

# NOTICES OF INTENT TO FORECLOSE IN MARYLAND JULY 2014 REPORT



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**NOTICE OF INTENT TO FORECLOSE IN MARYLAND  
JULY 2014 REPORT**

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# NOTICE OF INTENT TO FORECLOSE IN MARYLAND JULY 2014 REPORT

## INTRODUCTION

According to data collected by the Maryland Department of Labor, Licensing, and Regulation (DLLR), over 788,000 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 July 2014:

- 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

Servicers have issued a total of 788,070 NOIs to Maryland homeowners statewide since the emergency legislation took effect in April of 2008. On a single address basis NOIs total 289,564 excluding duplicates issued each month to repeat delinquent homeowners (Table 1). While notices remain elevated in all Maryland jurisdictions, Prince George’s County continue dominate other jurisdictions with a 24.1 percent share of NOIs or 190,069 notices followed by Baltimore City with 106,385 notices or a 13.5 percent share. Other jurisdictions with more than 20,000 notices through July 2014 include Baltimore County (101,288 notices or 12.9 percent), Montgomery County (84,418 notices or 10.7 percent), Anne Arundel County (63,810 notices or 8.1 percent), Harford County (31,695 notices or 4.0 percent), Charles County (30,851 notices or 3.9 percent), Frederick County (27,978 notices or 3.6 percent) and Howard County (24,055 notices or 3.1 percent). Together, these jurisdictions have received a total of 660,549 notices, accounting for 83.8 percent of all NOIs received to-date.

**Table 1**  
**Notices of Intent to Foreclose in Maryland**  
**Cumulative Number, April 2008 – July 2014**

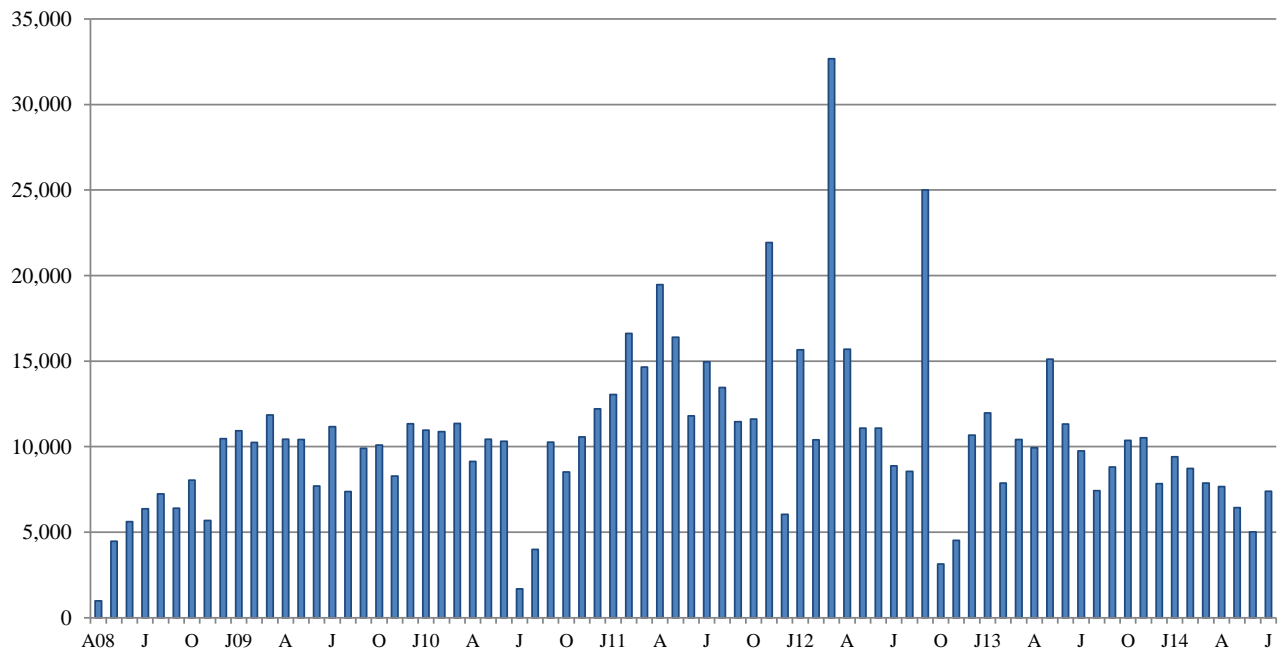
<b>County</b>	<b>Total NOIs</b>	<b>% of Total</b>	<b>Single Address NOIs</b>
Allegany	5,392	0.7%	2,127
Anne Arundel	63,810	8.1%	23,671
Baltimore	101,288	12.9%	36,757
Baltimore City	106,385	13.5%	37,620
Calvert	13,413	1.7%	4,878
Caroline	6,075	0.8%	2,168
Carroll	15,975	2.0%	5,860
Cecil	13,098	1.7%	4,912
Charles	30,851	3.9%	11,212
Dorchester	5,264	0.7%	1,937
Frederick	27,978	3.6%	10,685
Garrett	2,705	0.3%	1,050
Harford	31,695	4.0%	11,593
Howard	24,055	3.1%	8,953
Kent	2,832	0.4%	1,089
Montgomery	84,418	10.7%	32,386
Prince George's	190,069	24.1%	69,317
Queen Anne's	6,742	0.9%	2,538
Somerset	2,640	0.3%	942
St. Mary's	11,284	1.4%	4,046
Talbot	4,045	0.5%	1,563
Washington	18,038	2.3%	6,734
Wicomico	11,117	1.4%	4,133
Worcester	8,901	1.1%	3,393
<b>Total Apr 2008 - July 2014</b>	<b>788,070</b>	<b>100.0%</b>	<b>289,564</b>

