	28	199	4	276	22	201	21	330	4	163	264	251	336	2188
Nov, 2006	96	18	208	3	279	20	223	25	305	2	148	253	252	349	2181
Dec, 2006	106	42	204	6	252	20	222	24	340	1	144	240	218	337	2156
Jan, 2007	104	28	208	2	291	9	204	31	339	1	169	225	237	359	2207
Feb, 2007	108	38	164	6	274	20	197	25	370	1	140	263	261	360	2227
Mar, 2007	124	30	205	3	260	14	191	25	337	2	168	255	261	315	2190
Apr, 2007	115	27	172	5	267	16	186	21	296	1	166	217	231	282	2002

**Month-Month Percentage Change**

Month	Barnst.	Berksh.	Bristol	Dukes	Essex	Franklin	Hampden	Hampsh.	Middlesex	Nantuck.	Norfolk	Plymouth	Suffolk	Worc.	StateWide
Jan, 2004	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Feb, 2004	26.92%	90.91%	-17.24%	-40.00%	-13.68%	37.50%	-13.91%	-16.67%	-5.88%	0.00%	59.09%	-3.80%	-15.71%	-17.42%	-5.28%
Mar, 2004	-6.06%	4.76%	43.75%	-66.67%	-23.17%	63.64%	8.08%	40.00%	1.79%	-100.00%	-1.43%	5.26%	-1.69%	6.42%	3.67%
Apr, 2004	-12.90%	-36.36%	-18.84%	100.00%	15.87%	-61.11%	-25.23%	28.57%	-3.51%		-33.33%	-3.75%	0.00%	-28.45%	-14.30%
May, 2004	-14.81%	-14.29%	0.00%	-100.00%	-26.03%	28.57%	-17.50%	-50.00%	-4.55%	-50.00%	10.87%	-12.99%	8.62%	7.23%	-7.35%
Jun, 2004	52.17%	-41.67%	3.57%		77.78%	66.67%	28.79%	-33.33%	19.05%	100.00%	21.57%	2.99%	17.46%	25.84%	23.64%
Jul, 2004	-34.29%	57.14%	-13.79%	-50.00%	-25.00%	-60.00%	-29.41%	116.67%	-18.40%	-50.00%	-22.58%	18.84%	-18.92%	-26.79%	-18.32%
Aug, 2004	39.13%	-27.27%	20.00%	400.00%	-9.72%	-33.33%	48.33%	15.38%	-2.94%	0.00%	10.42%	7.32%	1.67%	21.95%	11.29%
Sep, 2004	-28.13%	-25.00%	-20.00%	0.00%	6.15%	425.00%	24.72%	-40.00%	31.31%	-100.00%	1.89%	5.68%	29.51%	-1.00%	9.85%
Oct, 2004	0.00%	83.33%	29.17%	-80.00%	1.45%	-71.43%	-14.41%	-22.22%	-16.92%		18.52%	-25.81%	-17.72%	6.06%	-8.17%
Nov, 2004	21.74%	-27.27%	-8.06%	0.00%	41.43%	116.67%	3.16%	128.57%	20.37%		6.25%	21.74%	3.08%	38.10%	18.95%
Dec, 2004	-3.57%	112.50%	31.58%	400.00%	-11.11%	-30.77%	-4.08%	-31.25%	18.46%	0.00%	5.88%	21.43%	28.36%	-11.72%	6.62%
Jan, 2005	48.15%	-11.76%	-2.67%	-40.00%	20.45%	11.11%	18.09%	27.27%	-4.55%	-100.00%	29.17%	-2.94%	-27.91%	14.06%	5.63%
Feb, 2005	-7.50%	-20.00%	12.33%	-33.33%	-1.89%	50.00%	9.01%	42.86%	10.88%		-33.33%	19.19%	64.52%	-19.18%	4.13%
Mar, 2005	-5.41%	33.33%	12.20%	200.00%	8.65%	-66.67%	-9.92%	-20.00%	-3.07%	100.00%	50.00%	3.39%	1.96%	22.88%	6.17%
Apr, 2005	5.71%	0.00%	-28.26%	-100.00%	3.54%	60.00%	-29.36%	-12.50%	-10.13%	50.00%	-29.03%	-31.97%	-4.81%	-15.86%	-16.34%
May, 2005	-13.51%	0.00%	-3.03%		-18.80%	75.00%	2.60%	-21.43%	-10.56%	-66.67%	4.55%	10.84%	-28.28%	-4.92%	-7.29%
Jun, 2005	21.88%	-43.75%	25.00%	400.00%	17.89%	0.00%	24.05%	63.64%	9.45%	300.00%	11.59%	21.74%	29.58%	27.59%	20.18%
