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ForeclosuresMass Market Analysis Report April, 2007



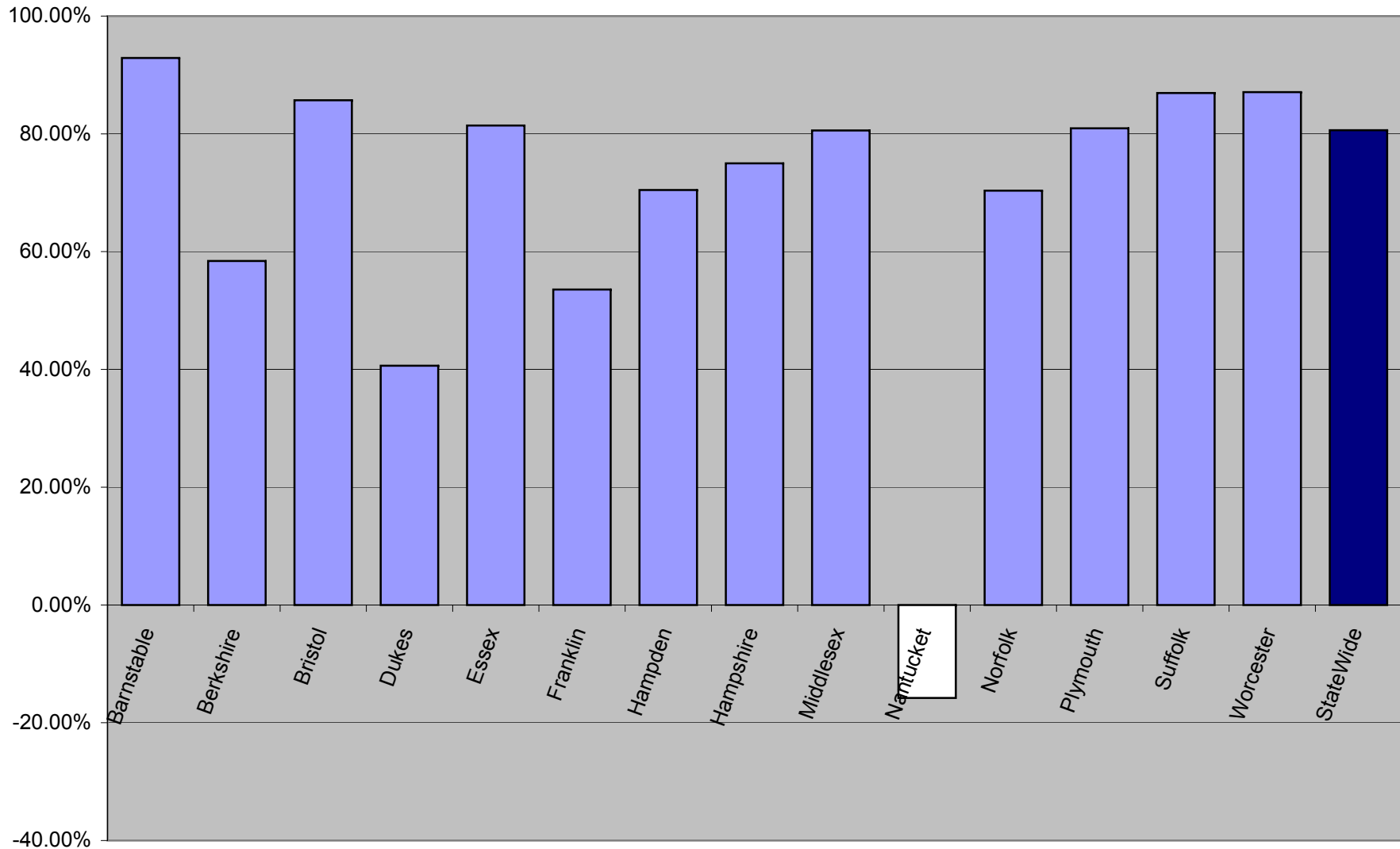
Foreclosures by Year					
County	2003	2004	2005	2006	2007ytd*
Barnstable	383	332	488	934	336
Berkshire	187	148	182	256	96
Bristol	675	697	1,001	1,869	577
Dukes	27	32	33	44	11
Essex	890	927	1,367	2,358	825
Franklin	117	128	128	214	43
Hampden	1,093	1,100	1,214	1,897	592
Hampshire	141	140	157	219	81
Middlesex	1,375	1,413	1,746	2,906	1,046
Nantucket	24	15	15	19	4
Norfolk	653	702	956	1,424	477
Plymouth	933	967	1,349	2,273	743
Suffolk	703	802	1,158	2,087	759
Worcester	1,171	1,303	1,699	2,987	1,034
StateWide	8,372	8,706	11,493	19,487	6,624

