

NOTICES OF INTENT TO FORECLOSE IN MARYLAND DECEMBER 2013 REPORT



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INTRODUCTION

According to data collected by the Maryland Department of Labor, Licensing, and Regulation (DLLR), over 735,000 notices of intent (NOI) to foreclose have been issued by financial institutions/lenders to homeowners in Maryland since statutory foreclosure changes took effect in April 2008 requiring financial institutions/lenders to send copies of NOIs to the agency.

Notice of intent to foreclose is a letter notifying a borrower of a delinquency or default in the payment terms of an existing loan as agreed upon at the time of loan ratification. This is usually a precursor in a series of steps required in Maryland before a lender can file legal proceedings to foreclose against delinquent homeowners.

Before the Emergency Legislation to Protect Homeownership was signed in April 2008 to lengthen the foreclosure process in Maryland, the previous foreclosure process allowed financial institutions a minimum of 15 days upon default to order to docket for a foreclosure sale. However, with increases in the number of foreclosures in Maryland starting from the second half of 2007, the new statute requires financial institutions/lenders to wait 45 days after default before issuing an NOI and 90 days after default before filing for foreclosure against delinquent homeowners.

Based on notices received by DLLR, this report will review the following by jurisdiction from April 2008 through December 2013:

- Number of NOIs received by DLLR
- Average number of days past due
- Average amount owed
- Secured parties with the largest share of NOIs
- Servicers with the largest share of NOIs
- NOI Hot Spots

NUMBER OF NOTICES OF INTENT TO FORECLOSE

Ever since the emergency legislation took effect, a total of 735,413 NOIs issued to homeowners statewide have been received by DLLR through December 2013 (Table 1). Even though notices remain elevated in all Maryland jurisdictions, Prince George’s County continue to lead all jurisdictions with a 24.2 percent share of NOIs or 178,049 notices followed by Baltimore City with 99,170 notices or a 13.5 percent share. Other jurisdictions with more than 20,000 notices through December 2013 include Baltimore County (94,100 notices or 12.8 percent), Montgomery County (79,731 notices or 10.8 percent), Anne Arundel County (59,329 notices or 8.1 percent), Harford County (29,466 notices or 4.0 percent), Charles County (28,640 notices or 3.9 percent), Frederick County (26,240 notices or 3.6 percent) and Howard County (22,512 notices or 3.1 percent). Together, these jurisdictions have received a total of 617,237 notices, accounting for 83.9 percent of all NOIs received to-date.

Table 1
Notices of Intent to Foreclose in Maryland
Cumulative Number, April 2008 – December 2013

Jurisdiction	Number	% of Total
Allegany	4,951	0.7%
Anne Arundel	59,329	8.1%
Baltimore	94,100	12.8%
Baltimore City	99,170	13.5%
Calvert	12,410	1.7%
Caroline	5,667	0.8%
Carroll	14,905	2.0%
Cecil	12,029	1.6%
Charles	28,640	3.9%
Dorchester	4,857	0.7%
Frederick	26,240	3.6%
Garrett	2,486	0.3%
Harford	29,466	4.0%
Howard	22,512	3.1%
Kent	2,611	0.4%
Montgomery	79,731	10.8%
Prince George's	178,049	24.2%
Queen Anne's	6,212	0.8%
Somerset	2,454	0.3%
St. Mary's	10,474	1.4%
Talbot	3,688	0.5%
Washington	16,865	2.3%
Wicomico	10,287	1.4%
Worcester	8,280	1.1%
Statewide	735,413	100.0%