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

July NOIs increased 47.2 percent from the prior month to 7,399 after four consecutive monthly declines (Chart 1). This increase can be attributed to a 29.0 percent increase in submissions by Fannie Mae and Freddie Mac in July. Compared with year ago levels, NOIs decreased 24.1 percent. Broken out by jurisdiction, the largest share of notices were issued in Prince George’s County (1,694 notices or 22.9 percent) followed by Baltimore City (1,056 notices or 14.3 percent), Baltimore County (1,018 notices or 13.8 percent), Montgomery County (617 notices or 8.3 percent) and Anne Arundel County (603 notices or 8.1 percent) as shown in Table 2. Together, these jurisdictions received a total of 4,988 notices or 67.4 percent of all NOIs issued for the month.

NOIs in July increased in all Maryland jurisdictions from the prior month with the exception of Somerset County. Compared with a year ago, NOIs fell by double-digits in all Maryland jurisdictions with the largest declines in Somerset County (57.8 percent) and Kent County (42.2 percent).

**Chart 1**  
**Notices of Intent to Foreclose in Maryland**  
**April 2008 – July 2014**



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

**Table 2**  
**Notices of Intent to Foreclose in Maryland**  
**July 2014**

Jurisdiction	Number	% of Total	% Change From	
			Jun-14	Jul-13
Allegany	67	0.9%	52.3%	-28.0%
Anne Arundel	603	8.1%	38.9%	-25.3%
Baltimore	1,018	13.8%	48.4%	-21.3%
Baltimore City	1,056	14.3%	50.2%	-23.9%
Calvert	135	1.8%	39.2%	-15.1%
Caroline	62	0.8%	34.8%	-27.9%
Carroll	160	2.2%	88.2%	-14.0%
Cecil	134	1.8%	19.6%	-31.6%
Charles	331	4.5%	49.1%	-18.9%
Dorchester	65	0.9%	80.6%	-34.3%
Frederick	250	3.4%	42.9%	-20.4%
Garrett	33	0.4%	17.9%	-26.7%
Harford	291	3.9%	24.4%	-19.4%
Howard	206	2.8%	54.9%	-25.4%
Kent	26	0.4%	18.2%	-42.2%
Montgomery	617	8.3%	42.2%	-31.0%
Prince George's	1,694	22.9%	53.7%	-23.4%
Queen Anne's	85	1.1%	63.5%	-22.0%
Somerset	19	0.3%	-9.5%	-57.8%
St. Mary's	131	1.8%	89.9%	-20.6%
Talbot	51	0.7%	45.7%	-31.1%
Washington	178	2.4%	61.8%	-20.2%
Wicomico	112	1.5%	28.7%	-30.0%
Worcester	75	1.0%	27.1%	-29.2%
<b>Statewide</b>	<b>7,399</b>	<b>100.0%</b>	<b>47.2%</b>	<b>-24.1%</b>