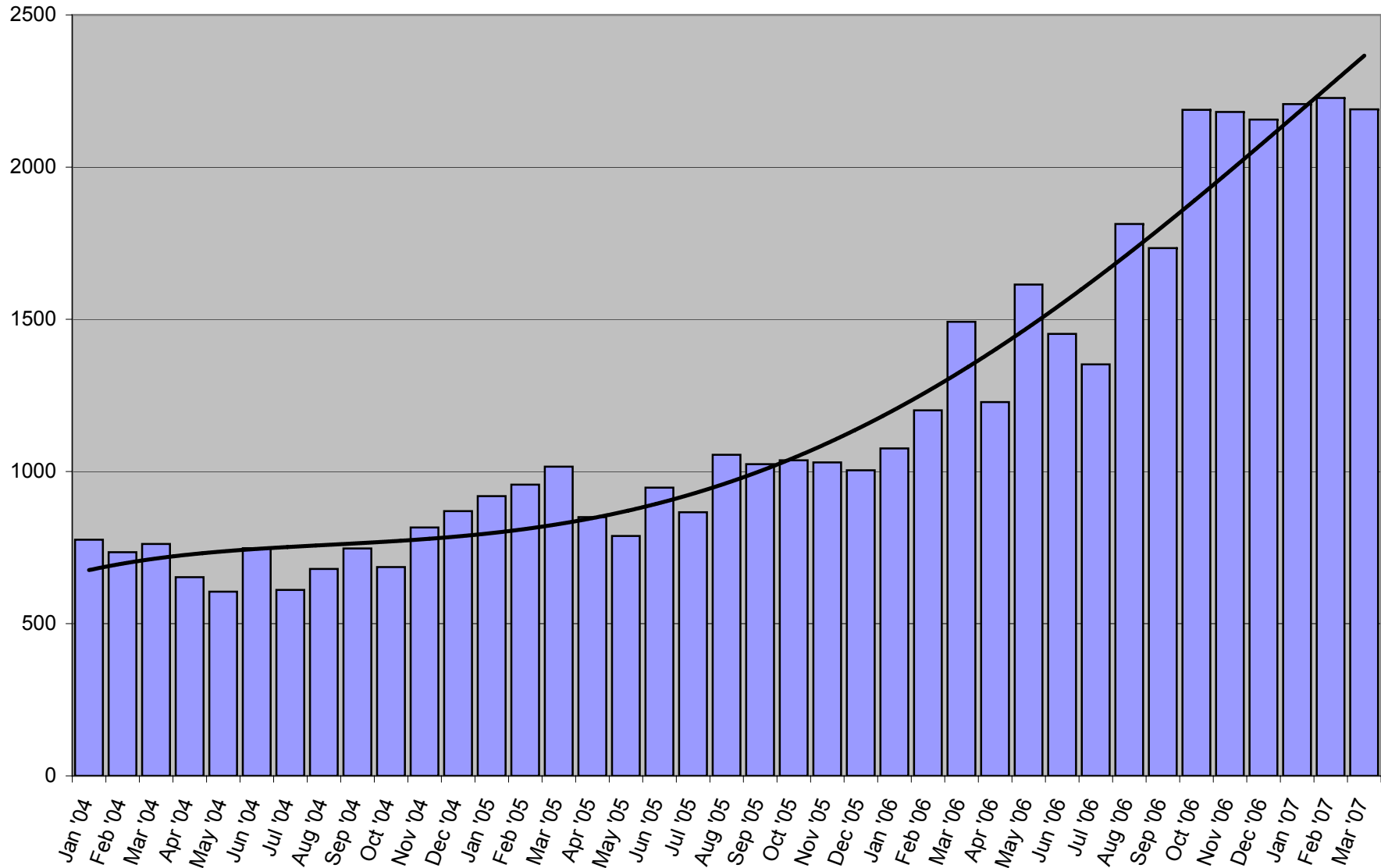
Foreclosures Preceding 12 Months			
April 1 of previous year to March 31			
County	2006	2007	% Change
Barnstable	562	1,084	92.88% ◀1
Berkshire	190	301	58.42%
Bristol	1,120	2,080	85.71%
Dukes	32	45	40.63%
Essex	1,502	2,725	81.42%
Franklin	140	215	53.57%
Hampden	1,243	2,119	70.47%
Hampshire	148	259	75.00%
Middlesex	1,864	3,366	80.58%
Nantucket	19	16	-15.79%
Norfolk	965	1,644	70.36%
Plymouth	1,433	2,593	80.95%
Suffolk	1,302	2,434	86.94% ◀3
Worcester	1,850	3,461	87.08% ◀2
StateWide	12,370	22,342	80.61%