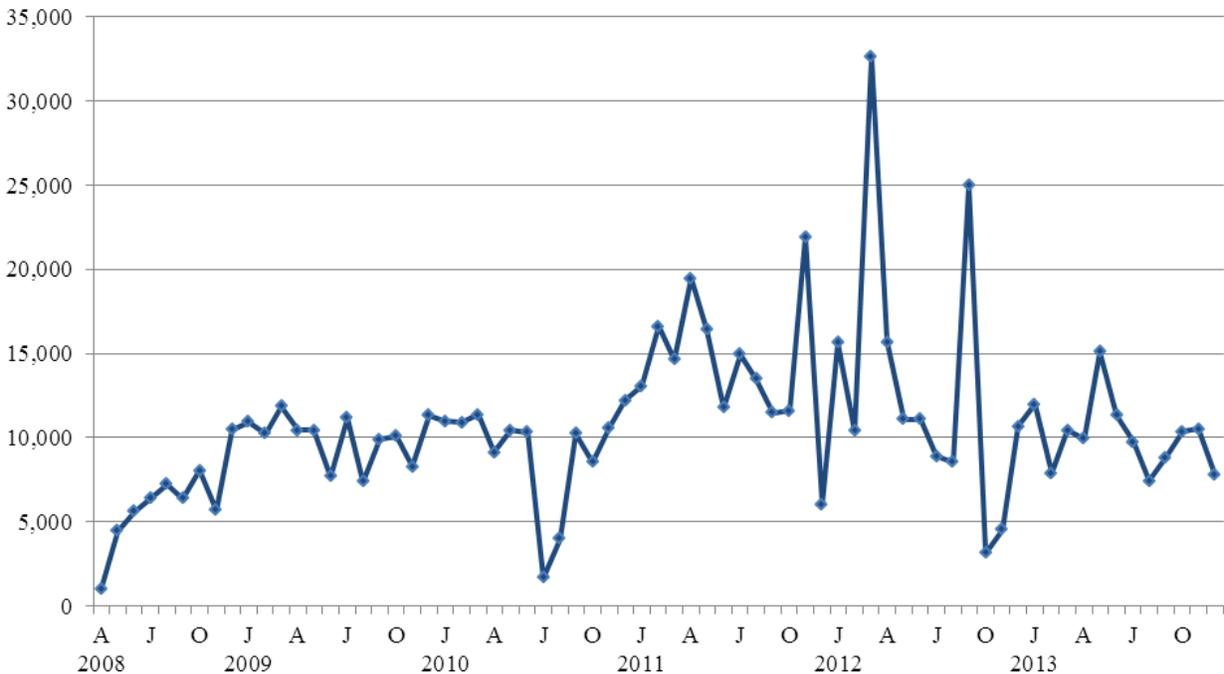
Source – DLLR and DHCD, Office of Policy, Planning and Research

December NOIs declined by 26.0 percent from 10,509 in the prior month to 7,772 (Chart 1). Broken out by jurisdiction, the largest share of notices were issued in Prince George’s County (1,695 notices or 21.8 percent) followed by Baltimore City (1,133 notices or 14.6 percent), Baltimore County (1,035 notices or 13.3 percent), Montgomery County (714 notices or 9.2 percent) and Anne Arundel County (638 notices or 8.2 percent) as shown in Table 2. Together, these jurisdictions received a total of 5,215 notices or 67.1 percent of all NOIs issued for the month. On an annual basis, NOIs increased by 27.2 percent.

NOIs in November fell in all Maryland jurisdictions from the prior month but increased in Queen Anne’s County. The largest decreases were in Caroline County (57.3 percent), Wicomico County (34.7 percent), Howard County (33.5 percent) and Dorchester County (32.1 percent).

Compared with a year ago, NOIs declined in 22 Maryland jurisdictions, increased in Kent and Talbot counties; was unchanged in Queen Anne’s county. The largest decreases were in Dorchester County (53.9 percent), Worcester County (44.6 percent), Washington County (37.3 percent), Montgomery County (36.1 percent), St. Mary’s (32.5 percent) and Prince George’s (31.0 percent).

Chart 1
Notices of Intent to Foreclose in Maryland
April 2008 – December 2013



Source – DLLR and DHCD, Office of Policy, Planning and Research

Table 2
Notices of Intent to Foreclose in Maryland
December 2013

Jurisdiction	Number	% of Total	% Change From	
			Nov-13	Dec-12
Allegany	72	0.9%	-8.9%	-14.3%
Anne Arundel	638	8.2%	-30.4%	-21.3%
Baltimore	1,035	13.3%	-30.1%	-26.2%
Baltimore City	1,133	14.6%	-25.9%	-23.9%
Calvert	144	1.9%	-25.0%	-22.2%
Caroline	73	0.9%	-57.3%	-26.3%
Carroll	176	2.3%	-26.1%	-18.5%
Cecil	150	1.9%	-26.1%	-9.1%
Charles	327	4.2%	-22.9%	-25.0%
Dorchester	53	0.7%	-32.1%	-53.9%
Frederick	270	3.5%	-14.6%	-26.8%
Garrett	33	0.4%	-25.0%	-5.7%
Harford	349	4.5%	-22.4%	-19.4%
Howard	216	2.8%	-33.5%	-27.5%
Kent	37	0.5%	-22.9%	8.8%
Montgomery	714	9.2%	-18.7%	-36.1%
Prince George's	1,695	21.8%	-25.4%	-31.0%
Queen Anne's	94	1.2%	3.3%	0.0%
Somerset	31	0.4%	-22.5%	-27.9%
St. Mary's	112	1.4%	-29.6%	-32.5%
Talbot	60	0.8%	-7.7%	3.4%
Washington	170	2.2%	-30.9%	-37.3%
Wicomico	113	1.5%	-34.7%	-28.9%
Worcester	77	1.0%	-15.4%	-44.6%
Statewide	7,772	100.0%	-26.0%	-27.2%

Source: DLLR and DHCD, Office of Policy, Planning and Research

AVERAGE NUMBER OF DAYS PAST DUE

NOI data received from April 2008 through December 2013 showed that financial institutions/lenders in Maryland allowed an average of 204 days to elapse after homeowners' last payment before issuing an NOI. Statewide data from April 2008 to December 2013 show that 91.0 percent of lenders allowed 100 days or more between the last payment date and NOI and the other 9.0 percent allowed less than 100 days ranging from 32 to 99 days. On record, the highest average number of days past due was 469 days in May 2013 and the lowest average number of days recorded from last payment was 32 days in May 2008.