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

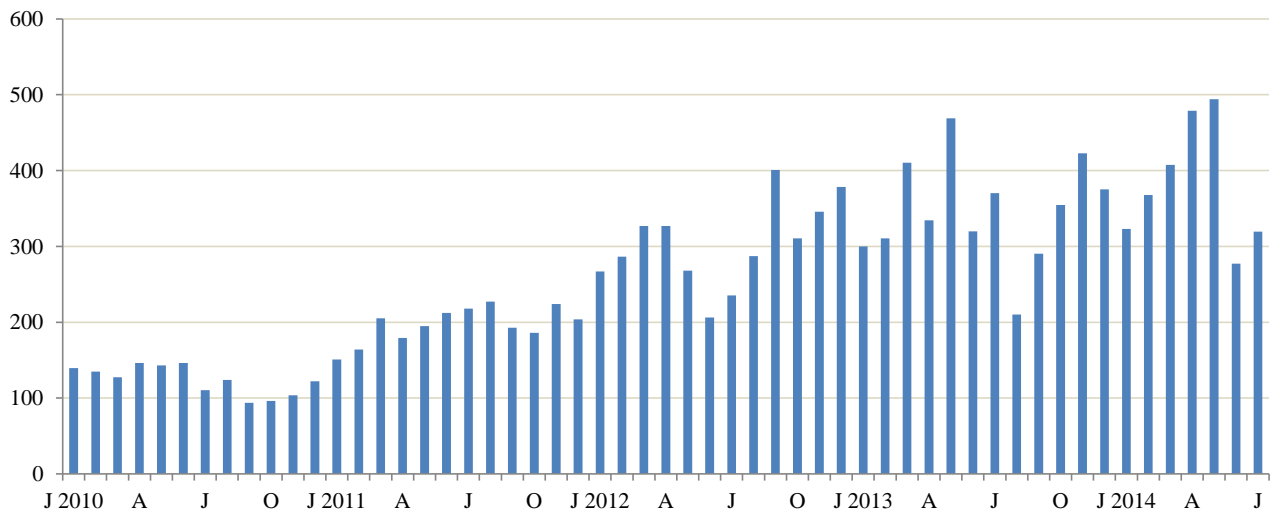
## AVERAGE NUMBER OF DAYS PAST DUE

NOI data received from April 2008 through July 2014 indicates that financial institutions/lenders in Maryland allowed an average of 221 days to elapse after homeowners’ last payment before issuing an NOI. Data from April 2008 to July 2014 show that 92.0 percent of lenders allowed 100 days or more between the last payment date and NOI and the other 8.0 percent allowed less than 100 days ranging from 32 to 99 days. On record, the highest average number of days past due was 494 days in May 2014 and the lowest average number of days recorded from last payment was 32 days in May 2008.

For notices issued in July 2014, financial institutions/lenders allowed an average of 319 days to elapse after homeowners’ last payment before issuing an NOI, representing an increase of 15.2 percent or 42 days more than the previous month (Chart 2). Compared with July 2013, the average days past due fell by 13.7 percent or 51 days less as shown in Table 3. Financial institutions/lenders allowed 100 days or more to elapse in all Maryland jurisdictions in July with the highest average days past due in Prince George’s County (426 days) followed by Caroline County (357 days), Baltimore City (343 days), Washington County (331 days), Frederick County (323 days) and Anne Arundel County (322 days).

Compared with a year ago, the average number of days past due decreased in 21 Maryland jurisdictions but increased in Anne Arundel, Caroline and Prince George’s counties. The highest declines were in Somerset County which decreased by 62.4 percent followed by Carroll County (42.0 percent).

**Chart 2**  
**Average Number of Days Past Due**  
**January 2010 – July 2014**



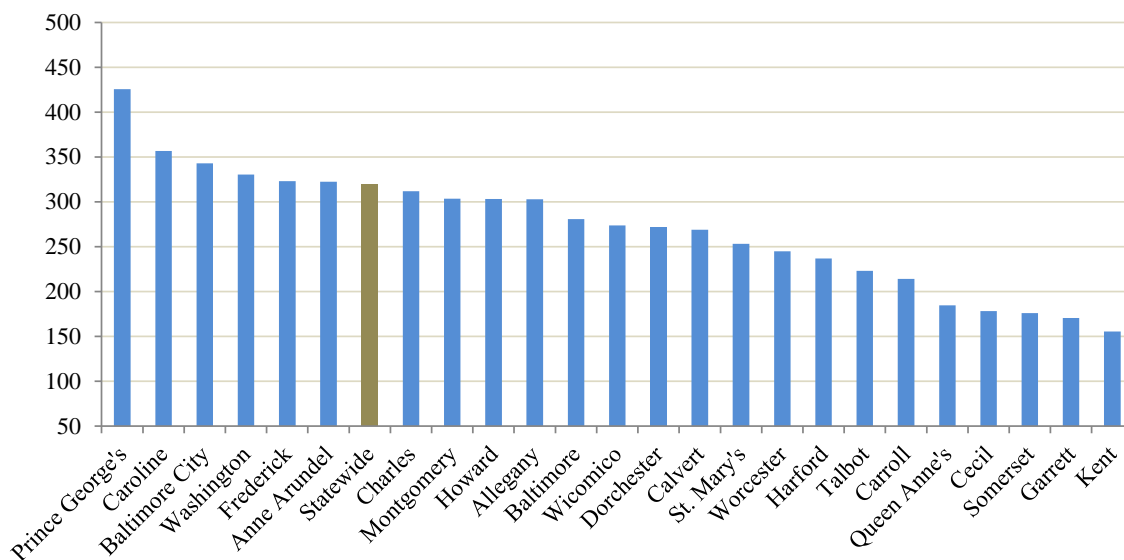
*Source – DLLR and DHCD, Office of Policy, Planning and Research*

