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AS SOME TOP METRO FORECLOSURE ACTIVITY RATES DECREASE, NEW FORECLOSURE HOT SPOTS EMERGE IN Q3 2009

By RealtyTrac Staff

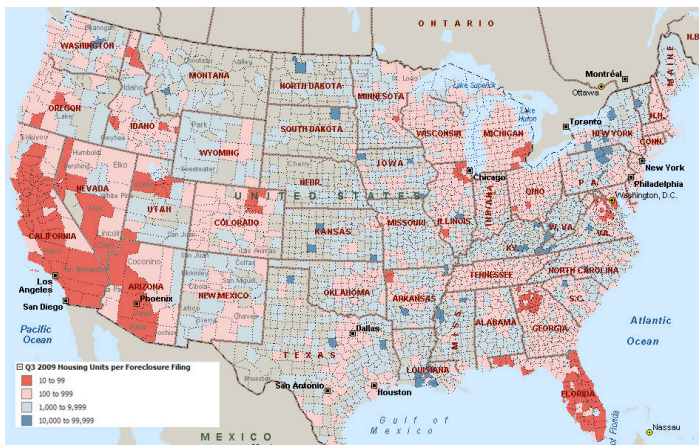
Las Vegas, Merced and Cape Coral-Fort Myers Register Top Metro Foreclosure Rates; High Foreclosure Rates Spreading to New Metros in Several States

IRVINE, Calif. – Oct. 28, 2009 – RealtyTrac®, the leading online marketplace for foreclosure properties, today released its Q3 2009 Metropolitan Foreclosure Market Report, which shows that cities in [California](#), [Florida](#) and [Nevada](#) accounted for the 10 highest foreclosure rates in the third quarter among metro areas with a population of 200,000 or more.

But five of those Top 10 metro areas reported decreasing foreclosure activity from the third quarter of 2008, while many other metro areas with Top 50 foreclosure rates reported sharp increases in foreclosure activity.

"Rising unemployment and a new variety of mortgage resets continued to gradually shift the nation's foreclosure epicenters in the third quarter away from the hot spots of the last two years and toward some metro areas that had avoided the brunt of the first foreclosure wave," said James J. Saccacio, chief executive officer of RealtyTrac. "While toxic subprime mortgages drove much of that first wave of foreclosures, high unemployment and exotic Alt-A Option ARMs are spreading the foreclosure flood to more metro areas in 2009."

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New foreclosure hot spots flare up

Among the top 50 metro foreclosure rates, the three biggest year-over-year increases were in [Boise City-Nampa, Idaho](#), and [Provo-Orem](#) and [Salt Lake City in Utah](#). In several states the largest increases were posted in cities not previously a focal point for foreclosure activity. The Chico metro area posted the biggest year-over-year increase in [California](#), with foreclosure activity up 98 percent from the third quarter of 2008. The medium-sized metro about 100 miles north of Sacramento had a 12.8 percent unemployment rate in August, above the state and national averages.

A similar trend was seen in cities like Reno-Sparks, Nev., with an 80 percent year-over-year increase in foreclosure activity, Prescott, Ariz., with

a 77 percent increase, Jacksonville, Fla., with a 64 percent increase, Rockford, Ill., with a 64 percent increase, and Lansing-East Lansing, Mich., with a 41 percent increase.

Top metro foreclosure rates

Las Vegas posted the nation's highest metro foreclosure rate, with 5.13 percent (one in 20) of its housing units receiving a foreclosure filing during the quarter — nearly seven times the national average. A total of 40,408 Las Vegas properties received a foreclosure filing during the quarter, an increase of nearly 9 percent from the previous quarter and an increase of nearly 54 percent from the third quarter of 2008.

Despite a 13 percent decrease in foreclosure activity from the previous quarter, Merced, Calif., posted the nation's second highest foreclosure rate, with 3.72 percent (one in 27) of its housing units receiving a foreclosure filing during the third quarter. A total of 3,092 Merced properties received a foreclosure filing during the quarter, down 11 percent from the third quarter of 2008.

