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ForeclosuresMass Market Analysis Report November, 2006



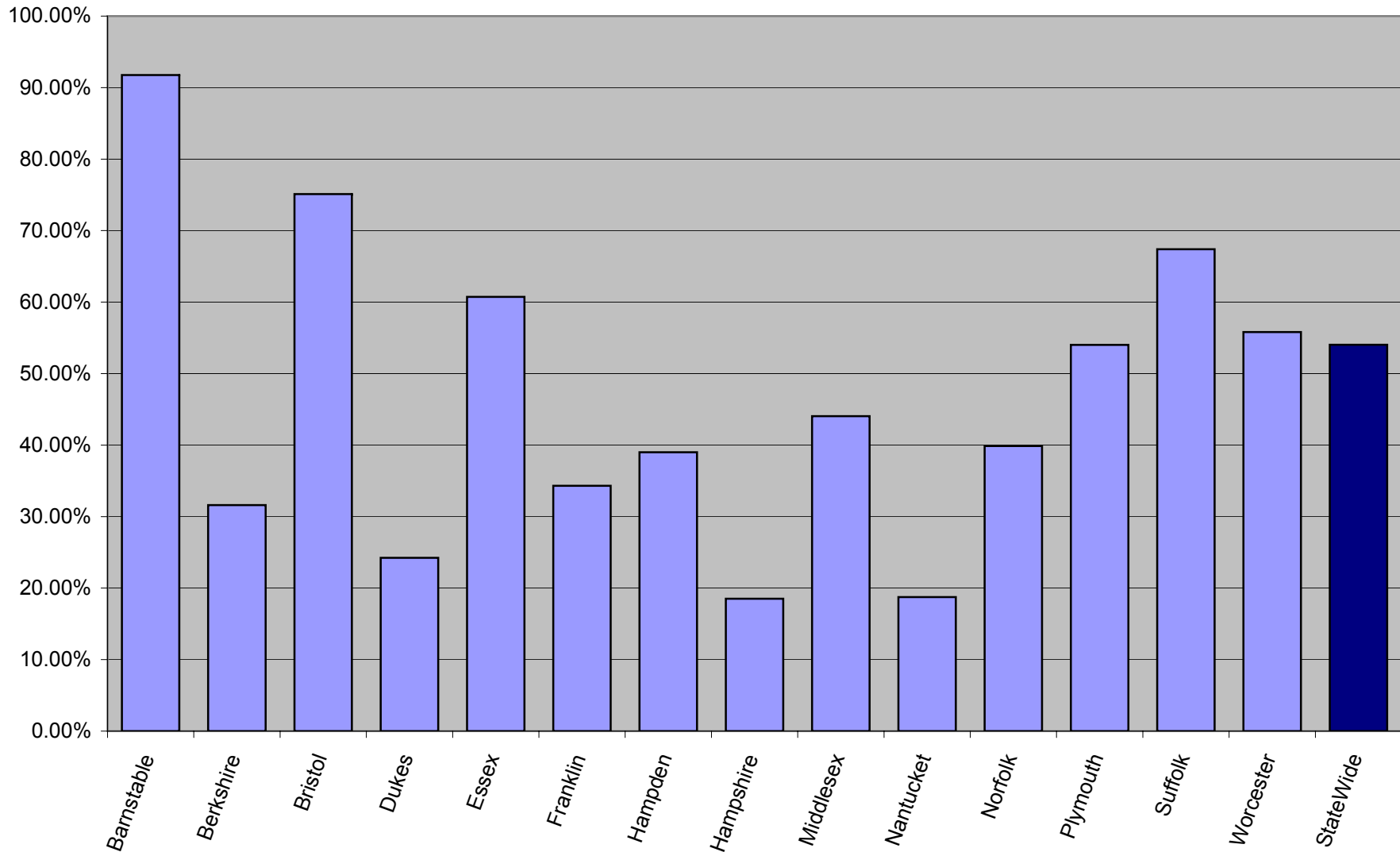
Foreclosures by Year			
County	2004	2005	2006ytd*
Barnstable	331	488	732
Berkshire	148	182	196
Bristol	697	1,001	1,453
Dukes	31	33	35
Essex	926	1,367	1,825
Franklin	127	128	171
Hampden	1,099	1,214	1,450
Hampshire	140	157	170
Middlesex	1,408	1,746	2,258
Nantucket	15	15	16
Norfolk	701	956	1,130
Plymouth	966	1,349	1,780
Suffolk	800	1,158	1,617
Worcester	1,300	1,699	2,300
StateWide	8,689	11,493	15,133