For notices issued in December 2013, financial institutions/lenders allowed an average of 371 days to elapse after homeowners' last payment before issuing an NOI, representing a decrease of 12.3 percent or 52 days less than the previous month (Chart 2). Compared with December 2012, the average days past due fell by 2.1 percent or 8 days as shown in Table 3. Financial institutions/lenders allowed 100 days or more to elapse in all Maryland jurisdictions in December. The highest average days past due were recorded in Harford County (616 days) followed by Cecil County (586 days), Howard County (400 days), Talbot County (396 days), Baltimore City (388 days), Prince George's County (386 days), Caroline County (383 days), Montgomery County (372 days) and Frederick County (369 days).

Compared with a year ago, the average number of days past due declined in 18 Maryland jurisdictions but increased in the other six. Notable decreases from the prior year were in Allegany County (67.1 percent) and Garrett County (62.9 percent). The highest increase was in Hartford County which grew by 62.7 percent from year ago levels.

Chart 2
Average Number of Days Past Due
January 2010 – December 2013



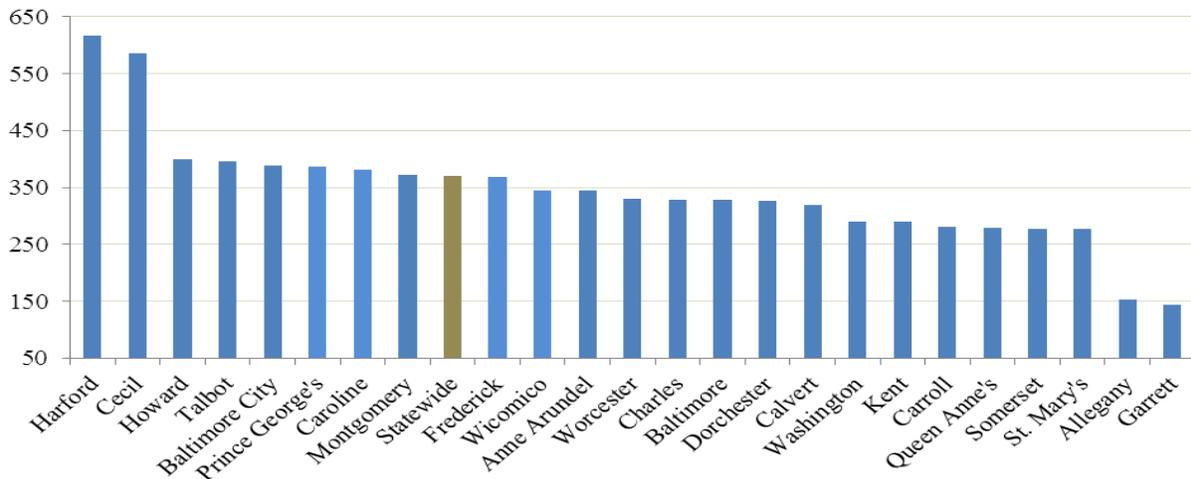
Source – DLLR and DHCD, Office of Policy, Planning and Research

**Table 3: Average Number of Days Past Due
December 2013**

Jurisdiction	Days	% Change From	
		Nov-13	Dec-12
Allegany	154	-47.1%	-67.1%
Anne Arundel	344	-12.7%	-9.4%
Baltimore	328	-40.0%	-10.0%
Baltimore City	388	-7.0%	15.2%
Calvert	320	-15.2%	-20.7%
Caroline	382	49.2%	16.8%
Carroll	282	-28.4%	-20.4%
Cecil	586	92.4%	27.3%
Charles	328	-21.9%	-22.6%
Dorchester	326	-15.5%	-30.5%
Frederick	369	-7.4%	-17.0%
Garrett	144	-41.5%	-62.9%
Harford	616	69.1%	62.7%
Howard	400	-11.0%	-0.2%
Kent	290	-26.4%	-38.8%
Montgomery	372	-19.6%	-4.8%
Prince George's	386	-5.4%	10.3%
Queen Anne's	278	-20.0%	-25.0%
Somerset	277	-30.3%	-28.9%
St. Mary's	277	-34.0%	-24.5%
Talbot	396	54.4%	7.1%
Washington	291	-33.5%	-23.5%
Wicomico	345	-19.4%	-24.5%
Worcester	330	-12.5%	-16.5%
Statewide	371	-12.3%	-2.1%

