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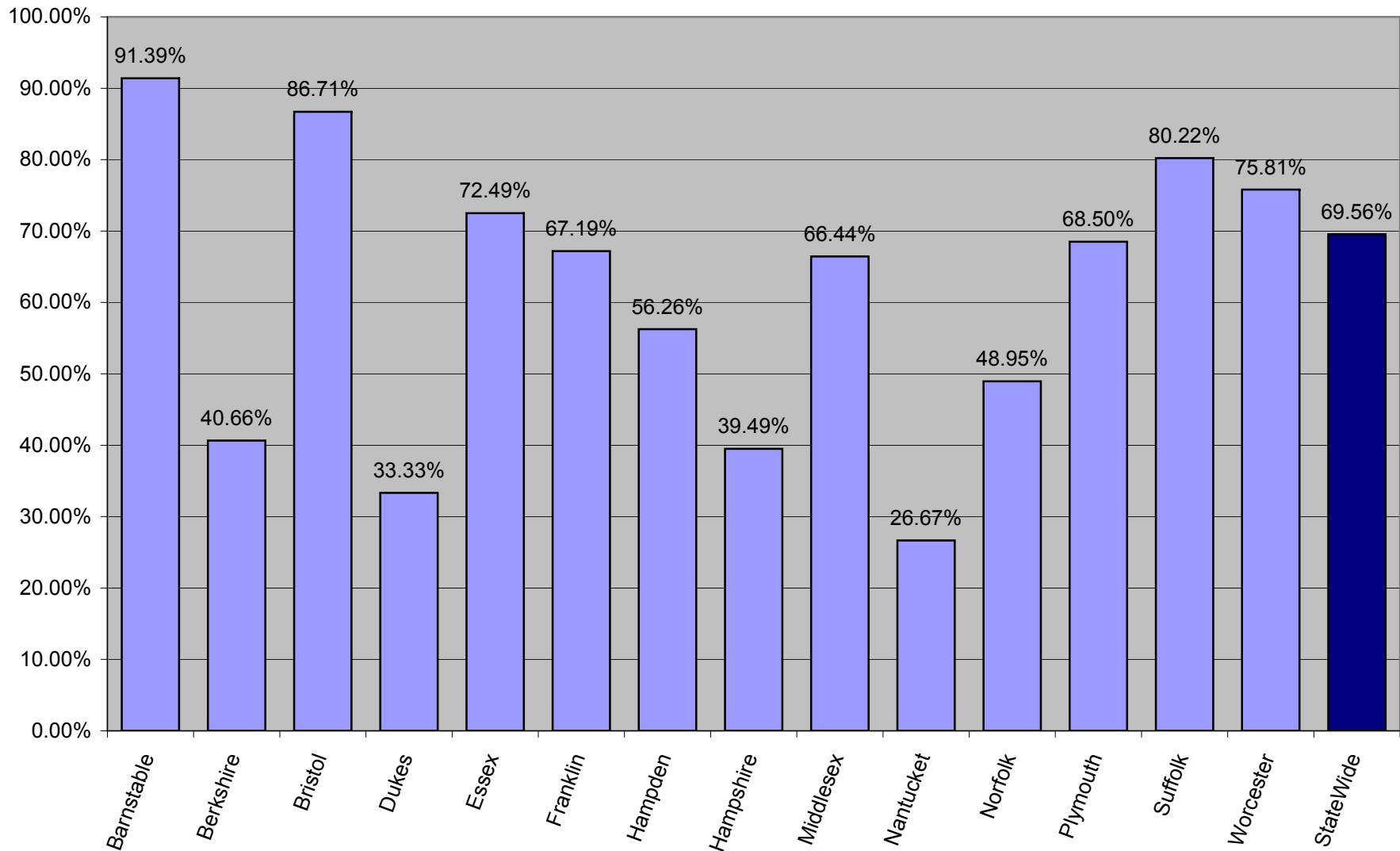
## 2006 Complete Massachusetts Foreclosure Market Analysis Report