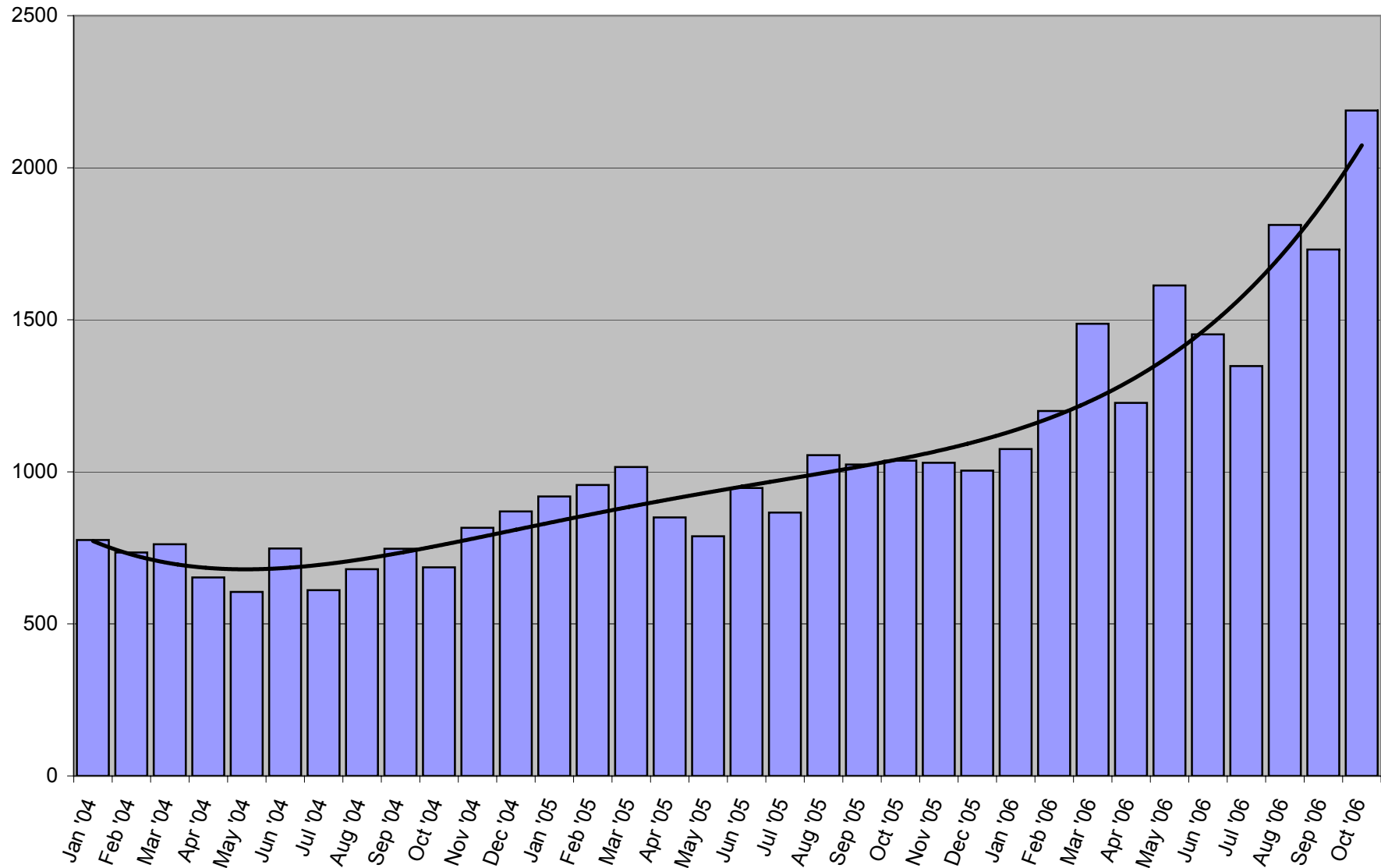
Foreclosures Preceding 12 Months			
<i>November 1 of previous year to October 31</i>			
County	2005	2006	% Change
Barnstable	437	838	91.76% ◀1
Berkshire	174	229	31.61%
Bristol	940	1,646	75.11% ◀2
Dukes	33	41	24.24%
Essex	1,296	2,083	60.73%
Franklin	137	184	34.31%
Hampden	1,195	1,661	39.00%
Hampshire	162	192	18.52%
Middlesex	1,757	2,531	44.05%
Nantucket	16	19	18.75%
Norfolk	928	1,298	39.87%
Plymouth	1,305	2,010	54.02%
Suffolk	1,095	1,833	67.40% ◀3
Worcester	1,670	2,602	55.81%
StateWide	11,145	17,167	54.03%