Source – DLLR and DHCD, Office of Policy, Planning and Research

**Chart 3: Average Number of Days Past Due
December 2013**



Source – DLLR and DHCD, Office of Policy, Planning and Research

AVERAGE AMOUNT OWED

The average amount owed per homeowner was \$11,301 for notices received from April 2008 to December 2013 and \$11,110 for December 2013 alone. The average owed in December 2013 declined 26.1 percent from the preceding month and by 52.1 percent from a year ago (Table 4). Assuming the average number of days allowed between default and notice is 204 days, the monthly payment owed per homeowner totals \$1,717 for notices received from April 2008 through December 2013 and \$1,688 for December alone. The total average monthly amount owed on notices may or may not include late fees that have accumulated due to non-payment/defaults.

Notices received for December 2013 shows that the average amount owed exceeded \$10,000 in 17 Maryland jurisdictions but less in the other seven. The highest amounts were in Calvert County (\$14,589) followed by Caroline County (\$13,861), Howard County (\$13,136), and Charles County (\$12,702). Compared with a year ago, average amounts decreased in all Maryland jurisdictions with the largest decreases in Allegany County (86.3 percent) and Garrett County (83.9 percent), Table 4.

Table 4
Average Amount Owed
December 2013

Jurisdiction	Amount	% Change From	
		Nov-13	Dec-12
Allegany	\$3,718	-69.3%	-86.3%
Anne Arundel	\$11,111	-30.9%	-53.4%
Baltimore	\$10,916	-28.2%	-52.2%
Baltimore City	\$9,561	-27.0%	-59.3%
Calvert	\$14,589	3.5%	-39.7%
Caroline	\$13,861	-29.0%	-39.6%
Carroll	\$8,664	-43.8%	-63.7%
Cecil	\$11,382	-10.8%	-56.8%
Charles	\$12,702	-16.6%	-49.4%
Dorchester	\$12,486	-7.9%	-47.9%
Frederick	\$12,321	-23.3%	-49.7%
Garrett	\$2,845	-70.6%	-83.9%
Harford	\$10,537	-30.9%	-51.5%
Howard	\$13,136	-23.0%	-43.7%
Kent	\$9,084	-54.5%	-56.2%
Montgomery	\$10,797	-35.4%	-52.2%
Prince George's	\$12,296	-15.4%	-46.7%
Queen Anne's	\$11,645	-28.8%	-54.2%
Somerset	\$11,609	-19.0%	-37.1%
St. Mary's	\$9,237	-49.4%	-53.7%
Talbot	\$9,888	4.8%	-58.2%
Washington	\$11,191	-28.5%	-50.6%
Wicomico	\$10,566	-30.2%	-52.3%
Worcester	\$10,770	-34.2%	-50.6%
Statewide	\$11,110	-26.1%	-52.1%