**Table 3: Average Number of Days Past Due  
July 2014**

Jurisdiction	Days	% Change From	
		Jun-14	Jul-13
Allegany	303	77.6%	-15.0%
Anne Arundel	322	18.7%	1.4%
Baltimore	281	9.6%	-19.8%
Baltimore City	343	26.5%	-17.2%
Calvert	269	-6.4%	-4.4%
Caroline	357	7.3%	0.6%
Carroll	214	-6.3%	-42.0%
Cecil	178	-33.7%	-41.3%
Charles	312	11.8%	-12.9%
Dorchester	271	15.3%	-12.4%
Frederick	323	-4.3%	-8.5%
Garrett	171	-44.9%	-41.2%
Harford	237	-11.8%	-38.0%
Howard	303	28.2%	-25.7%
Kent	156	-49.2%	-25.0%
Montgomery	304	24.5%	-29.3%
Prince George's	426	41.0%	9.7%
Queen Anne's	185	-49.5%	-35.4%
Somerset	176	-47.3%	-62.4%
St. Mary's	253	-2.2%	-3.7%
Talbot	223	-51.9%	-19.9%
Washington	331	53.1%	-9.8%
Wicomico	274	-12.2%	-19.9%
Worcester	245	-30.0%	-41.0%
<b>Statewide</b>	<b>319</b>	<b>15.2%</b>	<b>-13.7%</b>

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

**Chart 3: Average Number of Days Past Due  
July 2014**



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



## AVERAGE AMOUNT OWED

The average amount owed per homeowner was \$11,335 for notices received from April 2008 to July 2014 and \$9,003 for July 2014 alone. The average owed in July 2014 declined 1.3 percent from the preceding month and was down 39.5 percent from a year ago (Table 4). Assuming the average number of days allowed between default and notice is 221 days, the monthly payment owed per homeowner totals \$1,593 for notices received from April 2008 through July 2014 and \$1,265 for July 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 July 2014 show that the average amount owed exceeded \$10,000 in two Maryland jurisdictions but were lower in the remaining 22 with the lowest amount in Garrett County. The highest amounts were in Caroline County (\$12,509) followed by Prince George's County (\$10,235). Compared with a year ago, average amounts decreased in all Maryland jurisdictions with the largest declines in Carroll County, Queen Anne's County, Talbot County, Wicomico County and Worcester County (Table 4).

**Table 4**  
**Average Amount Owed**  
**July 2014**

Jurisdiction	Amount	% Change From	
		Jun-14	Jul-13
Allegany	\$6,151	-5.4%	-41.2%
Anne Arundel	\$8,961	3.7%	-36.5%
Baltimore	\$9,107	-0.1%	-34.9%
Baltimore City	\$8,107	-13.2%	-39.7%
Calvert	\$8,313	20.5%	-34.6%
Caroline	\$12,509	7.5%	-16.1%
Carroll	\$7,214	14.7%	-52.6%
Cecil	\$8,435	15.9%	-44.3%
Charles	\$9,457	0.3%	-35.9%
Dorchester	\$9,653	-12.7%	-23.3%
Frederick	\$9,602	-0.6%	-36.5%
Garrett	\$5,514	-51.8%	-48.8%
Harford	\$7,686	-15.1%	-47.0%
Howard	\$9,917	34.2%	-43.9%
Kent	\$6,998	-28.9%	-15.5%
Montgomery	\$9,441	25.5%	-45.2%
Prince George's	\$10,235	6.6%	-36.7%
Queen Anne's	\$6,963	-39.4%	-50.7%
Somerset	\$9,092	-24.2%	-45.4%
St. Mary's	\$7,350	-29.0%	-40.7%
Talbot	\$6,430	-47.8%	-58.5%
Washington	\$8,194	-22.8%	-43.8%
Wicomico	\$7,482	-19.8%	-50.6%
Worcester	\$8,466	-37.3%	-54.1%
<b>Statewide</b>	<b>\$9,003</b>	<b>-1.3%</b>	<b>-39.5%</b>

