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ForeclosuresMass Market Analysis Report August, 2007



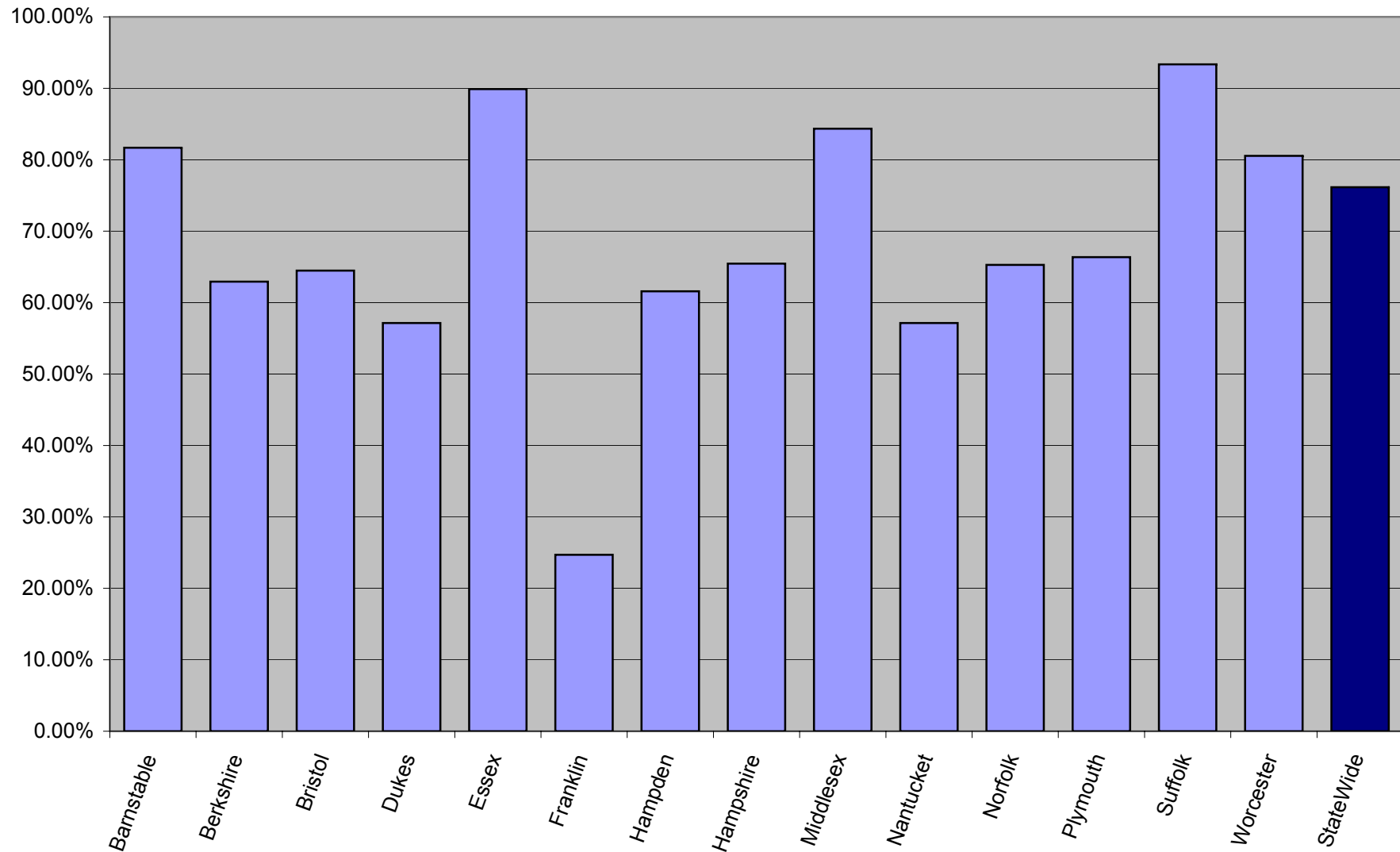
Foreclosures by Year					
County	2003	2004	2005	2006	2007ytd*
Barnstable	383	332	488	934	801
Berkshire	187	148	182	256	199
Bristol	675	697	1,001	1,869	1,332
Dukes	27	32	33	44	31
Essex	890	927	1,367	2,358	1,993
Franklin	117	128	128	214	115
Hampden	1,093	1,100	1,214	1,897	1,361
Hampshire	141	140	157	219	160
Middlesex	1,375	1,413	1,746	2,906	2,448
Nantucket	24	15	15	19	13
Norfolk	653	702	956	1,424	1,163
Plymouth	933	967	1,349	2,273	1,702
Suffolk	703	802	1,158	2,087	1,871
Worcester	1,171	1,303	1,699	2,987	2,399
StateWide	8,372	8,706	11,493	19,487	15,588