Source – DLLR and DHCD, Office of Policy, Planning and Research

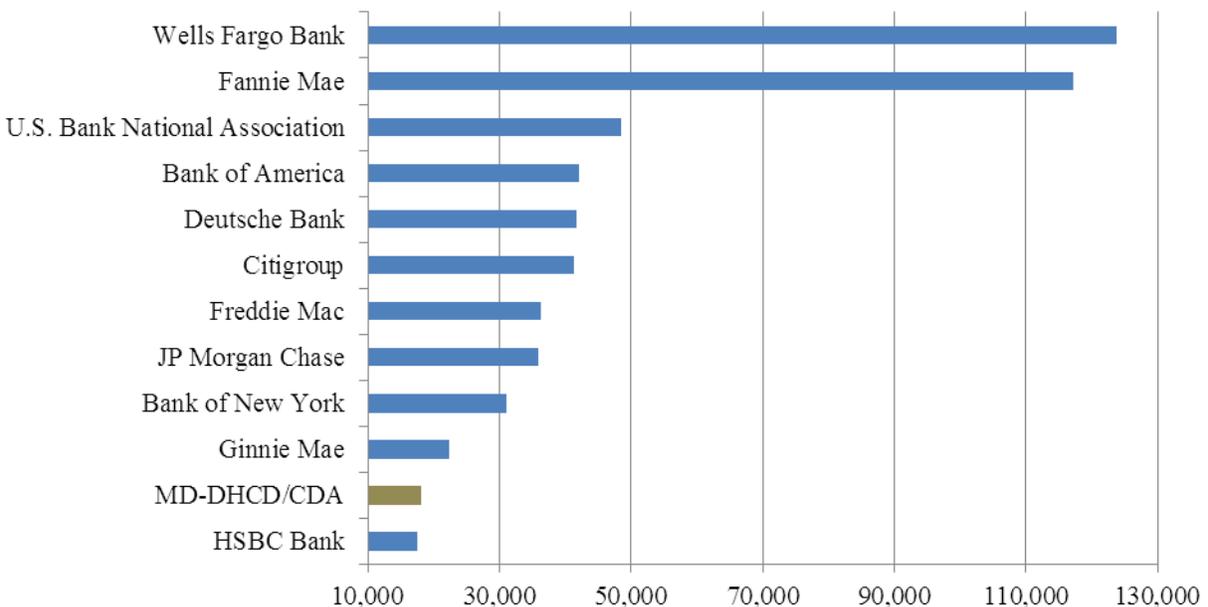
SECURED PARTIES

Notices received from April 2008 to December 2013 indicate that there were 2,480 secured parties holding security interests in homes that have been served notices during this period statewide. A secured party for a mortgage loan is the person or organization holding a security interest or lien against collateral created by an agreement between both parties. This security interest gives the secured party certain rights in the disposition of secured assets.

From April 2008 through December 2013, Wells Fargo Bank remained the largest secured party in Maryland with 123,686 loans or 16.8 percent among all secured parties with 1,000 loans or greater (Chart 4). Fannie Mae remained in second position with 117,184 loans or a 15.9 percent share followed by U.S. Bank National Association (48,491 loans or 6.6 percent); Bank of America (42,054 loans or 5.7 percent); Deutsche Bank (41,813 loans or 5.7 percent); Citigroup (41,358 loans or 5.6 percent); Freddie Mac (36,346 loans or 4.9 percent); JP Morgan Chase (35,837 loans or a 4.9 percent); Bank of New York (31,032 loans or 4.2 percent) and Ginnie Mae (22,415 loans or 3.0 percent). Together, these secured parties have 533,859 loans that are in default or 79.1 percent of the total (Table 5).

For notices dated December 2013, Fannie Mae led all secured parties statewide with 1,853 loans capturing 26.8 percent of the total followed by JP Morgan Chase (852 loans or 12.3 percent), Freddie Mac with 802 loans or 11.6 percent (Table 6). Other secured parties with more than 400 loans in December were Bank of America (529 loans or 7.7 percent), Ginnie Mae (455 loans or 6.6 percent) and Wells Fargo Bank (428 loans or 6.2 percent). For December 2013 notices, these secured parties have a total of 4,919 loans or 71.2 percent of all loans in default for secured parties with more than 50 loans.

Chart 4
Secured Parties - 10,000 Plus Loans
April 2008 – December 2013



Source – DLLR and DHCD, Office of Policy, Planning and Research

Table 5
Secured Parties - 1,000 Plus Loans
April 2008 - December 2013

Secured Party	Loans Secured	% of Total
Wells Fargo Bank	123,686	16.8%
Fannie Mae	117,184	15.9%
U.S. Bank National Association	48,491	6.6%
Bank of America	42,054	5.7%
Deutsche Bank	41,813	5.7%
Citigroup	41,358	5.6%
Freddie Mac	36,346	4.9%
JP Morgan Chase	35,837	4.9%
Bank of New York	31,032	4.2%
Ginnie Mae	22,415	3.0%
MD-DHCD/CDA	18,073	2.5%
HSBC Bank	17,486	2.4%
Nationstar Mortgage LLC	10,401	1.4%
Aurora Bank	9,567	1.3%
Wachovia Bank	8,516	1.2%
General Motors Acceptance Corporation	6,879	0.9%
BAC Home Loans Servicing	5,423	0.7%
LaSalle Bank	5,179	0.7%
Chase Manhattan Bank	3,693	0.5%
BEAR STEARNS	3,557	0.5%
PNC Bank	3,341	0.5%
Countrywide Home Loans	3,335	0.5%
BB&T Bank	3,122	0.4%
M&T Bank	2,641	0.4%
Mortgage Electric Registration System	2,492	0.3%
First Horizon Home Loans	2,419	0.3%
First Tennessee Bank	2,225	0.3%
Capital One	2,136	0.3%
SunTrust Bank	2,132	0.3%
Lehman Brothers	2,097	0.3%
Unknown	2,091	0.3%
MidFirst Bank	1,978	0.3%
American Home Mortgage Asset Trust	1,904	0.3%
EMC Mortgage Corporation	1,766	0.2%
ARSI - Argent Securities Inc	1,601	0.2%
American Home Mortgage Servicing	1,371	0.2%
Massachusetts Mutual Life Insurance Company	1,327	0.2%
Washington Mutual	1,326	0.2%
SACO	1,322	0.2%
Ocwen Loan Servicing	1,307	0.2%
CIT Consumer Finance	1,240	0.2%
BSMF	1,237	0.2%
MetLife	1,142	0.2%
Flagstar Bank	1,136	0.2%
<i>Selected Secured Parties</i>	<i>682,157</i>	<i>100.0%</i>