Foreclosure activity in the Cape Coral-Fort Myers metro area in Florida also decreased from the previous quarter and from the third quarter of 2008, but the metro area still registered the nation's third highest metro foreclosure rate — with 3.67 percent (one in 27) of its housing units receiving a foreclosure filing during the quarter. A total of 13,206 Cape Coral-Fort Myers properties received a foreclosure filing during the quarter, a decrease of 5 percent from the previous quarter and down 2 percent from the third quarter of 2008.

Other metro areas in the top 10 were the California cities of Stockton (3.53 percent), Modesto (3.39 percent), Riverside-San Bernardino (3.37 percent), Bakersfield (2.88 percent), and Vallejo-Fairfield (2.85 percent), along with the Reno-Sparks metro area in Nevada (2.67 percent) and the Florida metro areas of Port St. Lucie (2.63 percent) and Orlando-Kissimmee (2.57 percent).

Report methodology

The RealtyTrac U.S. Foreclosure Market Report provides a count of the total number of properties with at least one foreclosure filing reported during the third quarter of 2009. Data is also available at the individual county level and MSA level. Data is collected from more than 2,200 counties nationwide, and those counties account for more than 90 percent of the U.S. population. RealtyTrac's report incorporates documents filed in all three phases of foreclosure: Default — Notice of Default (NOD) and Lis Pendens (LIS); Auction — Notice of Trustee Sale and Notice of Foreclosure Sale (NTS and NFS); and Real Estate Owned, or REO properties (that have been foreclosed on and repurchased by a bank). If more than one foreclosure document is filed against a property during the quarter, only the most recent filing is counted in the report.

U.S. Metro Foreclosure Market Data – Q3 2009

Rate Rank	Metro Name	Properties with Foreclosure Filings				
		Total	%Housing Units	1/every X HU	%Change from Q2 09	%Change from Q3 08
–	U.S. Total	937,840	0.73	136	5.40	22.50
1	Las Vegas-Paradise, NV Total	40,408	5.13	20	8.82	53.62
2	Merced, CA Total	3,092	3.72	27	-13.32	-11.12
3	Cape Coral-Fort Myers, FL Total	13,206	3.67	27	-5.19	-2.19
4	Stockton, CA Total	8,000	3.53	28	1.63	-3.05
5	Modesto, CA Total	5,883	3.39	30	-3.03	-0.12
6	Riverside-San Bernardino-Ontario, CA Total	48,416	3.37	30	-7.91	11.83
7	Bakersfield, CA Total	7,753	2.88	35	-7.64	14.25
8	Vallejo-Fairfield, CA Total	4,266	2.85	35	-3.83	-3.37
9	Reno-Sparks, NV Total	4,787	2.67	37	14.17	80.44
10	Port St. Lucie, FL Total	5,434	2.63	38	28.19	40.05
11	Orlando-Kissimmee, FL Total	22,700	2.57	39	5.07	41.92
12	Phoenix-Mesa-Scottsdale, AZ Total	40,566	2.43	41	4.72	18.56
13	Sacramento--Arden-Arcade--Roseville, CA Total	19,068	2.25	44	1.89	19.10
14	Miami-Fort Lauderdale-Pompano Beach, FL Total	53,710	2.23	45	-5.20	34.67
15	Fresno, CA Total	5,860	1.93	52	-7.75	16.48
16	Salinas, CA Total	2,537	1.82	55	-8.38	-20.89
17	Visalia-Porterville, CA Total	2,439	1.80	56	-9.16	26.24
18	Lakeland, FL Total	4,907	1.77	57	11.32	41.49
19	Boise City-Nampa, ID Total	4,157	1.76	57	22.16	141.55*
20	San Diego-Carlsbad-San Marcos, CA Total	18,519	1.63	61	-5.09	7.21
21	Provo-Orem, UT Total	2,316	1.63	61	10.87	119.94
22	Oxnard-Thousand Oaks-Ventura, CA Total	4,434	1.63	61	0.50	17.15
23	Los Angeles-Long Beach-Santa Ana, CA Total	69,403	1.58	63	2.07	32.38
24	Naples-Marco Island, FL Total	2,997	1.56	64	-15.65	-4.49