Jul, 2005	30.77%	55.56%	2.50%	-80.00%	-3.57%	-35.71%	-14.29%	-72.22%	2.16%	-100.00%	-6.49%	-26.79%	-8.70%	-10.81%	-8.55%
Aug, 2005	-11.76%	50.00%	-2.44%	100.00%	12.04%	22.22%	33.33%	180.00%	7.75%		20.83%	67.07%	38.10%	18.18%	21.82%
Sep, 2005	-31.11%	-23.81%	23.75%	150.00%	2.48%	18.18%	-8.04%	-28.57%	2.61%		-9.20%	-7.30%	-9.48%	-1.28%	-2.94%
Oct, 2005	12.90%	-12.50%	-9.09%	-60.00%	-12.10%	23.08%	5.83%	30.00%	-7.64%	-100.00%	13.92%	15.75%	1.90%	3.90%	1.27%
Nov, 2005	48.57%	28.57%	24.44%	50.00%	27.52%	-62.50%	5.50%	0.00%	-9.66%		-17.78%	-25.85%	-6.54%	-2.50%	-0.68%
Dec, 2005	3.85%	-16.67%	-27.68%	0.00%	-14.39%	16.67%	-16.52%	-30.77%	8.40%	-50.00%	27.03%	11.01%	16.00%	-6.41%	-2.52%
Jan, 2006	7.41%	-6.67%	17.28%	0.00%	19.33%	142.86%	16.67%	77.78%	15.49%	300.00%	-22.34%	-8.26%	-0.86%	4.11%	7.17%
Feb, 2006	0.00%	42.86%	21.05%	-100.00%	4.93%	-47.06%	4.46%	-43.75%	29.88%	-100.00%	6.85%	34.23%	4.35%	7.89%	11.62%
Mar, 2006	20.69%	-15.00%	35.65%		12.08%	77.78%	20.51%	77.78%	-1.88%		35.90%	9.40%	47.50%	48.78%	24.23%
Apr, 2006	-17.14%	11.76%	-22.44%	-85.71%	-16.17%	-6.25%	-12.77%	-25.00%	-6.22%	-66.67%	-5.66%	-13.50%	-25.42%	-30.74%	-17.69%
May, 2006	65.52%	-5.26%	18.18%	-100.00%	47.14%	46.67%	24.39%	58.33%	22.96%	100.00%	24.00%	21.99%	29.55%	46.15%	31.43%
Jun, 2006	-36.46%	-5.56%	4.90%		-22.82%	-13.64%	-9.15%	10.53%	-17.01%	-100.00%	1.61%	10.47%	-19.30%	-7.29%	-10.04%
Jul, 2006	22.95%	-5.88%	-4.67%	100.00%	-13.84%	0.00%	-6.47%	-38.10%	-6.00%		-17.46%	-12.63%	-0.72%	-4.80%	-6.89%
Aug, 2006	6.67%	37.50%	16.08%	-33.33%	63.50%	0.00%	46.92%	69.23%	42.55%		38.46%	34.34%	39.42%	18.35%	34.10%
Sep, 2006	8.75%	13.64%	1.81%	75.00%	1.34%	-15.79%	-24.08%	-4.55%	-5.97%	0.00%	-20.83%	-9.87%	-3.14%	10.08%	-4.36%
Oct, 2006	2.30%	12.00%	17.75%	-42.86%	21.59%	37.50%	38.62%	0.00%	30.95%	300.00%	42.98%	31.34%	35.68%	18.31%	26.18%
Nov, 2006	7.87%	-35.71%	4.52%	-25.00%	1.09%	-9.09%	10.95%	19.05%	-7.58%	-50.00%	-9.20%	-4.17%	0.40%	3.87%	-0.32%
Dec, 2006	10.42%	133.33%	-1.92%	100.00%	-9.68%	0.00%	-0.45%	-4.00%	11.48%	-50.00%	-2.70%	-5.14%	-13.49%	-3.44%	-1.15%
Jan, 2007	-1.89%	-33.33%	1.96%	-66.67%	15.48%	-55.00%	-8.11%	29.17%	-0.29%	0.00%	17.36%	-6.25%	8.72%	6.53%	2.37%
Feb, 2007	3.85%	35.71%	-21.15%	200.00%	-5.84%	122.22%	-3.43%	-19.35%	9.14%	0.00%	-17.16%	16.89%	10.13%	0.28%	0.91%
Mar, 2007	14.81%	-21.05%	25.00%	-50.00%	-5.11%	-30.00%	-3.05%	0.00%	-8.92%	100.00%	20.00%	-3.04%	0.00%	-12.50%	-1.66%
Apr, 2007	-7.26%	-10.00%	-16.10%	66.67%	2.69%	14.29%	-2.62%	-16.00%	-12.17%	-50.00%	-1.19%	-14.90%	-11.49%	-10.48%	-8.58%