Source – DLLR and DHCD, Office of Policy, Planning and Research

Table 6
Secured Parties – 50 Plus Loans
December 2013

Secured Party	Loans Secured	% of Total
Fannie Mae	1,853	26.8%
JP Morgan Chase	852	12.3%
Freddie Mac	802	11.6%
Bank of America	529	7.7%
Ginnie Mae	455	6.6%
Wells Fargo Bank	428	6.2%
Bank of New York	395	5.7%
U.S. Bank National Association	391	5.7%
Citigroup	282	4.1%
MD-DHCD/CDA	251	3.6%
Nationstar Mortgage LLC	246	3.6%
Deutsche Bank	192	2.8%
HSBC Bank	75	1.1%
Ocwen Loan Servicing	57	0.8%
PNC Bank	53	0.7%
M&T Bank	50	0.7%
<i>Selected Secured Parties</i>	<i>6,911</i>	<i>100.0%</i>

Source – DLLR and DHCD, Office of Policy, Planning and Research

MORTGAGE SERVICERS

A Mortgage Servicer is the company that receives payments from borrowers. Mortgage servicers purchase or retain mortgage servicing rights that allow them to collect payments from borrowers in return for a servicing fee from the secured party. Mortgage servicers usually accept and record mortgage payments; calculate variable interest rates on adjustable rate loans; pay taxes and insurance from borrower escrow accounts; negotiate workouts and modifications of mortgage upon default; and conduct or supervise the foreclosure process when required.

Notices received from April 2008 to December 2013 indicate that there were 1,158 mortgage servicers receiving mortgage payments from Maryland homeowners. Among mortgage servicers with a loan inventory of greater than 1,000; Bank of America retained its lead as the largest servicer for the fourth consecutive month since April 2008 with 142,867 mortgages accounting for 20.3 percent of the total (Table 7).

**Table 7: Servicers - 1,000 Plus Loans
April 2008 - December 2013**

Mortgage Servicers	Loans Serviced	% of Total
Bank of America	142,867	20.3%
Wells Fargo Bank	138,569	19.7%
JP Morgan Chase	72,033	10.2%
Citigroup	59,656	8.5%
Nationstar Mortgage LLC	38,602	5.5%
America's Servicing Company	29,160	4.1%
American Home Mortgage Servicing	17,339	2.5%
Bogman Inc	14,647	2.1%
One West Bank	13,414	1.9%
General Motors Acceptance Corporation	12,960	1.8%
Litton Loan Servicing	11,423	1.6%
EMC Mortgage Corporation	11,353	1.6%
Ocwen Loan Servicing	9,618	1.4%
M&T Bank	8,075	1.1%
Washington Mutual	7,554	1.1%
Aurora Bank	6,525	0.9%
Wachovia Bank	6,004	0.9%
Carrington Mortgage Services	5,450	0.8%
Chase Manhattan Bank	5,202	0.7%
PNC Bank	4,828	0.7%
Countrywide Home Loans	4,253	0.6%
Seterus Inc	4,163	0.6%
SunTrust Bank	3,822	0.5%
Capital One	3,638	0.5%
Select Portfolio Servicing	3,597	0.5%
Saxon Mortgage Services	3,359	0.5%
EverHome Mortgage Company	3,294	0.5%
Homeward Residential, Inc	3,265	0.5%
HSBC Bank	3,162	0.4%
Selected Servicers	669,498	100.0%

Source – DLLR and DHCD, Office of Policy, Planning and Research

The second largest servicer was Wells Fargo Bank with 138,569 mortgages or 19.7 percent of loans in default followed by JP Morgan Chase (72,033 mortgages or 10.2 percent), Citigroup (59,656 mortgages or 8.5 percent), Nationstar Mortgage LLC (38,602 mortgages or 5.5 percent), America's Servicing Company (29,160 mortgages or 4.1 percent), American Home Mortgage Servicing (17,339 mortgages or 2.5 percent), Bogman Inc (14,647 mortgages or 2.1 percent), One West Bank (13,414 mortgages or 1.9 percent), General Motors Acceptance Corporation (12,960 loans or 1.8 percent), Litton Loan Servicing (11,423 mortgages or 1.6 percent) and EMC Mortgage Corporation (11,353 mortgage or 1.6 percent). Together, these servicers have 562,023 loans or an 84.1 percent share of loans in default for servicers with 1,000 loans or greater, statewide.