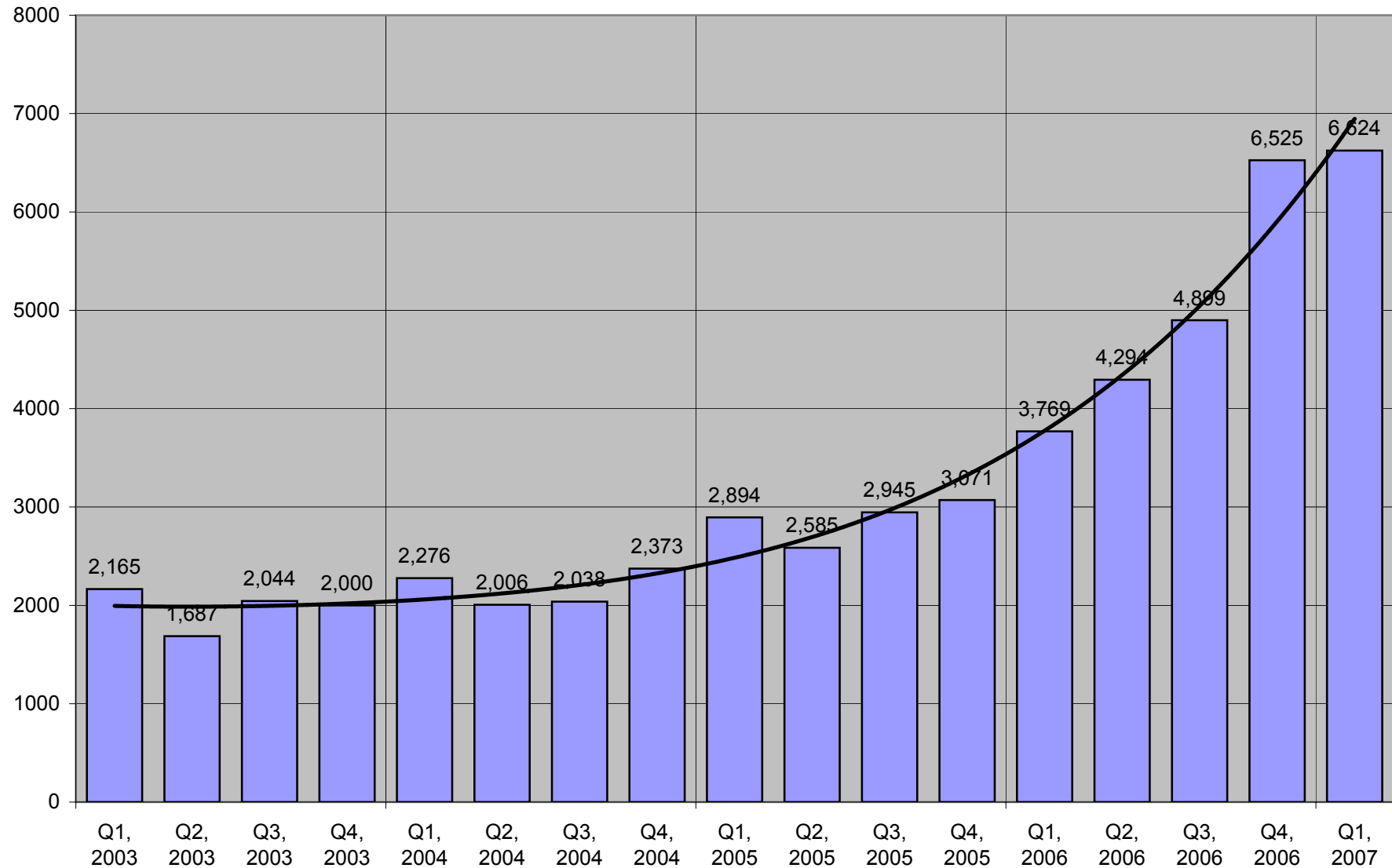
* January 1 through March 31, 2007

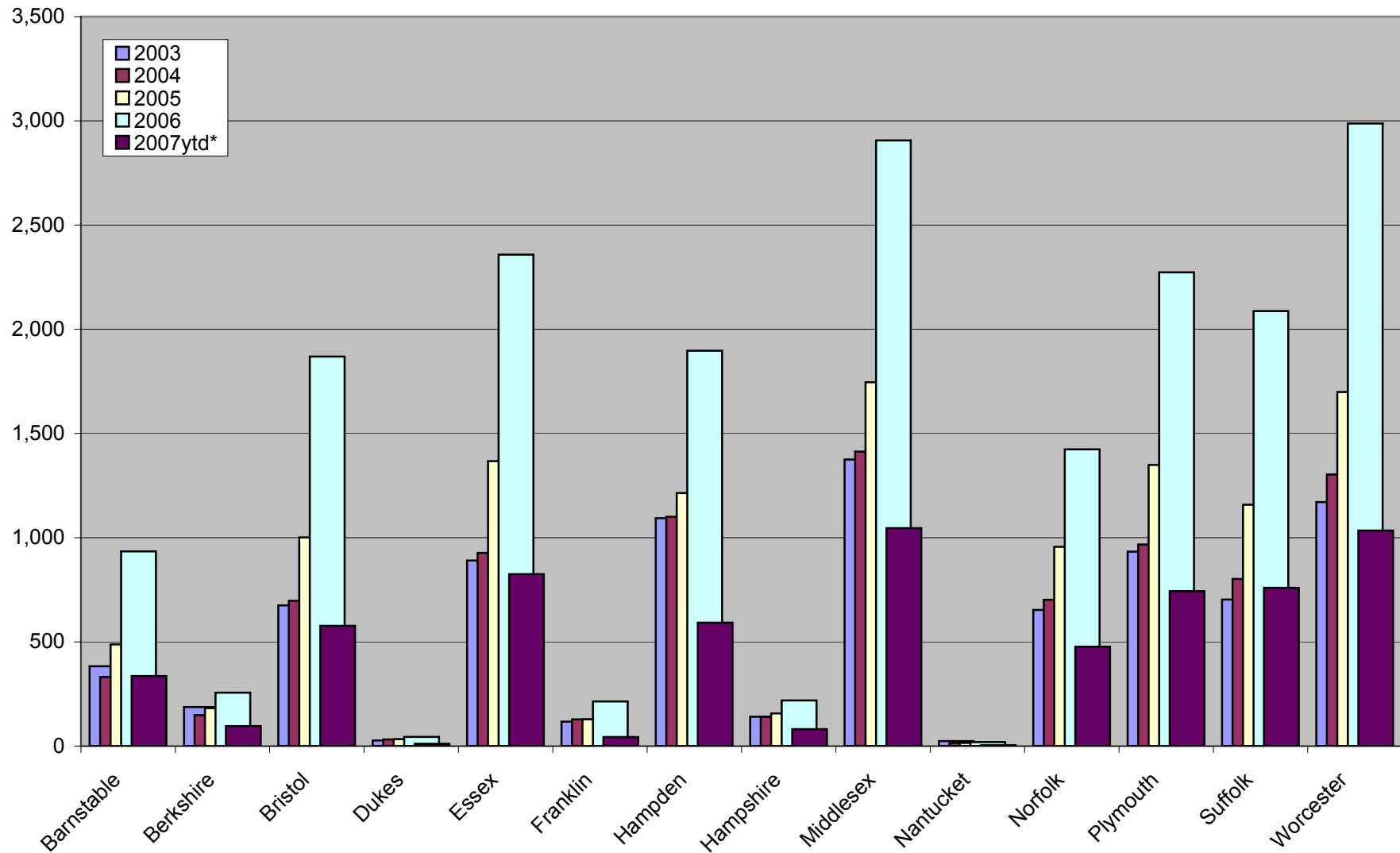


**Percent Change in Number of Foreclosures Started
(Apr 1, 2005 to Mar 31, 2006) compared to (Apr 1, 2006 to Mar 31, 2007)**



Foreclosures Started in Massachusetts by Month


Foreclosures Started in Massachusetts by Quarter


Foreclosures Started, 2004-2007


2003 - 2007 Massachusetts Foreclosure Report

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	

2003 - 2007 Massachusetts Foreclosure Report

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%	

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2003 - 2007 Massachusetts Foreclosure Report

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	56.76%	18.75%	83.33%		19.66%	87.50%	59.74%	-14.29%	38.03%	-66.67%	51.52%	69.88%	33.33%	38.52%	44.47%
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%