

February 2010 Foreclosure Start Hotspots	Impact Since Start of Crisis		2010 Year to Date			Rolling 12-Month Change			Rolling 3-Month Change			Month to Month Change		
	January 2005 - February 2010 Foreclosure Start Totals		January - February 2010 Foreclosure Starts Compared to January - February 2009 Foreclosure Starts			March 2009 - February 2010 Foreclosure Starts Compared to March 2008 - February 2009 Foreclosure Starts			December 2009 - February 2010 Foreclosure Starts Compared to December 2008 - February 2009 Foreclosure Starts			February 2010 Foreclosure Starts Compared to January 2009 Foreclosure Starts		
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ALAMANCE	4,231	11.7%	160	71	80%	1,003	226	29%	245	99	68%	86	12	16%
ALEXANDER	830	7.9%	25	11	79%	168	38	29%	47	23	96%	13	1	8%
ALLEGHANY	286	7.9%	11	4	57%	113	70	163%	18	10	125%	4	-3	-43%
ANSON	560	8.0%	19	8	73%	91	3	3%	27	15	125%	10	1	11%
ASHE	475	5.6%	25	14	127%	148	67	83%	39	22	129%	16	7	78%
AVERY	340	6.5%	28	19	211%	132	73	124%	41	25	156%	9	-10	-53%
BEAUFORT	676	4.9%	21	9	75%	151	33	28%	29	2	7%	8	-5	-38%
BERTIE	347	6.0%	11	6	120%	69	14	25%	17	11	183%	6	1	20%
BLADEN	604	6.0%	21	8	62%	129	20	18%	31	11	55%	9	-3	-25%
<b>BRUNSWICK</b>	<b>3,986</b>	<b>15.9%</b>	298	182	157%	1,805	925	105%	428	248	138%	167	36	27%
<b>BUNCOMBE</b>	<b>4,181</b>	<b>6.9%</b>	214	113	112%	1,287	489	61%	312	159	104%	92	-30	-25%
BURKE	2,175	8.5%	89	57	178%	429	36	9%	122	67	122%	45	1	2%
<b>CABARRUS</b>	<b>5,942</b>	<b>16.1%</b>	244	93	62%	1,575	437	38%	395	179	83%	123	2	2%
CALDWELL	2,574	11.2%	82	41	100%	521	96	23%	130	55	73%	42	2	5%
CAMDEN	188	8.5%	9	6	200%	63	22	54%	13	7	117%	6	3	100%
<b>CARTERET</b>	1,340	6.9%	78	45	136%	495	222	81%	128	81	172%	42	6	17%
CASWELL	646	9.4%	18	9	100%	119	1	1%	29	16	123%	6	-6	-50%
CATAWBA	4,334	10.8%	166	80	93%	966	166	21%	275	135	96%	78	-10	-11%
CHATHAM	1,174	7.7%	63	30	91%	342	123	56%	98	50	104%	28	-7	-20%
<b>CHEROKEE</b>	783	9.2%	56	34	155%	369	214	138%	85	54	174%	36	16	80%
CHOWAN	270	6.7%	15	9	150%	81	24	42%	23	12	109%	6	-3	-33%
CLAY	242	7.4%	19	9	90%	119	68	133%	21	8	62%	4	-11	-73%
CLEVELAND	3,000	11.1%	99	51	106%	612	134	28%	153	71	87%	58	17	41%
COLUMBUS	1,087	6.7%	44	30	214%	200	18	10%	57	30	111%	26	8	44%
CRAVEN	1,831	7.9%	71	29	69%	450	74	20%	104	45	76%	41	11	37%
<b>CUMBERLAND</b>	<b>8,303</b>	<b>13.0%</b>	288	136	89%	1,594	94	6%	415	187	82%	152	16	12%
CURRITUCK	891	15.8%	59	28	90%	356	152	75%	87	44	102%	32	5	19%
DARE	2,958	31.3%	135	60	80%	1,089	345	46%	194	77	66%	59	-17	-22%
DAVIDSON	4,195	9.7%	178	100	128%	1,024	222	28%	279	153	121%	82	-14	-15%
<b>DAVIE</b>	938	8.2%	53	44	489%	245	107	78%	85	68	400%	25	-3	-11%
DUPLIN	992	7.2%	37	15	68%	208	25	14%	55	20	57%	21	5	31%
<b>DURHAM</b>	<b>8,497</b>	<b>17.6%</b>	312	161	107%	1,955	445	29%	477	241	102%	164	16	11%
EDGECOMBE	1,834	14.0%	57	33	138%	310	13	4%	77	31	67%	24	-9	-27%
<b>FORSYTH</b>	<b>10,492</b>	<b>12.9%</b>	363	152	72%	2,404	355	17%	571	242	74%	162	-39	-19%
<b>FRANKLIN</b>	2,737	<b>19.7%</b>	75	43	134%	527	12	2%	129	50	63%	45	15	50%
<b>GASTON</b>	<b>7,667</b>	<b>15.1%</b>	290	178	159%	1,791	424	31%	431	225	109%	149	8	6%
GATES	300	9.4%	15	11	275%	65	-8	-11%	18	9	100%	8	1	14%