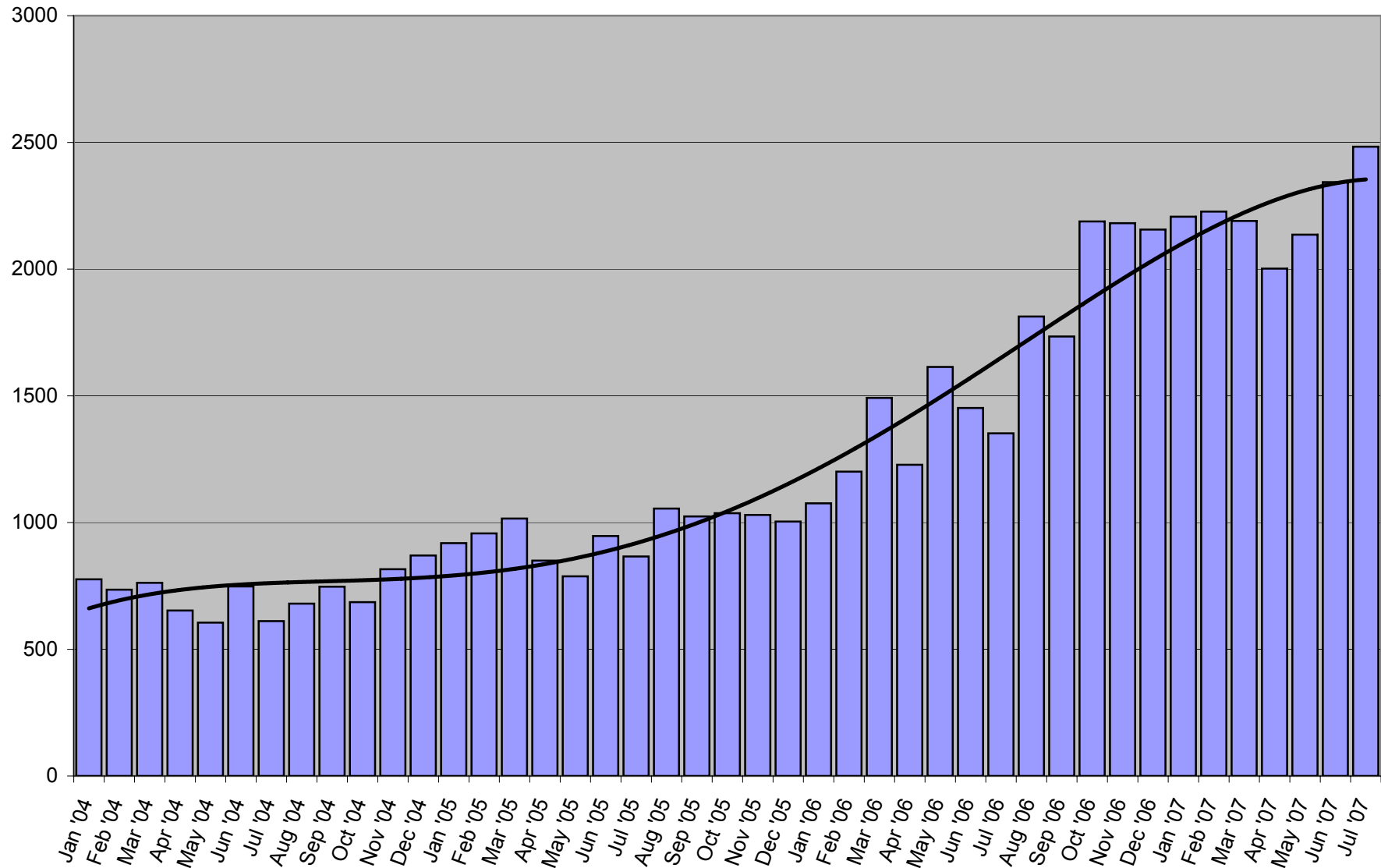
Foreclosures Preceding 12 Months			
August 1 of previous year to July 31			
County	2006	2007	% Change
Barnstable	693	1,259	81.67%
Berkshire	205	334	62.93%
Bristol	1,385	2,278	64.48%
Dukes	35	55	57.14%
Essex	1,712	3,251	89.89% ◀2
Franklin	170	212	24.71%
Hampden	1,450	2,343	61.59%
Hampshire	165	273	65.45%
Middlesex	2,139	3,943	84.34% ◀3
Nantucket	14	22	57.14%
Norfolk	1,135	1,876	65.29%
Plymouth	1,733	2,883	66.36%
Suffolk	1,535	2,968	93.36% ◀1
Worcester	2,195	3,963	80.55%
StateWide	14,566	25,660	76.16%