25	Deltona-Daytona Beach-Ormond Beach, FL Total	3,697	1.50	67	-6.81	27.70
26	Jacksonville, FL Total	8,654	1.48	68	1.80	63.50
27	Ocala, FL Total	2,342	1.47	68	-10.85	31.06
28	Santa Rosa-Petaluma, CA Total	2,898	1.47	68	2.04	19.51
29	Prescott, AZ Total	1,508	1.44	69	3.86	76.58
30	Sarasota-Bradenton-Venice, FL Total	5,528	1.42	71	-0.11	-6.59
31	Palm Bay-Melbourne-Titusville, FL Total	3,709	1.40	71	11.62	10.32
32	San Francisco-Oakland-Fremont, CA Total	22,876	1.35	74	6.56	22.06
33	Greeley, CO Total	1,234	1.33	75	9.01	23.52
34	Tampa-St. Petersburg-Clearwater, FL Total	17,012	1.29	77	-6.13	-4.99
35	San Jose-Sunnyvale-Santa Clara, CA Total	8,185	1.29	77	2.68	28.76
36	Fayetteville-Springdale-Rogers, AR-MO Total	2,250	1.23	82	4.65	53.27*
37	Chico, CA Total	1,156	1.22	82	33.80	97.61
38	Santa Barbara-Santa Maria-Goleta, CA Total	1,790	1.18	85	11.39	5.85
39	Atlanta-Sandy Springs-Marietta, GA Total	24,787	1.17	85	4.88	13.90
40	Detroit-Warren-Livonia, MI Total**	21,978	1.16	86	7.35	1.89
41	Salt Lake City, UT Total	4,231	1.08	93	28.52	105.19
42	Tucson, AZ Total	4,430	1.04	96	1.12	53.13
43	San Luis Obispo-Paso Robles, CA Total	1,155	1.00	100	1.76	53.18
44	Santa Cruz-Watsonville, CA Total	1,015	0.99	101	-11.51	12.40
45	Flint, MI Total**	1,787	0.91	110	5.61	25.93
46	Washington-Arlington-Alexandria, DC-VA-MD-WV Total	19,318	0.91	110	22.22	9.25
47	Denver-Aurora, CO Total	9,235	0.89	113	5.48	-1.58
48	Chicago-Naperville-Joliet, IL-IN-WI Total	33,065	0.88	113	6.79	28.46
49	Rockford, IL Total	1,224	0.85	117	24.14	63.86
50	Lansing-East Lansing, MI Total**	1,653	0.84	119	4.95	40.92
51	Pensacola-Ferry Pass-Brent, FL Total	1,637	0.83	120	13.05	23.27
52	Fort Collins-Loveland, CO Total	1,027	0.81	124	64.58	63.28
53	Cleveland-Elyria-Mentor, OH Total	7,309	0.77	129	11.30	-1.04
54	Grand Rapids-Wyoming, MI Total**	2,415	0.76	132	8.93	25.52
55	Memphis, TN-MS-AR Total	4,125	0.75	133	-4.11	-19.90
56	Colorado Springs, CO Total	1,926	0.75	133	1.21	15.95
57	Ogden-Clearfield, UT Total	1,317	0.74	134	-17.17	50.34
58	Minneapolis-St. Paul-Bloomington, MN-WI Total	9,767	0.74	136	13.54	98.68
59	Holland-Grand Haven, MI Total**	718	0.72	140	25.09	124.38
60	Atlantic City, NJ Total	885	0.70	143	33.28	9.26
61	Tulsa, OK Total	2,764	0.70	144	63.84	54.33*
62	Portland-Vancouver-Beaverton, OR-WA Total	6,123	0.69	145	4.88	78.36
63	Indianapolis-Carmel, IN Total	5,074	0.68	147	-15.26	-15.84
64	Canton-Massillon, OH Total	1,193	0.67	149	-10.70	-8.16