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

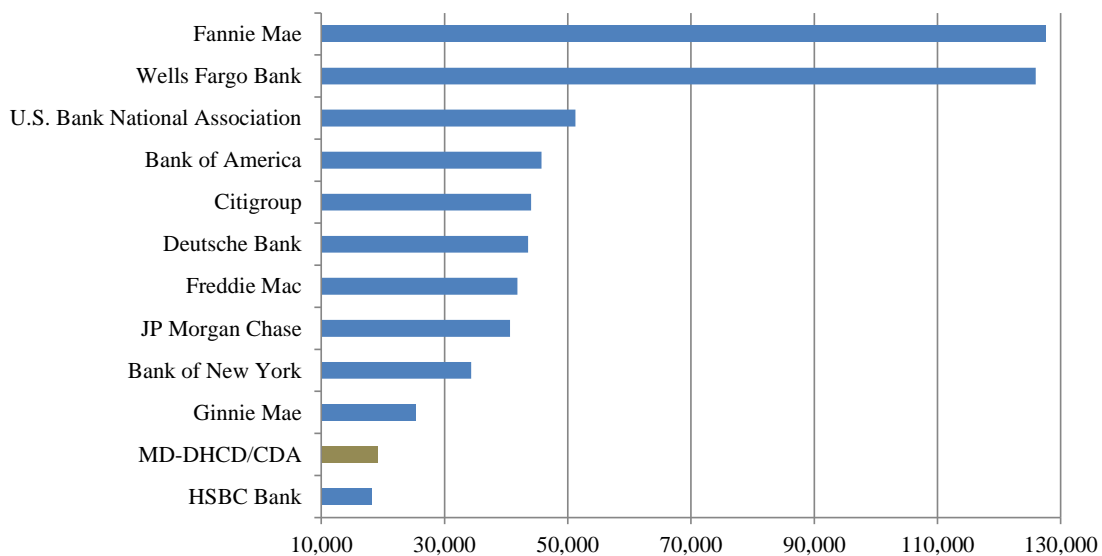
## SECURED PARTIES

Notices received from April 2008 to July 2014 indicate that there were 2,699 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 July 2014, Fannie Mae remained the largest secured party in Maryland with 127,595 notices or 16.2 percent among all secured parties with 1,000 notices or greater (Chart 4). Wells Fargo Bank stayed in second position with 125,951 notices or a 16.0 percent share followed by U.S. Bank National Association (51,243 notices or 6.5 percent); Bank of America (45,727 notices or 5.8 percent); Citigroup (44,041 notices or 5.6 percent); Deutsche Bank (43,574 notices or 5.5 percent); Freddie Mac (41,820 notices or 5.3 percent); JP Morgan Chase (40,633 notices or a 5.2 percent); Bank of New York (34,322 notices or 4.4 percent) and Ginnie Mae (25,419 notices or 3.2 percent). Together, these secured parties have 617,744 notices that are in default or 84.7 percent of the total (Table 5).

For notices dated July 2014, Fannie Mae led all secured parties statewide with 1,508 loans capturing 23.7 percent of the total followed by Freddie Mac (834 loans or 13.1 percent). Other secured parties with more than 500 loans in July were JP Morgan Chase (619 loans or 9.7 percent) and Ginnie Mae (578 loans or 9.1 percent) as shown in Table 6. For July notices, these secured parties captured a total of 3,539 loans or 55.6 percent of all loans in default for secured parties with more than 50 loans.