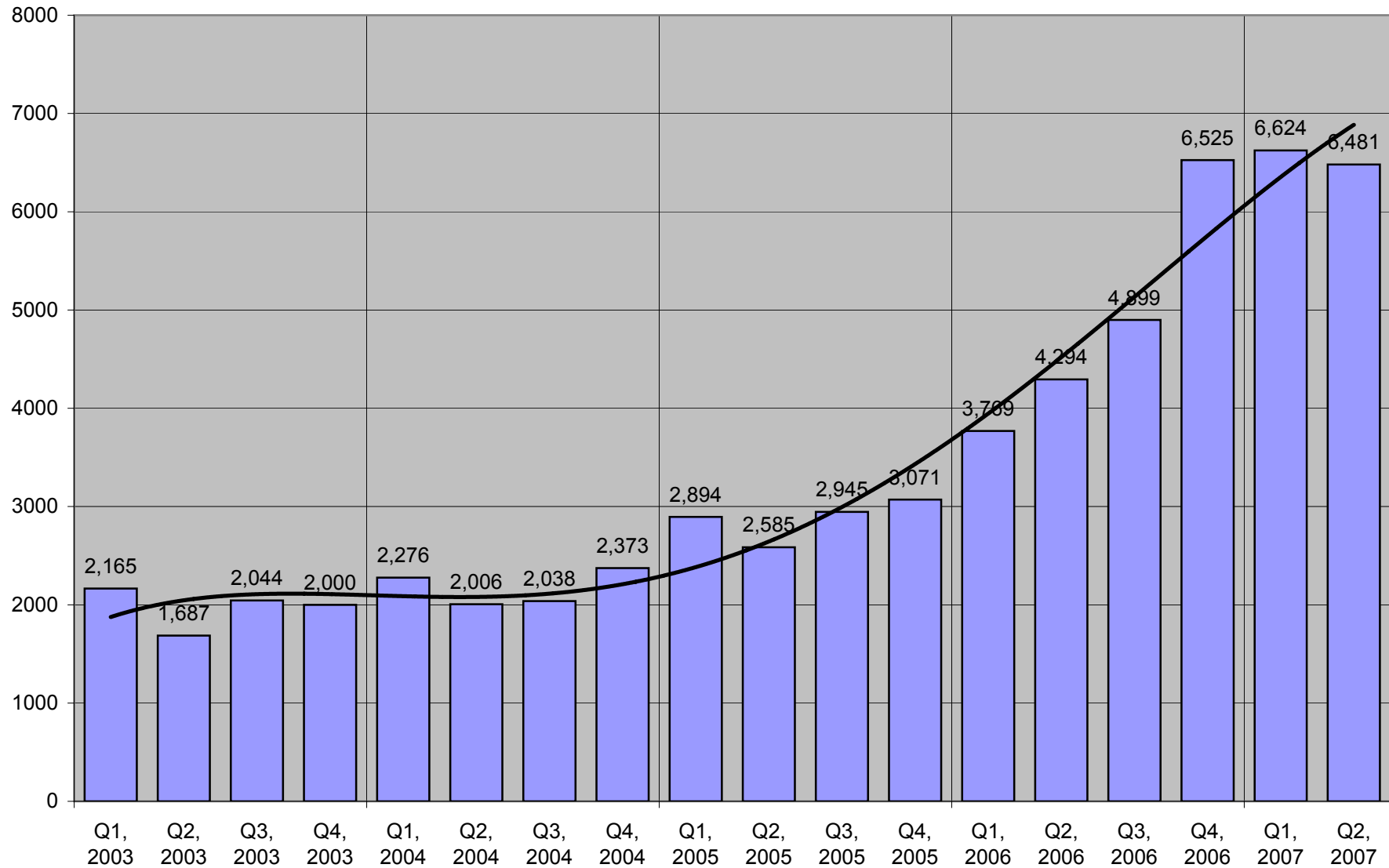
* January 1 through July 31, 2007

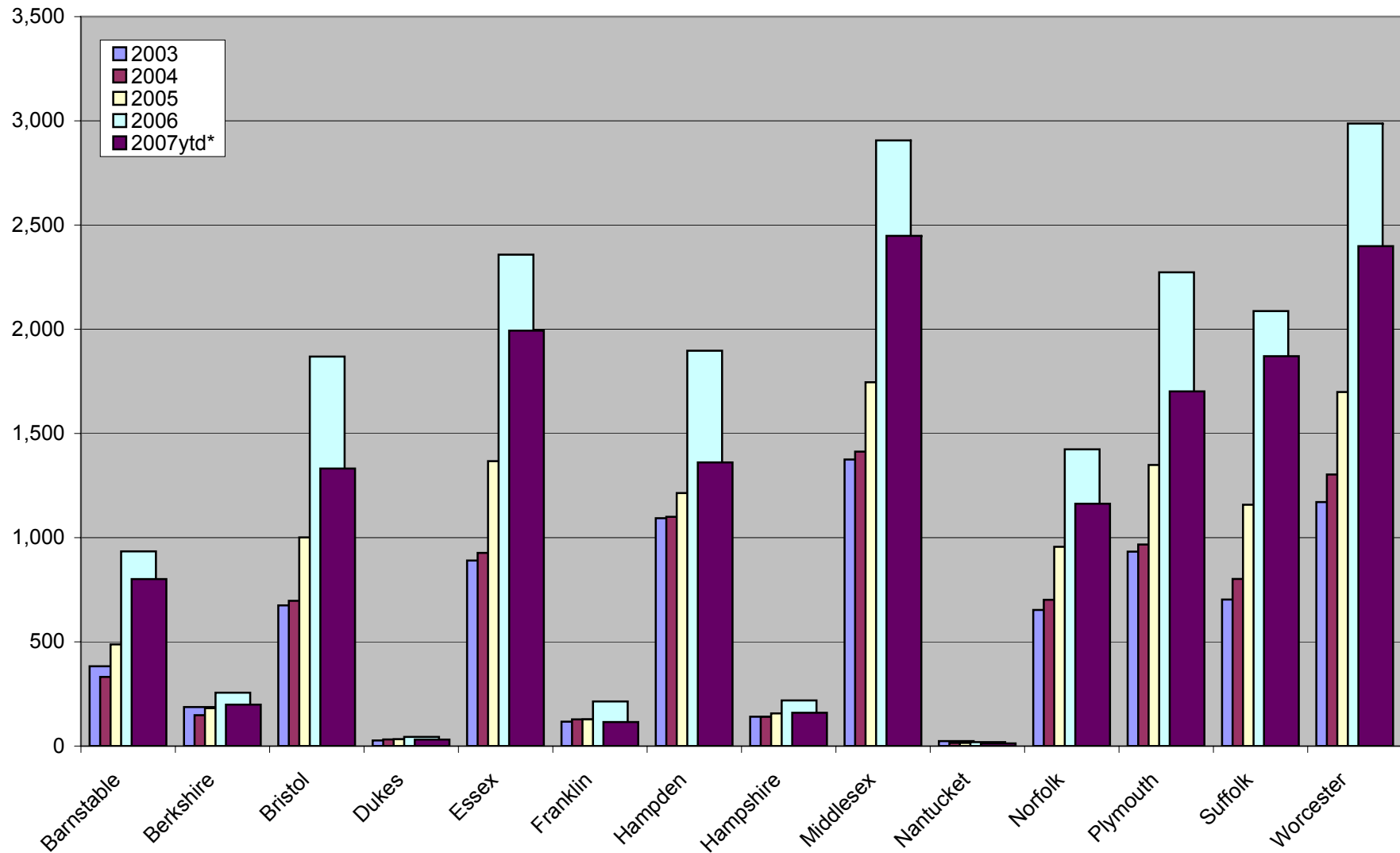


**Percent Change in Number of Foreclosures Started
(Aug 1, 2005 to Jul 31, 2006) compared to (Aug 1, 2006 to Jul 31, 2007)**



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
May, 2007	113	28	199	5	250	17	190	17	339	2	164	227	266	319	2136
Jun, 2007	120	26	189	6	310	20	194	15	370	3	177	248	303	362	2343
Jul, 2007	117	22	195	4	341	19	199	26	397	3	179	267	312	402	2483

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%
May, 2007	-1.74%	3.70%	15.70%	0.00%	-6.37%	6.25%	2.15%	-19.05%	14.53%	100.00%	-1.20%	4.61%	15.15%	13.12%	6.69%
Jun, 2007	6.19%	-7.14%	-5.03%	20.00%	24.00%	17.65%	2.11%	-11.76%	9.14%	50.00%	7.93%	9.25%	13.91%	13.48%	9.69%
Jul, 2007	-2.50%	-15.38%	3.17%	-33.33%	10.00%	-5.00%	2.58%	73.33%	7.30%	0.00%	1.13%	7.66%	2.97%	11.05%	5.98%

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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	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	17.71%	55.56%	39.16%		21.36%	-22.73%	24.18%	-10.53%	40.66%	0.00%	32.26%	31.98%	55.56%	29.15%	32.34%
Jun	96.72%	52.94%	26.00%	100.00%	94.97%	5.26%	39.57%	-28.57%	85.00%		40.48%	30.53%	119.57%	58.08%	61.36%
Jul	56.00%	37.50%	36.36%	-33.33%	148.91%	0.00%	53.08%	100.00%	111.17%		72.12%	60.84%	127.74%	84.40%	83.65%
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%