65	Toledo, OH Total	1,922	0.64	156	-5.69	-3.27
66	Worcester, MA Total	1,990	0.63	159	23.83	21.42
67	Salem, OR Total	913	0.62	160	4.58	77.97
68	Cincinnati-Middletown, OH-KY-IN Total	5,461	0.60	167	8.55	0.53
69	Charleston-North Charleston, SC Total	1,693	0.60	167	-0.06	11.16
70	Ann Arbor, MI Total**	880	0.60	167	20.05	-12.70
71	Charlotte-Gastonia-Concord, NC-SC Total	4,231	0.60	167	46.30	33.81
72	Savannah, GA Total	850	0.59	169	10.25	77.45
73	Milwaukee-Waukesha-West Allis, WI Total	3,833	0.58	171	2.73	24.61
74	Kansas City, MO-KS Total	4,960	0.58	174	26.92	15.43†
75	Gainesville, FL Total	654	0.57	176	9.73	64.74
76	Green Bay, WI Total	758	0.56	177	8.75	149.34*
77	Little Rock-North Little Rock-Conway, AR Total	1,605	0.55	183	44.46	35.79*
78	Macon, GA Total	558	0.54	184	-14.02	6.08
79	Trenton-Ewing, NJ Total	760	0.54	185	46.15	-20.83
80	Jackson, MS Total	1,189	0.54	185	63.10	599.41*
81	Akron, OH Total	1,637	0.53	188	-4.77	-46.69
82	Columbus, OH Total	4,102	0.53	188	-28.83	-33.19
83	Birmingham-Hoover, AL Total	2,622	0.53	190	-1.35	336.27*
84	Greenville-Mauldin-Easley, SC Total	1,412	0.53	190	16.41	176.86*
85	Tallahassee, FL Total	832	0.52	191	1.96	47.52
86	Dayton, OH Total	1,931	0.51	197	-24.36	-20.86
87	Youngstown-Warren-Boardman, OH-PA Total	1,316	0.50	199	4.94	25.69
88	Saginaw-Saginaw Township North, MI Total**	433	0.49	205	0.46	9.34
89	Bremerton-Silverdale, WA Total	488	0.48	207	11.93	40.63
90	Baltimore-Towson, MD Total	5,330	0.48	208	109.84	95.74
91	Kalamazoo-Portage, MI Total**	684	0.47	211	-7.07	31.29
92	Fort Wayne, IN Total	825	0.46	216	-14.06	-35.34
93	Springfield, MA Total	1,312	0.46	216	34.29	94.08
94	St. Louis, MO-IL Total	5,701	0.46	216	25.43	-12.63†
95	Seattle-Tacoma-Bellevue, WA Total	6,495	0.46	217	-11.21	37.75
96	Dallas-Fort Worth-Arlington, TX Total	10,700	0.45	221	4.85	7.86
97	Columbia, SC Total	1,401	0.45	222	9.11	77.34
98	Boulder, CO Total	551	0.45	224	34.39	45.77
99	Mobile, AL Total	791	0.44	226	-10.01	82.68*
100	Boston-Cambridge-Quincy, MA-NH Total	7,962	0.44	229	9.96	19.46
101	Richmond, VA Total	2,215	0.43	230	24.37	89.97
102	Reading, PA Total	690	0.43	232	10.40	16.16
103	Brownsville-Harlingen, TX Total	613	0.43	235	29.05	-1.61
104	Chattanooga, TN-GA Total	971	0.43	235	4.41	12.38††