▲1      ▲3      ▲2

**Year-Year Percentage Change, by Month**

Month	Barnst.	Berksh.	Bristol	Dukes	Essex	Franklin	Hampden	Hampsh.	Middlesex	Nantuck.	Norfolk	Plymouth	Suffolk	Worc.	StateWide
Jan	79.31%	100.00%	118.95%	-33.33%	104.93%	-47.06%	82.14%	93.75%	106.71%	-75.00%	131.51%	102.70%	106.09%	136.18%	105.11%
Feb	86.21%	90.00%	42.61%		83.89%	122.22%	68.38%	177.78%	73.71%		79.49%	76.51%	117.50%	119.51%	85.43%
Mar	77.14%	76.47%	31.41%	-57.14%	55.69%	-12.50%	35.46%	56.25%	61.24%	-33.33%	58.49%	56.44%	47.46%	29.10%	46.78%
Apr	98.28%	42.11%	42.15%	400.00%	90.71%	6.67%	51.22%	75.00%	51.02%	0.00%	66.00%	53.90%	75.00%	66.86%	63.03%
May	200.00%	12.50%	123.44%	-100.00%	116.84%	57.14%	93.67%	72.73%	89.76%	100.00%	79.71%	86.96%	140.85%	112.93%	104.82%
Jun	56.41%	88.89%	87.50%	-40.00%	41.96%	35.71%	41.84%	16.67%	43.88%	-100.00%	63.64%	69.64%	50.00%	54.73%	53.33%
Jul	47.06%	14.29%	74.39%	500.00%	26.85%	111.11%	54.76%	160.00%	32.39%		44.44%	102.44%	63.10%	65.15%	56.12%
Aug	77.78%	4.76%	107.50%	100.00%	85.12%	72.73%	70.54%	57.14%	75.16%		65.52%	62.77%	64.66%	65.38%	71.85%
Sep	180.65%	56.25%	70.71%	40.00%	83.06%	23.08%	40.78%	110.00%	60.51%	0.00%	44.30%	58.27%	76.19%	84.42%	69.34%
Oct	154.29%	100.00%	121.11%	100.00%	153.21%	37.50%	84.40%	61.54%	127.59%		81.11%	79.59%	134.58%	110.00%	110.99%
Nov	84.62%	0.00%	85.71%	0.00%	100.72%	233.33%	93.91%	92.31%	132.82%	0.00%	100.00%	132.11%	152.00%	123.72%	111.75%
Dec	96.30%	180.00%	151.85%	100.00%	111.76%	185.71%	131.25%	166.67%	139.44%	0.00%	53.19%	98.35%	87.93%	130.82%	114.74%