For notices dated December 2013, JP Morgan Chase led all servicers capturing the largest share of mortgages with 1,580 loans or a 22.3 percent share (Table 8). Other servicers with more than 400 mortgages that received NOIs in December include Bank of America (1,216 mortgages or 17.1 percent), Nationstar Mortgage LLC (1,171 mortgages or 16.5 percent) and Citigroup (872 mortgages or 12.3 percent), and. In total, 4,839 mortgages or 69.3 percent in default were processed by these lenders among servicers with mortgage inventory of more than 50 loans statewide in December 2013.

Table 8
Servicers - 50 Plus Loans
December 2013

Mortgage Servicers	Loans Serviced	% of Total
JP Morgan Chase	1,580	22.3%
Bank of America	1,216	17.1%
Nationstar Mortgage LLC	1,171	16.5%
Citigroup	872	12.3%
Wells Fargo Bank	336	4.7%
Ocwen Loan Servicing	322	4.5%
Green Tree Servicing LLC	301	4.2%
M&T Bank	268	3.8%
Select Portfolio Servicing	143	2.0%
Bayview Loan Servicing	130	1.8%
Bogman Inc	128	1.8%
Capital One	104	1.5%
EverHome Mortgage Company	83	1.2%
Caliber Home Loans	74	1.0%
PNC Bank	73	1.0%
Carrington Mortgage Services	64	0.9%
Seterus Inc	62	0.9%
Specialized Loan Servicing LLC	52	0.7%
Selected Servicers	6,979	100.0%

Source – DLLR and DHCD, Office of Policy, Planning and Research

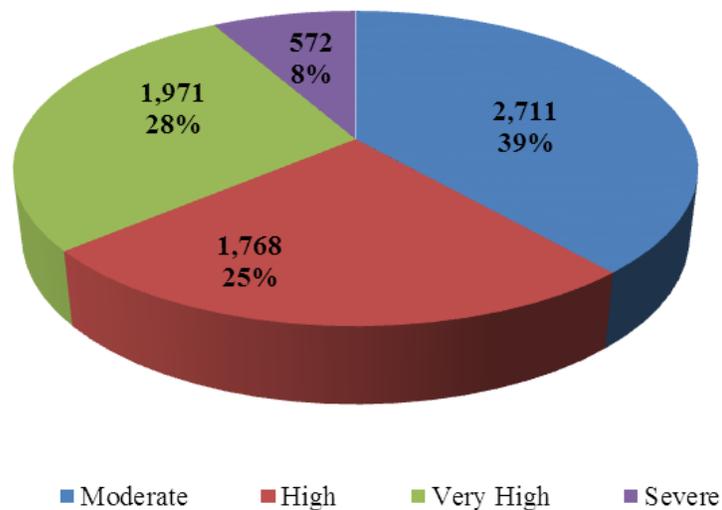
NOI HOT SPOTS IN MARYLAND

A Hot Spot is defined as a community (zip code) that received more than ten notices during a specified reporting period and recorded an NOI concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a statewide NOI index. The index measures the extent to which the NOI rate in a community exceeds or falls short of the State average NOI rate. The NOI rate is defined as the number of homeowner households per NOI for a given community. In December 2013, the State average NOI rate was 174 households per NOI received. Overall, a total of 7,022 NOIs, accounting for 90.0 percent of all notices received in December 2013, occurred in 179 Hot Spots communities across Maryland. These Hot Spots communities are grouped into “moderate”, “high,” “very high,” and “severe” (Chart 5; Exhibit 1).

The “moderate” NOI communities posted NOI indices that range from 10 to 80. Maryland jurisdictions with a “moderate” NOI concentration received a total of 2,711 notices in 95 communities, accounting for 39.0 percent of NOIs in all Hot Spots and 35.0 percent of all NOIs in December 2013 (Table 9).

The “high” NOI communities posted NOI indices that range from 81 to 150. Maryland jurisdictions with a “high” NOI concentration received a total of 1,768 notices in 45 communities, accounting for 25.0 percent of NOIs in all Hot Spots and 23.0 percent of all NOIs statewide.

Chart 5
Notices of Intent to Foreclose in Maryland
Hot Spot Concentrations
December 2013



Source – DLLR and DHCD, Office of Policy, Planning and Research

The “very high” group includes jurisdictions that posted NOI indices that range from 151 to 200. Jurisdictions with a “very high” NOI concentration received 1,971 notices in 30 communities, representing 28.0 percent of NOIs in all Hot Spots and 25.0 percent of NOIs statewide.