105	Barnstable Town, MA Total	661	0.42	235	43.07	119.60
106	Eugene-Springfield, OR Total	632	0.42	236	3.44	62.05
107	Greensboro-High Point, NC Total	1,310	0.42	238	19.31	18.44
108	Virginia Beach-Norfolk-Newport News, VA-NC Total	2,850	0.42	239	-0.07	35.39†
109	Myrtle Beach-Conway-North Myrtle Beach, SC Total	703	0.42	239	-6.89	166.29*
110	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Total	9,912	0.42	241	28.23	10.95
111	Des Moines-West Des Moines, IA Total	976	0.41	241	49.24	84.15*
112	Austin-Round Rock, TX Total	2,641	0.41	242	59.10	74.78
113	Albuquerque, NM Total	1,447	0.41	244	9.70	73.09*
114	Hagerstown-Martinsburg, MD-WV Total	460	0.41	245	39.39	109.09
115	New Orleans-Metairie-Kenner, LA Total	1,797	0.41	246	8.25	46.93
116	Appleton, WI Total	367	0.41	246	58.87	149.66*
117	Louisville/Jefferson County, KY-IN Total	2,217	0.41	246	10.46	7.26
118	South Bend-Mishawaka, IN-MI Total	562	0.40	248	-1.40	-25.37
119	Nashville-Davidson--Murfreesboro--Franklin, TN Total	2,572	0.40	249	17.60	3.21††
120	New Haven-Milford, CT Total	1,396	0.40	250	62.70	0.50
121	McAllen-Edinburg-Mission, TX Total	986	0.40	251	1,197.37	101.22
122	Bridgeport-Stamford-Norwalk, CT Total	1,394	0.40	251	78.72	6.66
123	Providence-New Bedford-Fall River, RI-MA Total	2,679	0.40	252	2.68	20.95
124	Houston-Sugar Land-Baytown, TX Total	8,482	0.39	256	1.48	-8.12
125	Winston-Salem, NC Total	804	0.39	257	15.52	-23.28
126	Anchorage, AK Total	543	0.39	258	39.95	29.90
127	Augusta-Richmond County, GA-SC Total	832	0.37	272	18.01	20.23
128	San Antonio, TX Total	2,764	0.37	274	4.50	20.23
129	Allentown-Bethlehem-Easton, PA-NJ Total	1,209	0.36	276	15.25	93.13*
130	York-Hanover, PA Total	627	0.36	278	-23.07	24.90
131	Sioux Falls, SD Total	329	0.36	278	116.45	196.40
132	Killeen-Temple-Fort Hood, TX Total	521	0.36	279	6.33	68.61
133	Honolulu, HI Total	1,186	0.35	282	24.84	85.89
134	Columbus, GA-AL Total	453	0.35	283	24.79	24.45
135	Manchester-Nashua, NH Total	558	0.34	290	-16.72	-15.96
136	Springfield, MO Total	623	0.34	294	0.00	0.48†
137	Raleigh-Cary, NC Total	1,428	0.34	298	17.63	11.65
138	New York-Northern New Jersey-Long Island, NY-NJ-PA Total	24,715	0.33	299	29.43	14.69
139	Olympia, WA Total	332	0.33	302	-19.22	17.31
140	Wichita, KS Total	851	0.33	303	13.92	51.69
141	Madison, WI Total	803	0.33	307	5.66	130.09*
142	Norwich-New London, CT Total	368	0.32	317	102.20	21.45
143	Oklahoma City, OK Total	1,639	0.31	318	79.13	-12.17
144	Montgomery, AL Total	486	0.31	322	-26.92	115.04*

145	Knoxville, TN Total	950	0.31	325	9.70	0.53††
146	Davenport-Moline-Rock Island, IA-IL Total	500	0.30	330	25.00	33.69
147	Topeka, KS Total	307	0.30	336	42.13	60.73
148	Hartford-West Hartford-East Hartford, CT Total	1,450	0.29	339	56.76	12.93
149	Shreveport-Bossier City, LA Total	498	0.29	346	54.66	277.27*
150	Fort Smith, AR-OK Total	350	0.28	352	-5.15	45.83*
151	Amarillo, TX Total	271	0.28	362	-1.45	12.92
152	Baton Rouge, LA Total	855	0.27	375	7.68	129.22*
153	Yakima, WA Total	220	0.27	376	59.42	84.87
154	Roanoke, VA Total	362	0.26	385	-16.97	1,192.86*
155	Huntsville, AL Total	433	0.26	386	-22.12	108.17*
156	Waco, TX Total	229	0.25	401	18.65	44.03
157	Pittsburgh, PA Total	2,671	0.24	414	-17.64	-20.34
158	Clarksville, TN-KY Total	246	0.23	442	-3.91	-17.17††
159	Cedar Rapids, IA Total	247	0.22	450	12.79	30.00
160	Lancaster, PA Total	409	0.21	474	-11.28	25.08
161	Corpus Christi, TX Total	361	0.21	487	7.76	-9.75
162	Buffalo-Niagara Falls, NY Total	1,068	0.21	488	15.84	-29.27
163	Gulfport-Biloxi, MS Total	218	0.20	492	139.56	1,457.14*
164	Springfield, IL Total	193	0.20	498	44.03	-8.53
165	Laredo, TX Total	138	0.20	502	2.22	32.69
166	Omaha-Council Bluffs, NE-IA Total	693	0.20	506	41.14	-28.56
167	Lafayette, LA Total	216	0.20	512	91.15	129.79*
168	Peoria, IL Total	316	0.19	515	19.25	-28.83
169	Champaign-Urbana, IL Total	184	0.19	529	31.43	75.24
170	Rochester, NY Total	758	0.17	583	-4.05	-32.56
171	Erie, PA Total	191	0.16	618	9.14	-21.72
172	Spartanburg, SC Total	188	0.16	642	18.99	-52.76
173	Binghamton, NY Total	172	0.16	643	-15.27	-1.71
174	Scranton--Wilkes-Barre, PA Total	396	0.15	652	43.48	-17.15
175	Harrisburg-Carlisle, PA Total	351	0.15	657	4.78	122.15
176	Evansville, IN-KY Total	241	0.15	662	10.55	-46.33
177	Lexington-Fayette, KY Total	296	0.15	685	16.08	-21.69
178	Poughkeepsie-Newburgh-Middletown, NY Total	355	0.14	693	-54.37	-64.43
179	Portland-South Portland-Biddeford, ME Total	352	0.14	723	0.28	-5.12
180	Beaumont-Port Arthur, TX Total	222	0.14	726	25.42	5.71
181	Duluth, MN-WI Total	185	0.14	740	25.00	-22.92
182	El Paso, TX Total	338	0.13	749	-30.88	-23.36
183	Houma-Bayou Cane-Thibodaux, LA Total	102	0.12	801	75.86	1,033.33*
184	Durham, NC Total	264	0.12	808	-42.86	-61.40