**Chart 4**  
**Secured Parties - 10,000 Plus NOI Notices**  
**April 2008 – July 2014**



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

**Table 5**  
**Secured Parties - 1,000 Plus NOI Notices**  
**April 2008 - July 2014**

<b>Secured Party</b>	<b>Loans Secured</b>	<b>% of Total</b>
Fannie Mae	127,595	16.2%
Wells Fargo Bank	125,951	16.0%
U.S. Bank National Association	51,243	6.5%
Bank of America	45,727	5.8%
Citigroup	44,041	5.6%
Deutsche Bank	43,574	5.5%
Freddie Mac	41,820	5.3%
JP Morgan Chase	40,633	5.2%
Bank of New York	34,322	4.4%
Ginnie Mae	25,419	3.2%
MD-DHCD/CDA	19,218	2.4%
HSBC Bank	18,201	2.3%
Nationstar Mortgage LLC	11,801	1.5%
Aurora Bank	9,569	1.2%
Wachovia Bank	8,520	1.1%
General Motors Acceptance Corporation	6,890	0.9%
BAC Home Loans Servicing	5,428	0.7%
LaSalle Bank	5,239	0.7%
Chase Manhattan Bank	3,693	0.5%
PNC Bank	3,610	0.5%
BEAR STEARNS	3,557	0.5%
Countrywide Home Loans	3,336	0.4%
BB&T Bank	3,298	0.4%
M&T Bank	2,913	0.4%
First Horizon Home Loans	2,512	0.3%
Mortgage Electric Registration System	2,492	0.3%
Capital One	2,411	0.3%
First Tennessee Bank	2,286	0.3%
SunTrust Bank	2,235	0.3%
Lehman Brothers	2,099	0.3%
Unknown	2,091	0.3%
MidFirst Bank	2,085	0.3%
American Home Mortgage Asset Trust	1,904	0.2%
EMC Mortgage Corporation	1,772	0.2%
ARSI - Argent Securities Inc	1,601	0.2%
Ocwen Loan Servicing	1,529	0.2%
Bayview Loan Servicing LLC	1,458	0.2%
American Home Mortgage Servicing	1,371	0.2%
Wilmington Trust	1,357	0.2%
Massachusetts Mutual Life Insurance Company	1,352	0.2%
CIT Consumer Finance	1,350	0.2%
Washington Mutual	1,329	0.2%
SACO	1,322	0.2%
BSMF	1,237	0.2%
<b><i>Selected Secured Parties</i></b>	<b><i>729,198</i></b>	<b><i>100.0%</i></b>

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

**Table 6**  
**Secured Parties – 50 Plus Loans**  
**July 2014**

<b>Secured Party</b>	<b>Loans Secured</b>	<b>% of Total</b>
Fannie Mae	1,508	23.7%
Freddie Mac	834	13.1%
JP Morgan Chase	619	9.7%
Ginnie Mae	578	9.1%
U.S. Bank National Association	459	7.2%
Citigroup	390	6.1%
Wells Fargo Bank	365	5.7%
Bank of America	361	5.7%
Bank of New York	349	5.5%
MD-DHCD/CDA	233	3.7%
Deutsche Bank	169	2.7%
Nationstar Mortgage LLC	99	1.6%
Bayview Loan Servicing LLC	98	1.5%
HSBC Bank	71	1.1%
M&T Bank	68	1.0%
U.S. Bank Trust	59	0.8%
First Tennessee Bank	53	0.7%
Wilmington Trust	51	0.7%
<b><i>Selected Secured Parties</i></b>	<b><i>6,364</i></b>	<b><i>100.0%</i></b>

*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 July 2014 indicate that there were 1,285 mortgage servicers receiving mortgage payments from Maryland homeowners. Among mortgage servicers with 1,000 notices or greater; Bank of America retained its lead as the largest servicer with 151,588 mortgage default notices accounting for 20.0 percent of the total (Table 7).

**Table 7: Servicers - 1,000 Plus NOI Notices  
April 2008 - July 2014**

<b>Mortgage Servicers</b>	<b>Loans Serviced</b>	<b>% of Total</b>
Bank of America	151,588	20.0%
Wells Fargo Bank	140,639	18.5%
JP Morgan Chase	82,288	10.9%
Citigroup	67,572	8.9%
Nationstar Mortgage LLC	46,466	6.1%
America's Servicing Company	29,263	3.9%
American Home Mortgage Servicing	17,340	2.3%
Bogman Inc	15,175	2.0%
One West Bank	13,654	1.8%
General Motors Acceptance Corporation	12,960	1.7%
Ocwen Loan Servicing	11,727	1.5%
Litton Loan Servicing	11,423	1.5%
EMC Mortgage Corporation	11,353	1.5%
M&T Bank	9,604	1.3%
Washington Mutual	7,554	1.0%
Aurora Bank	6,525	0.9%
Seterus Inc	6,105	0.8%
Carrington Mortgage Services	6,050	0.8%
Wachovia Bank	6,004	0.8%
PNC Bank	5,214	0.7%
Chase Manhattan Bank	5,203	0.7%
Select Portfolio Servicing	4,760	0.6%
Countrywide Home Loans	4,253	0.6%
Capital One	4,221	0.6%
SunTrust Bank	3,975	0.5%
Green Tree Servicing LLC	3,819	0.5%
EverHome Mortgage Company	3,609	0.5%
Saxon Mortgage Services	3,359	0.4%
Homeward Residential, Inc	3,265	0.4%
HSBC Bank	3,225	0.4%
<b>Selected Servicers</b>	<b>724,512</b>	<b>100.0%</b>

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

The second largest servicer was Wells Fargo Bank with 140,639 mortgage notices or 18.5 percent of loans in default followed by JP Morgan Chase (82,288 notices or 10.9 percent), Citigroup (67,572 notices or 8.9 percent), Nationstar Mortgage LLC (46,466 notices or 6.1 percent), America's Servicing Company (29,263 notices or 3.9 percent), American Home Mortgage Servicing (17,340 notices or 2.3 percent) and Bogman Inc (15,175 notices or 2.0 percent). Together, these servicers have 550,331 mortgage notices or an 76.0 percent share of default notices for servicers with 1,000 loan notices or greater, statewide.