* January 1 through October 31, 2006

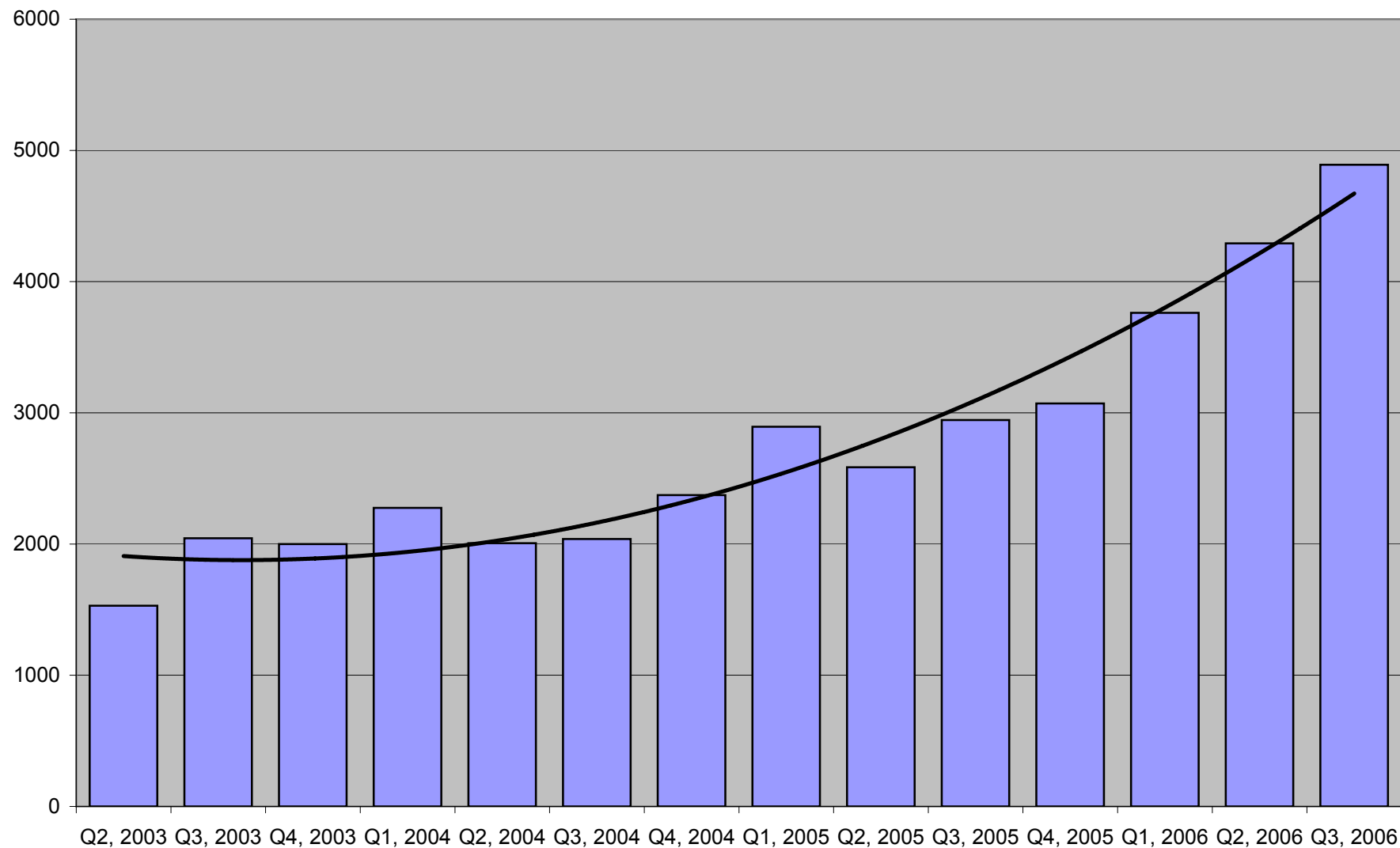


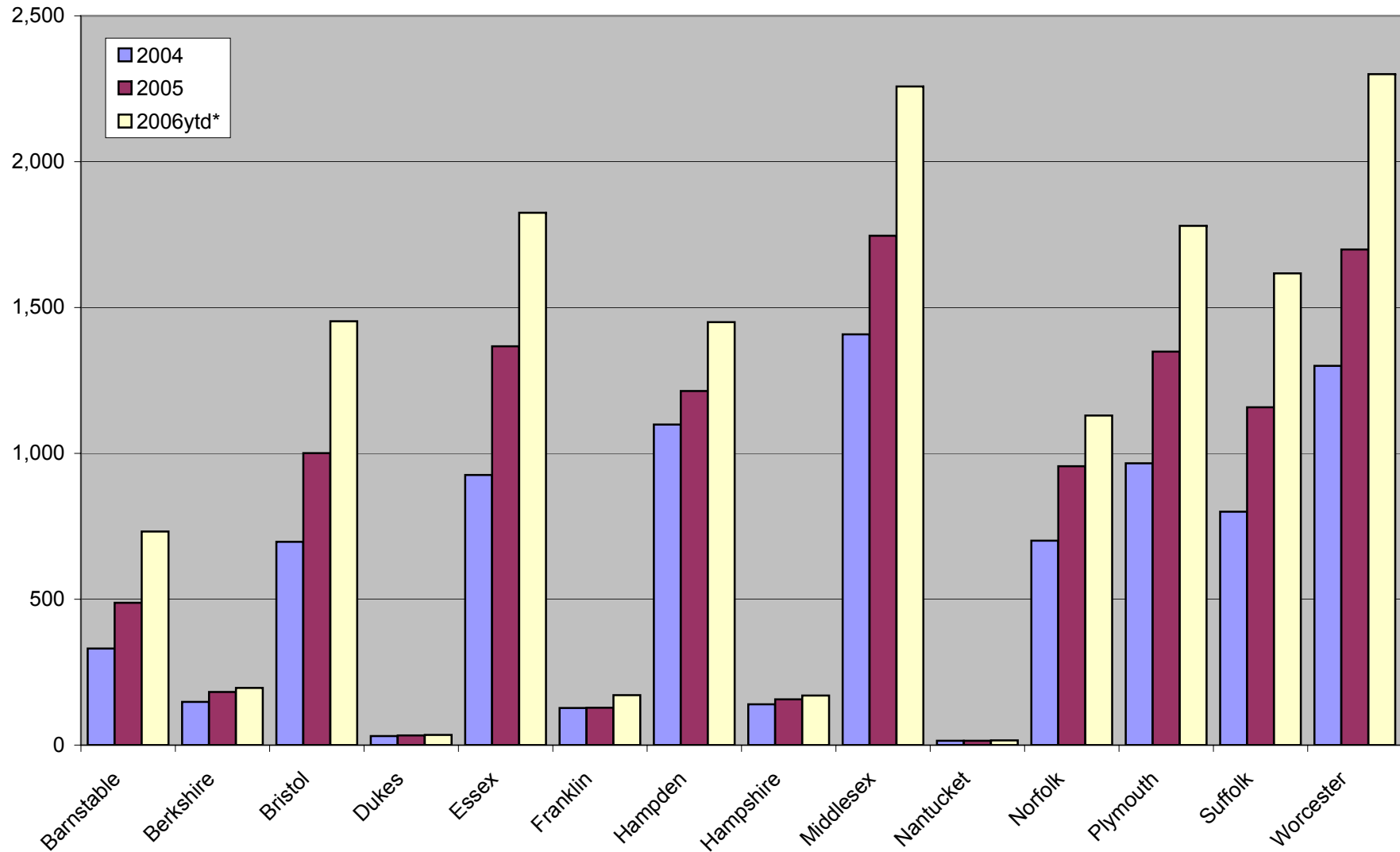
**Percent Change in Number of Foreclosures Started
(Nov 1, 2004 to Oct 31, 2005) compared to (Nov 1, 2005 to Oct 31, 2006)**



Foreclosures in Massachusetts by Month


Foreclosures in Massachusetts by Quarter



Foreclosures Started, 2004-2006


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	72	111	115	152	1075
Feb, 2006	58	20	115		149	9	117	9	212		78	149	120	164	1200
Mar, 2006	70	17	156	7	165	14	141	16	209	3	106	163	177	243	1487
Apr, 2006	58	19	120	1	140	15	123	12	196	1	100	141	132	169	1227
May, 2006	96	18	143		206	22	153	19	241	2	123	172	171	247	1613
Jun, 2006	61	17	150	3	159	19	139	21	200		126	190	138	229	1452
Jul, 2006	75	16	141	6	137	18	129	13	188		104	166	137	218	1348
Aug, 2006	80	22	166	4	224	19	191	22	266	1	144	223	191	259	1812
Sep, 2006	87	25	168	7	227	16	144	21	251	1	114	201	185	284	1731
Oct, 2006	89	28	199	4	276	22	201	21	330	4	163	264	251	336	2188