185	Huntington-Ashland, WV-KY-OH Total	161	0.12	822	19.26	75.00
186	Wilmington, NC Total	226	0.12	866	41.25	-37.05
187	Albany-Schenectady-Troy, NY Total	424	0.11	895	31.68	-23.33
188	Hickory-Lenoir-Morganton, NC Total	175	0.11	899	68.27	-25.85
189	Spokane, WA Total	198	0.10	985	23.75	-46.92
190	Tuscaloosa, AL Total	96	0.10	989	92.00	128.57*
191	Lubbock, TX Total	105	0.09	1,123	10.53	-39.66
192	Kingsport-Bristol-Bristol, TN-VA Total	122	0.08	1,191	-9.63	12.96
193	Longview, TX Total	64	0.08	1,324	-59.24	33.33
194	Asheville, NC Total	141	0.07	1,415	98.59	-32.54
195	Syracuse, NY Total	164	0.06	1,741	43.86	-40.79
196	Charleston, WV Total	82	0.06	1,773	26.15	241.67*
197	College Station-Bryan, TX Total	46	0.05	1,886	53.33	12.20
198	Kennewick-Richland-Pasco, WA Total	39	0.05	2,195	18.18	-72.14
199	Lincoln, NE Total	51	0.04	2,417	240.00	-69.09
200	Lynchburg, VA Total	41	0.04	2,631	-59.00	173.33
201	Fayetteville, NC Total	52	0.03	2,902	-42.86	-88.39
202	Burlington-South Burlington, VT Total	20	0.02	4,436	400.00	233.33*
203	Utica-Rome, NY Total	25	0.02	5,441	127.27	-3.85

*Actual increase may not be as high due to data collection changes or improvements

**Collection of records classified as NOD began in August 2009 because of change in state law

† Collection of some records previously classified as NOD in this MSA was discontinued starting in January 2009

†† Collection of some records previously classified as NOD in this MSA was discontinued starting in September 2008

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RealtyTrac (<http://www.realtytrac.com/>) is the leading online marketplace of foreclosure properties, with more than 1.5 million default, auction and bank-owned listings from over 2,200 U.S. counties, along with detailed property, loan and home sales data. Hosting more than 3 million unique monthly visitors, RealtyTrac provides innovative technology solutions and practical education resources to facilitate buying, selling and investing in real estate. RealtyTrac's foreclosure data has also been used by the Federal Reserve, FBI, U.S. Senate Joint Economic Committee and Banking Committee, U.S. Treasury Department, and numerous state housing and banking departments to help evaluate foreclosure trends and address policy issues related to foreclosures.

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