For notices dated July 2014, Nationstar Mortgage LLC led all servicers capturing the largest share of mortgages with 1,488 loans or a 20.6 percent share (Table 8). Other servicers with more than 500 mortgages that received NOIs in July include JP Morgan Chase (1,373 mortgages or 19.0 percent), Bank of America (927 mortgages or 12.8 percent) and Citigroup (684 mortgages or 9.5 percent). In total, 4,472 mortgages or 69.5 percent in default were processed by these lenders among servicers with a mortgage inventory of more than 50 loans statewide in July 2014.

**Table 8**  
**Servicers - 50 Plus Loans**  
**July 2014**

<b>Mortgage Servicers</b>	<b>Loans Serviced</b>	<b>% of Total</b>	<b>Avg. Days Past Due</b>
Nationstar Mortgage LLC	1,488	20.6%	399
JP Morgan Chase	1,373	19.0%	97
Bank of America	927	12.8%	267
Citigroup	684	9.5%	139
Seterus Inc	326	4.5%	310
M&T Bank	287	4.0%	145
Wells Fargo Bank	270	3.7%	323
Select Portfolio Servicing	195	2.7%	1,245
Bogman Inc	143	2.0%	89
Bayview Loan Servicing	123	1.7%	611
Ocwen Loan Servicing	102	1.4%	635
Caliber Home Loans	101	1.4%	238
Carrington Mortgage Services	95	1.3%	151
Cenlar FSB	88	1.2%	77
Capital One	78	1.1%	123
Shellpoint Mortgage Servicing	77	1.1%	759
Green Tree Servicing LLC	76	1.1%	831
<b>Selected Servicers</b>	<b>6,433</b>	<b>100.0%</b>	<b>223</b>

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

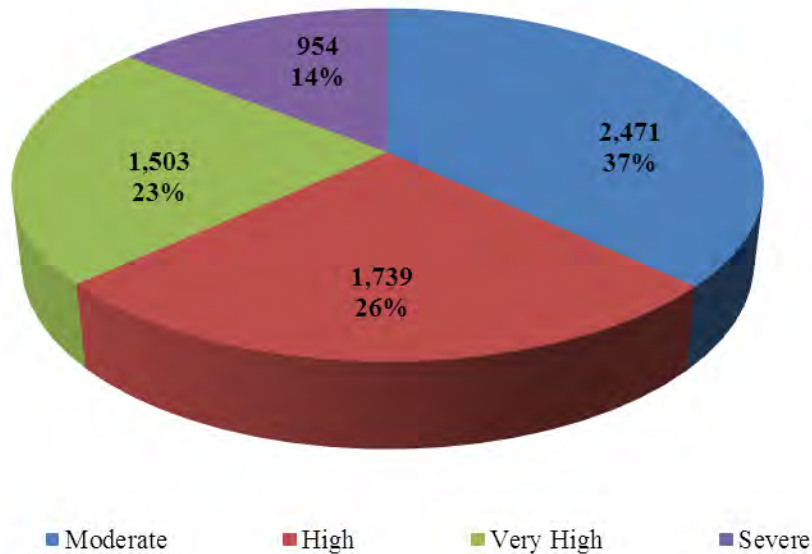
## NOI HOT SPOTS IN MARYLAND

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 July 2014, the State average NOI rate was 182 households per NOI received. Overall, a total of 6,667 NOIs, accounting for 90.0 percent of all notices received in July 2014, occurred in 175 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 2,471 notices in 96 communities, accounting for 37.0 percent of NOIs in all Hot Spots and 33.0 percent of all NOIs in July 2014 (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 1,739 notices in 42 communities, accounting for 26.0 percent of NOIs in all Hot Spots and 24.0 percent of all NOIs statewide.

**Chart 5**  
**Notices of Intent to Foreclose in Maryland**  
**Hot Spot Concentrations**  
**July 2014**



*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 1,503 notices in 26 communities, representing 23.0 percent of NOIs in all Hot Spots and 20.0 percent of NOIs statewide.

The “severe” group represents communities in which the NOI indices exceeded 200. Maryland jurisdictions with a “severe” NOI concentration received 954 notices in 11 communities, accounting for 14.0 percent of all NOI Hot Spots communities and 13.0 percent of notices received statewide in July 2014.