The “severe” group represents communities in which the NOI indices exceeded 200. Maryland jurisdictions with a “severe” NOI concentration received 572 notices in 9 communities, accounting for 8.0 percent of all NOI Hot Spots communities, and 7.0 percent of notices received statewide in December 2013.

Broken out by jurisdiction, the highest number of NOIs were recorded in Prince George’s County Hot Spots with 1,667 notices or 23.7 percent of the total, followed by Baltimore City with 1,122 notices or 16.0 percent; Baltimore County with 968 notices or 13.8 percent; Montgomery County with 655 notices or 9.3 percent and Anne Arundel County with 580 notices or a 8.3 percent share. Hot Spot jurisdictions with the lowest number (less than 50 notices) of NOIs were recorded in four jurisdictions including, Dorchester, Garrett, Kent and Talbot counties.

“Moderate” NOI Hot Spots made up 39.0 percent of total Hot Spots with 2,711 notices in 95 communities in December. The highest concentration of moderate NOI Hot Spots were in Montgomery County (534 notices) followed by Baltimore County (453 notices) and Anne Arundel County (384 notices). The lowest concentration of moderate Hot Spots occurred in seven jurisdictions including Caroline, Dorchester, Garrett, Kent, Queen Anne’s, Talbot and Worcester counties, each with less than 50 notices.

“High” NOI Hot Spots activity totaled 1,768 notices or 25.0 percent of the total occurred in 45 communities within 15 jurisdictions. Prince George’s County had the highest concentration with 518 notices in this category followed by Baltimore County (228 notices) and Harford County (222 notices). Caroline, Cecil, Charles, Dorchester, Frederick, Queen Anne’s and Talbot counties had the lowest counts, each with less than 50 notices in this category.

“Very High” NOI Hot Spots made up 28.0 percent of the total and received 1,971 notices in 30 communities within eight jurisdictions in December. The largest concentration was in Prince George’s County with 793 notices or 40.2 percent of the total followed by Baltimore City with 759 notices or 38.5 percent share). These two jurisdictions received 1,552 notices in December capturing 78.7 percent of the “very high” cluster of notices in this category. In Prince George’s County, notices were received largely in Hyattsville (20784 and 20785 zip codes) and Upper Marlboro (20772 and 20774 zip codes). In Baltimore City, notices were received mainly in the Arlington and Carroll neighborhoods serving areas within the 21215 and 21229 zip codes.

“Severe” NOI Hot Spot jurisdictions with an index of greater than 200 occurred predominantly in Prince George’s County (273 notices or 47.7 percent) and Baltimore City (106 notices or 18.5 percent) of all severe Hot Spots notices in December. In Prince George’s County, notices were clustered in the Capitol Heights and District Heights neighborhoods serving areas within the 20743 and 20747, respectively. Notices in the City were concentrated primarily in the Walbrook area serving the 21216 zip code designation.

Table 9
Notices of Intent to Foreclose in Maryland Hot Spots
December 2013

Jurisdiction	Moderate	High	Very High	Severe	All Hot Spots	Percent Share
Allegany	57	0	0	0	57	0.8%
Anne Arundel	384	196	0	0	580	8.3%
Baltimore	453	228	197	90	968	13.8%
Baltimore City	71	186	759	106	1,122	16.0%
Calvert	53	67	0	0	120	1.7%
Caroline	14	23	19	0	56	0.8%
Carroll	95	72	0	0	167	2.4%
Cecil	97	11	0	0	108	1.5%
Charles	42	20	133	91	286	4.1%
Dorchester	27	12	0	0	39	0.6%
Frederick	167	18	16	0	201	2.9%
Garrett	20	0	0	0	20	0.3%
Harford	92	222	0	0	314	4.5%
Howard	177	0	0	0	177	2.5%
Kent	16	0	0	12	28	0.4%
Montgomery	534	121	0	0	655	9.3%
Prince George's	83	518	793	273	1,667	23.7%
Queen Anne's	21	35	18	0	74	1.1%
Somerset	0	0	0	0	0	0.0%
St. Mary's	66	0	0	0	66	0.9%
Talbot	0	39	0	0	39	0.6%
Washington	141	0	0	0	141	2.0%
Wicomico	74	0	0	0	74	1.1%
Worcester	27	0	36	0	63	0.9%
Statewide	2,711	1,768	1,971	572	7,022	100.0%
Hot Spots Share	39.0%	25.0%	28.0%	8.0%	100.0%	
Share of NOI	35.0%	23.0%	25.0%	7.0%	90.0%	

Source – DLLR and DHCD, Office of Policy, Planning and Research

**Exhibit 1 - NOTICE of INTENT to FORECLOSE
HOT SPOTS in MARYLAND - December 2013**