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%	-23.40%	-8.26%	-0.86%	4.11%	7.07%
Feb, 2006	0.00%	42.86%	21.05%	-100.00%	4.93%	-47.06%	4.46%	-43.75%	29.27%	-100.00%	8.33%	34.23%	4.35%	7.89%	11.63%
Mar, 2006	20.69%	-15.00%	35.65%		10.74%	55.56%	20.51%	77.78%	-1.42%		35.90%	9.40%	47.50%	48.17%	23.92%
Apr, 2006	-17.14%	11.76%	-23.08%	-85.71%	-15.15%	7.14%	-12.77%	-25.00%	-6.22%	-66.67%	-5.66%	-13.50%	-25.42%	-30.45%	-17.48%
May, 2006	65.52%	-5.26%	19.17%	-100.00%	47.14%	46.67%	24.39%	58.33%	22.96%	100.00%	23.00%	21.99%	29.55%	46.15%	31.46%
Jun, 2006	-36.46%	-5.56%	4.90%		-22.82%	-13.64%	-9.15%	10.53%	-17.01%	-100.00%	2.44%	10.47%	-19.30%	-7.29%	-9.98%
Jul, 2006	22.95%	-5.88%	-6.00%	100.00%	-13.84%	-5.26%	-7.19%	-38.10%	-6.00%		-17.46%	-12.63%	-0.72%	-4.80%	-7.16%
Aug, 2006	6.67%	37.50%	17.73%	-33.33%	63.50%	5.56%	48.06%	69.23%	41.49%		38.46%	34.34%	39.42%	18.81%	34.42%
Sep, 2006	8.75%	13.64%	1.20%	75.00%	1.34%	-15.79%	-24.61%	-4.55%	-5.64%	0.00%	-20.83%	-9.87%	-3.14%	9.65%	-4.47%
Oct, 2006	2.30%	12.00%	18.45%	-42.86%	21.59%	37.50%	39.58%	0.00%	31.47%	300.00%	42.98%	31.34%	35.68%	18.31%	26.40%

Year-Year Percentage Change, by Month

Month	Barnst.	Berksh.	Bristol	Dukes	Essex	Franklin	Hampden	Hampsh.	Middlesex	Nantuck.	Norfolk	Plymouth	Suffolk	Worc.	StateWide
Jan	45.00%	-6.67%	30.14%	0.00%	33.96%	70.00%	0.90%	14.29%	11.56%		-22.58%	12.12%	85.48%	4.11%	16.97%
Feb	56.76%	66.67%	40.24%	-100.00%	43.27%	-40.00%	-3.31%	-55.00%	30.06%	-100.00%	25.81%	26.27%	17.65%	38.98%	25.39%
Mar	100.00%	6.25%	69.57%	16.67%	46.02%	180.00%	29.36%	0.00%	32.28%	50.00%	13.98%	33.61%	70.19%	67.59%	46.36%
Apr	56.76%	18.75%	81.82%		19.66%	87.50%	59.74%	-14.29%	38.03%	-66.67%	51.52%	69.88%	33.33%	38.52%	44.35%
May	200.00%	12.50%	123.44%	-100.00%	116.84%	57.14%	93.67%	72.73%	89.76%	100.00%	78.26%	86.96%	140.85%	112.93%	104.70%
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%	71.95%	500.00%	26.85%	100.00%	53.57%	160.00%	32.39%		44.44%	102.44%	63.10%	65.15%	55.66%
Aug	77.78%	4.76%	107.50%	100.00%	85.12%	72.73%	70.54%	57.14%	73.86%		65.52%	62.77%	64.66%	66.03%	71.75%
Sep	180.65%	56.25%	69.70%	40.00%	83.06%	23.08%	39.81%	110.00%	59.87%	0.00%	44.30%	58.27%	76.19%	84.42%	69.04%
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	85.71%	125.00%	96.49%	200.00%	40.40%	-53.85%	17.35%	-18.75%	0.77%	0.00%	8.82%	29.76%	49.25%	7.59%	26.23%
Dec	100.00%	-11.76%	8.00%	-40.00%	35.23%	-22.22%	2.13%	-18.18%	-7.79%	-50.00%	30.56%	18.63%	34.88%	14.06%	15.40%