<b>Top 50 by Number of Foreclosure Filings</b>	<b>Community</b>	<b>County</b>	<b>Foreclosure Filings in past 12 months</b>	<b>Percent increase over previous 12 months</b>
1	Boston	Suffolk	2117	90%
2	Springfield	Hampden	1270	68%
3	Worcester	Worcester	1027	102%
4	Brockton	Plymouth	963	99%
5	Lowell	Middlesex	615	129%
6	Lynn	Essex	556	111%
7	Lawrence	Essex	551	150%
8	New Bedford	Bristol	507	127%
9	Fall River	Bristol	331	95%
10	Haverhill	Essex	325	69%
11	Barnstable	Barnstable	322	101%
12	Plymouth	Plymouth	316	79%
13	Fitchburg	Worcester	286	80%
14	Taunton	Bristol	282	84%
15	Revere	Suffolk	255	78%
16	Quincy	Norfolk	223	72%
17	Randolph	Norfolk	210	93%
18	Attleborough	Bristol	206	58%
19	Methuen	Essex	197	70%
20	Malden	Middlesex	193	86%
21	Chicopee	Hampden	178	93%
22	Framingham	Middlesex	172	91%
23	Everett	Middlesex	170	179%
24	Weymouth	Norfolk	170	56%
25	Wareham	Plymouth	164	71%
26	Marlborough	Middlesex	162	135%
27	Billerica	Middlesex	153	70%
28	Peabody	Essex	150	79%
29	Dracut	Middlesex	148	111%
30	Falmouth	Barnstable	146	128%
31	Leominster	Worcester	137	108%
32	Salem	Essex	136	64%
33	Yarmouth	Barnstable	131	98%
34	Mashpee	Barnstable	127	119%
35	Medford	Middlesex	127	44%
36	Athol	Worcester	121	105%
37	Pittsfield	Berkshire	120	60%
38	Chelsea	Suffolk	119	138%
39	Holyoke	Hampden	119	98%
40	Stoughton	Norfolk	116	53%
41	Saugus	Essex	111	71%
42	Bourne	Barnstable	106	130%
43	Milford	Worcester	106	130%
44	Gardner	Worcester	106	61%
45	Sandwich	Barnstable	105	102%
46	Middleborough	Plymouth	104	60%
47	Westfield	Hampden	104	55%
48	Bridgewater	Plymouth	101	40%
49	Tewksbury	Middlesex	99	60%
50	Somerville	Middlesex	97	120%

<b>Top 50 by % Increase in Foreclosure Filings</b>	<b>Massachusetts Community</b>	<b>County</b>	<b>Foreclosure Filings in past 12 months</b>	<b>Percent increase over previous 12 months</b>
1	Boxborough	Middlesex	11	1000%
2	Topsfield	Essex	9	800%
3	West Newbury	Essex	7	600%
4	Lincoln	Middlesex	6	500%
5	Hardwick	Worcester	16	433%
6	Huntington	Hampshire	16	433%
7	Adams	Berkshire	36	350%
8	West Tisbury	Dukes	8	300%
9	Hamilton	Essex	11	267%
10	Dover	Norfolk	7	250%
11	Dunstable	Middlesex	7	250%
12	Sutton	Worcester	30	233%
13	West Brookfield	Worcester	20	233%
14	East Bridgewater	Plymouth	49	227%
15	Granby	Hampshire	16	220%
16	Shirley	Middlesex	19	217%
17	Charlemont	Franklin	12	200%
18	Cheshire	Berkshire	9	200%
19	Hatfield	Hampshire	6	200%
20	Southampton	Hampshire	18	200%
21	Wilbraham	Hampden	35	192%
22	Boxford	Essex	20	186%
23	Everett	Middlesex	170	179%
24	Montague	Franklin	22	175%
25	Somerset	Bristol	55	175%
26	Westborough	Worcester	33	175%
27	Brimfield	Hampden	19	171%
28	Acton	Middlesex	27	170%
29	Millville	Worcester	16	167%
30	North Brookfield	Worcester	16	167%
31	Groveland	Essex	29	164%
32	Hubbardston	Worcester	26	160%
33	Paxton	Worcester	13	160%
34	Dartmouth	Bristol	89	154%
35	Lawrence	Essex	551	150%
36	Belchertown	Hampshire	40	150%
37	Erving	Franklin	10	150%
38	Lancaster	Worcester	30	150%
39	Royalston	Worcester	5	150%
40	Upton	Worcester	20	150%
41	Wellfleet	Barnstable	5	150%
42	Wenham	Essex	10	150%
43	Williamsburg	Hampshire	5	150%
44	Wayland	Middlesex	27	145%
45	West Bridgewater	Plymouth	22	144%
46	Lee	Berkshire	17	143%
47	Plympton	Plymouth	12	140%
48	Hudson	Middlesex	55	139%
49	Sharon	Norfolk	55	139%
50	Chelsea	Suffolk	119	138%