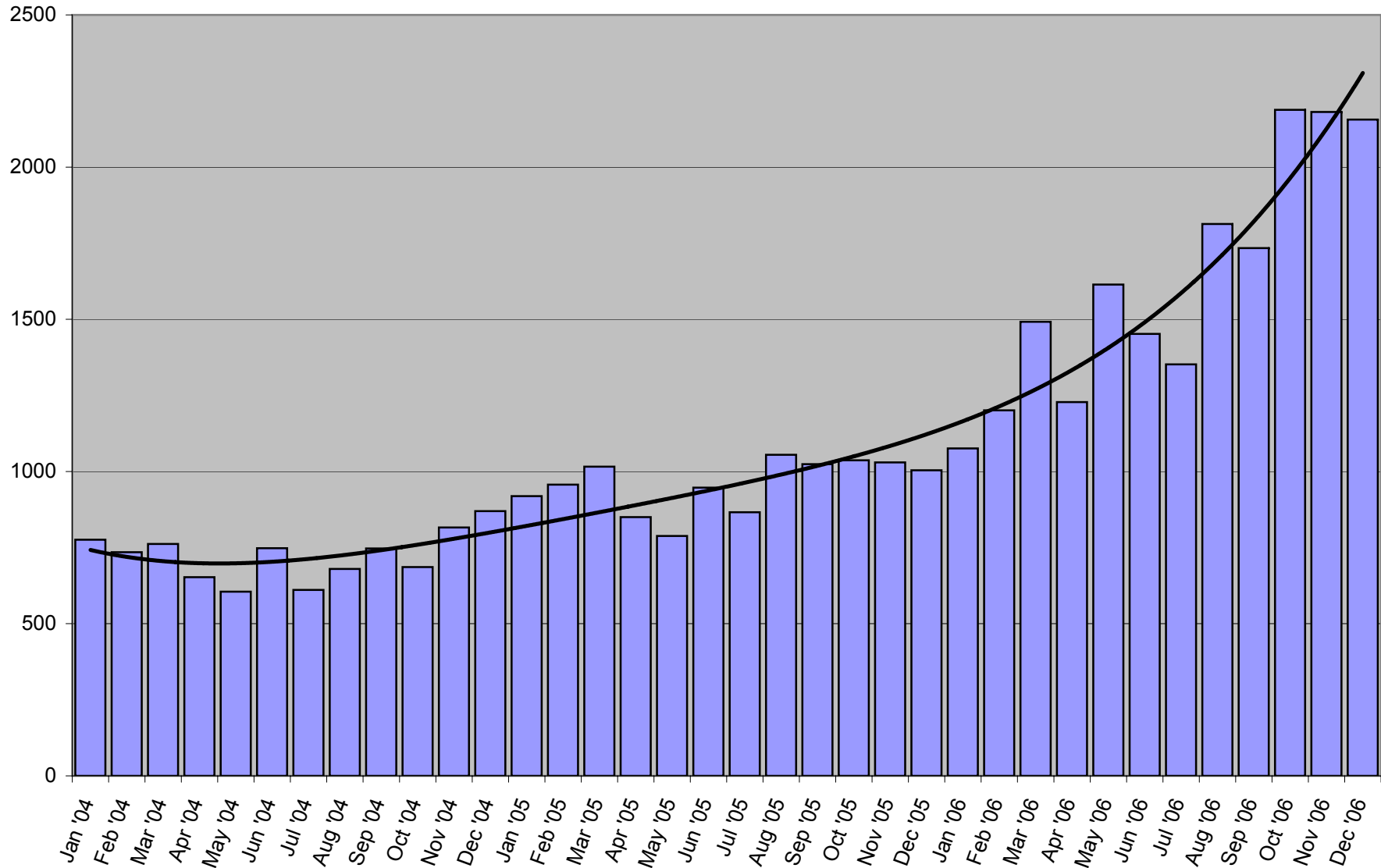


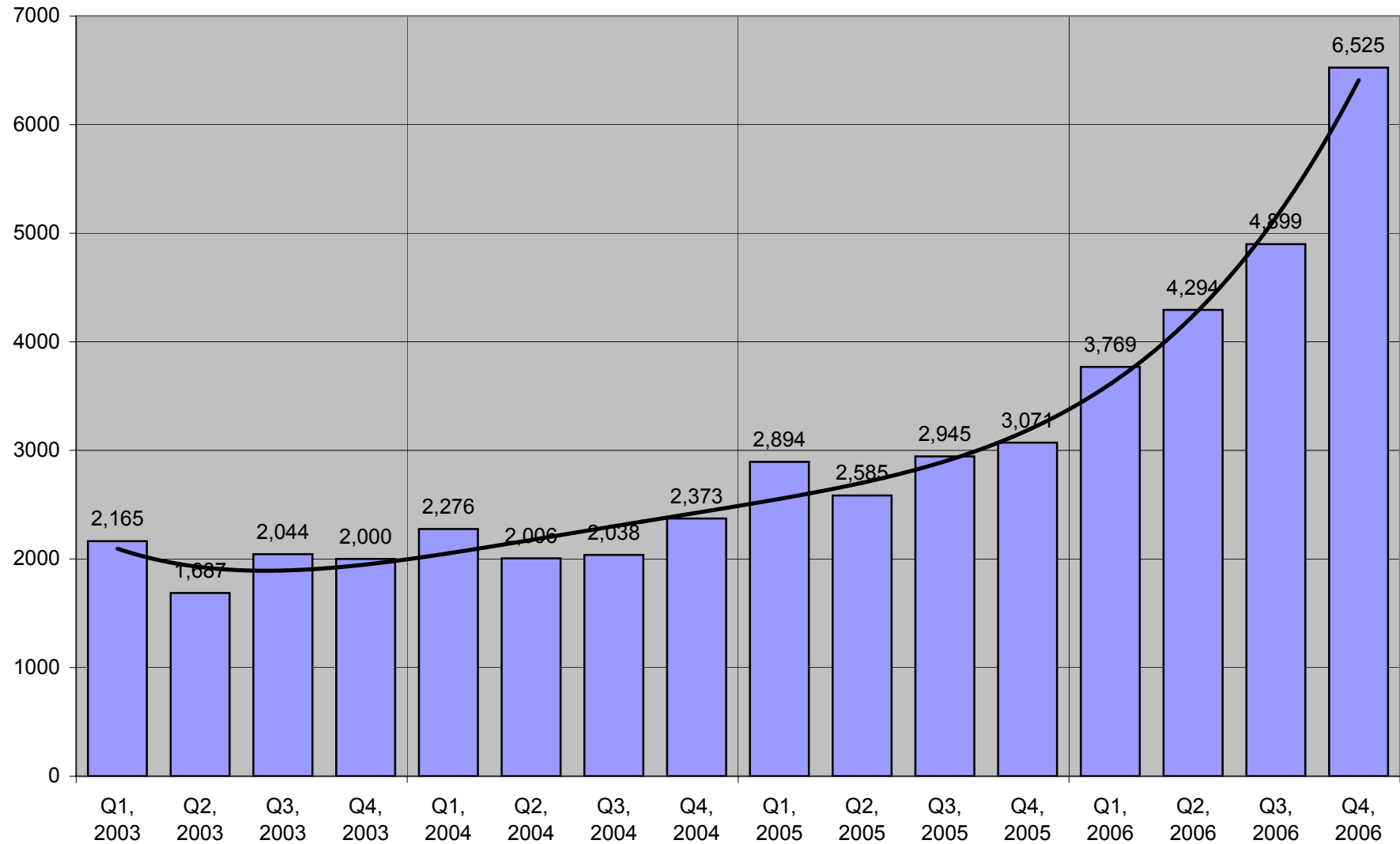
**Foreclosures by Year**

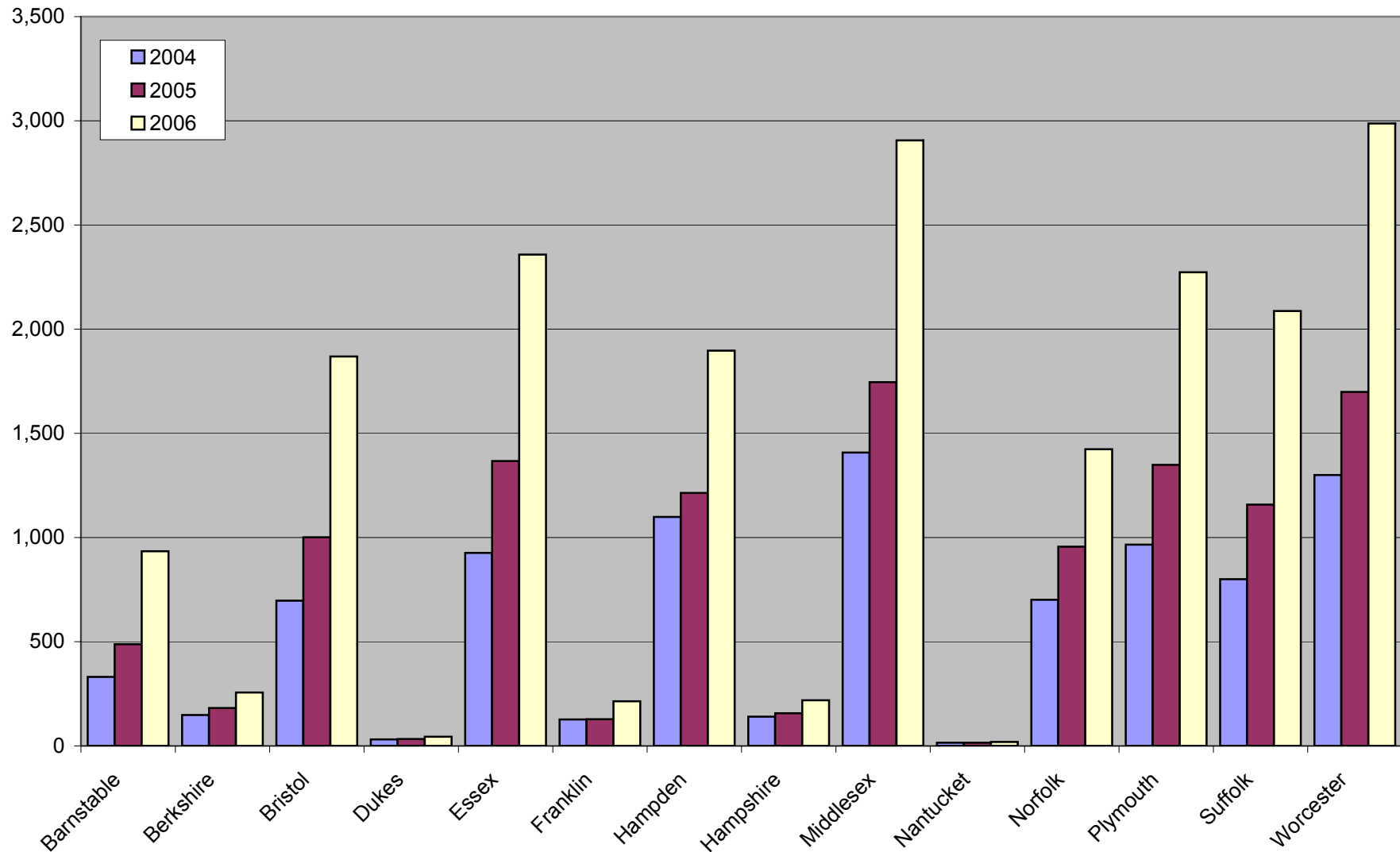
County	2003	2004	2005	2006	% Change (2005-2006)
Barnstable	383	331	488	934	91.39% ◀1
Berkshire	187	148	182	256	40.66%
Bristol	675	697	1,001	1,869	86.71% ◀2
Dukes	27	31	33	44	33.33%
Essex	890	926	1,367	2,358	72.49%
Franklin	117	127	128	214	67.19%
Hampden	1093	1,099	1,214	1,897	56.26%
Hampshire	141	140	157	219	39.49%
Middlesex	1375	1,408	1,746	2,906	66.44%
Nantucket	24	15	15	19	26.67%
Norfolk	653	701	956	1,424	48.95%
Plymouth	933	966	1,349	2,273	68.50%
Suffolk	703	800	1,158	2,087	80.22% ◀3
Worcester	1171	1,300	1,699	2,987	75.81%
<b>StateWide</b>	<b>8,372</b>	<b>8,689</b>	<b>11,493</b>	<b>19,487</b>	<b>69.56%</b>



**Percent Change in Number of Foreclosures Started (2005 to 2006)**


**Foreclosures Started in Massachusetts by Month**


**Foreclosures Started 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	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

**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%

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**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%		-21.51%	12.12%	85.48%	4.11%	17.08%
Feb	56.76%	66.67%	40.24%	-100.00%	43.27%	-40.00%	-3.31%	-55.00%	30.67%	-100.00%	25.81%	26.27%	17.65%	38.98%	25.50%
Mar	100.00%	6.25%	69.57%	16.67%	47.79%	220.00%	29.36%	0.00%	32.28%	50.00%	13.98%	33.61%	70.19%	68.28%	46.85%
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%