Broken out by jurisdiction, the highest number of NOIs were recorded in Prince George’s County Hot Spots with 1,663 notices or 24.9 percent of the total, followed by Baltimore City with 1,047 notices or 15.7 percent; Baltimore County with 960 notices or 14.4 percent; Anne Arundel County with 576 notices or 8.6 percent and Montgomery County with 546 notices or 8.2 percent. Hot Spot jurisdictions with the lowest number (less than 50 notices) of NOIs were recorded in eight jurisdictions including, Allegany, Caroline, Dorchester, Garrett, Kent, Somerset, Talbot and Worcester counties

“Moderate” NOI Hot Spots made up 37.0 percent of total Hot Spots with 2,471 notices in 96 communities in July. The highest concentration of moderate NOI Hot Spots were in Montgomery County with 520 notices followed by Anne Arundel County (494 notices) and Baltimore County (257 notices). The lowest concentration of moderate Hot Spots occurred in nine jurisdictions including Allegany, Calvert, Caroline, Charles, Garrett, Kent, St. Mary’s, Talbot and Worcester counties, each with less than 50 notices.

“High” NOI Hot Spots activity totaled 1,739 notices or 26.0 percent of the total occurred in 42 communities within 18 jurisdictions. Baltimore County had the highest concentration with 533 notices in this category followed by Prince George’s County (407 notices) and Baltimore City (210 notices). Charles, Caroline, Carroll, Cecil, Dorchester, Harford, Montgomery, Queen Anne’s, Somerset and Worcester counties had the lowest counts, each with less than 50 notices in this category.

“Very High” NOI Hot Spots made up 23.0 percent of the total and received 1,503 notices in 26 communities within eight jurisdictions in July. The largest concentration was in Prince George’s County with 587 notices or 39.1 percent of the total followed by Baltimore City (467 notices or 31.1 percent share). These two jurisdictions received 1,054 notices in July capturing 70.0 percent of the “very high” cluster of notices in this category. In Prince George’s County, notices were received largely in Clinton within the 20735 zip code area. In Baltimore City, notices were mostly 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 (532 notices or 55.8 percent) and Baltimore City (301 notices or 31.6 percent) of all severe Hot Spots notices in July. In Prince George’s County, notices were clustered in Capitol Heights and Upper Marlboro neighborhoods serving areas within the 20743, 20772 and 20774 zip codes. In Baltimore City, notices were received mainly in Raspeburg within the 21206 zip code designated area.



**Table 9**  
**Notices of Intent to Foreclose in Maryland Hot Spots**  
**July 2014**

<b>Jurisdiction</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>	<b>Severe</b>	<b>All Hot Spots</b>	<b>Percent Share</b>
Allegany	32	0	0	0	32	0.5%
Anne Arundel	493	83	0	0	576	8.6%
Baltimore	257	533	170	0	960	14.4%
Baltimore City	69	210	467	301	1,047	15.7%
Calvert	28	61	26	0	115	1.7%
Caroline	15	12	0	0	27	0.4%
Carroll	126	18	0	0	144	2.2%
Cecil	80	25	0	0	105	1.6%
Charles	27	18	156	100	301	4.5%
Dorchester	0	27	0	21	48	0.7%
Frederick	138	53	0	0	191	2.9%
Garrett	19	0	0	0	19	0.3%
Harford	165	33	71	0	269	4.0%
Howard	173	0	0	0	173	2.6%
Kent	12	0	0	0	12	0.2%
Montgomery	520	26	0	0	546	8.2%
Prince George's	137	407	587	532	1,663	24.9%
Queen Anne's	0	45	14	0	59	0.9%
Somerset	0	12	0	0	12	0.2%
St. Mary's	13	73	0	0	86	1.3%
Talbot	29	0	0	0	29	0.4%
Washington	50	77	0	0	127	1.9%
Wicomico	66	0	12	0	78	1.2%
Worcester	22	26	0	0	48	0.7%
<b>Statewide</b>	<b>2,471</b>	<b>1,739</b>	<b>1,503</b>	<b>954</b>	<b>6,667</b>	<b>100.0%</b>
<b>Hot Spots Share</b>	<b>37.0%</b>	<b>26.0%</b>	<b>23.0%</b>	<b>14.0%</b>	<b>100.0%</b>	
<b>Share of NOI</b>	<b>33.0%</b>	<b>24.0%</b>	<b>20.0%</b>	<b>13.0%</b>	<b>90.0%</b>	

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

**Exhibit 1 - NOTICE of INTENT to FORECLOSE  
HOT SPOTS in MARYLAND - July 2014**