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GRAHAM	86	3.1%	5	5		43	24	126%	10	7	233%	3	1	50%
GRANVILLE	1,670	13.4%	53	22	71%	366	61	20%	86	35	69%	26	-1	-4%
GREENE	381	7.6%	15	11	275%	73	12	20%	23	17	283%	9	3	50%
<b>GUILFORD</b>	<b>17,497</b>	<b>16.6%</b>	<b>679</b>	<b>317</b>	<b>88%</b>	<b>4,009</b>	<b>493</b>	<b>14%</b>	<b>957</b>	<b>375</b>	<b>64%</b>	<b>304</b>	<b>-71</b>	<b>-19%</b>
HALIFAX	901	6.1%	20	4	25%	205	52	34%	40	9	29%	7	-6	-46%
<b>HARNETT</b>	<b>2,921</b>	<b>12.3%</b>	<b>126</b>	<b>84</b>	<b>200%</b>	<b>671</b>	<b>103</b>	<b>18%</b>	<b>175</b>	<b>104</b>	<b>146%</b>	<b>71</b>	<b>16</b>	<b>29%</b>
HAYWOOD	1,372	7.7%	62	26	72%	406	162	66%	94	42	81%	35	8	30%
HENDERSON	1,837	6.2%	83	56	207%	600	253	73%	132	67	103%	48	13	37%
HERTFORD	421	6.7%	11	-2	-15%	78	-2	-3%	20	4	25%	3	-5	-63%
<b>HOKE</b>	<b>1,149</b>	<b>13.5%</b>	<b>44</b>	<b>25</b>	<b>132%</b>	<b>263</b>	<b>52</b>	<b>25%</b>	<b>70</b>	<b>35</b>	<b>100%</b>	<b>28</b>	<b>12</b>	<b>75%</b>
HYDE	120	7.0%	3	0	0%	38	15	65%	17	13	325%	2	1	100%
<b>IREDELL</b>	<b>5,010</b>	<b>14.0%</b>	<b>188</b>	<b>74</b>	<b>65%</b>	<b>1,260</b>	<b>322</b>	<b>34%</b>	<b>312</b>	<b>144</b>	<b>86%</b>	<b>108</b>	<b>28</b>	<b>35%</b>
JACKSON	1,177	12.3%	66	43	187%	458	246	116%	95	49	107%	35	4	13%
<b>JOHNSTON</b>	<b>5,494</b>	<b>16.1%</b>	<b>210</b>	<b>69</b>	<b>49%</b>	<b>1,381</b>	<b>324</b>	<b>31%</b>	<b>322</b>	<b>104</b>	<b>48%</b>	<b>115</b>	<b>20</b>	<b>21%</b>
JONES	236	7.3%	9	5	125%	46	7	18%	18	12	200%	5	1	25%
LEE	1,289	9.7%	71	41	137%	294	60	26%	90	48	114%	34	-3	-8%
LENOIR	1,095	6.9%	39	22	129%	234	72	44%	65	33	103%	25	11	79%
LINCOLN	2,526	13.4%	86	29	51%	583	130	29%	139	54	64%	40	-6	-13%
<b>MACON</b>	<b>697</b>	<b>6.7%</b>	<b>55</b>	<b>44</b>	<b>400%</b>	<b>298</b>	<b>152</b>	<b>104%</b>	<b>81</b>	<b>48</b>	<b>145%</b>	<b>25</b>	<b>-5</b>	<b>-17%</b>
MADISON	410	6.7%	30	23	329%	157	82	109%	45	31	221%	16	2	14%
MARTIN	427	5.9%	12	9	300%	89	24	37%	18	10	125%	7	2	40%
MCDOWELL	869	6.8%	39	26	200%	243	83	52%	55	30	120%	20	1	5%
<b>MECKLENBURG</b>	<b>44,347</b>	<b>26.0%</b>	<b>1,744</b>	<b>852</b>	<b>96%</b>	<b>13,626</b>	<b>5,841</b>	<b>75%</b>	<b>2,639</b>	<b>1,218</b>	<b>86%</b>	<b>939</b>	<b>134</b>	<b>17%</b>
MITCHELL	252	4.8%	8	5	167%	57	11	24%	27	21	350%	5	2	67%
MONTGOMERY	537	7.1%	21	11	110%	116	6	5%	27	11	69%	12	3	33%
MOORE	1,313	5.4%	61	34	126%	337	116	52%	93	50	116%	32	3	10%
NASH	2,488	10.9%	89	43	93%	514	25	5%	128	54	73%	46	3	7%
<b>NEW HANOVER</b>	<b>4,715</b>	<b>10.7%</b>	<b>314</b>	<b>202</b>	<b>180%</b>	<b>1,671</b>	<b>709</b>	<b>74%</b>	<b>449</b>	<b>265</b>	<b>144%</b>	<b>162</b>	<b>10</b>	<b>7%</b>
NORTHAMPTON	376	5.6%	10	2	25%	67	-5	-7%	17	2	13%	4	-2	-33%
<b>ONslow</b>	<b>2,907</b>	<b>10.4%</b>	<b>139</b>	<b>106</b>	<b>321%</b>	<b>840</b>	<b>272</b>	<b>48%</b>	<b>202</b>	<b>123</b>	<b>156%</b>	<b>63</b>	<b>-13</b>	<b>-17%</b>
ORANGE	1,477	5.6%	60	29	94%	362	82	29%	109	62	132%	30	0	0%
PAMLICO	226	5.3%	13	10	333%	67	17	34%	18	9	100%	4	-5	-56%
PASQUOTANK	997	11.8%	56	32	133%	329	93	39%	93	60	182%	31	6	24%
PENDER	1,553	11.7%	85	53	166%	527	224	74%	125	74	145%	38	-9	-19%
PERQUIMANS	216	5.9%	9	4	80%	78	37	90%	16	7	78%	4	-1	-20%
PERSON	1,163	11.1%	66	53	408%	270	82	44%	79	49	163%	31	-4	-11%
PITT	3,415	11.2%	112	55	96%	777	137	21%	172	80	87%	73	34	87%

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POLK	369	5.9%	24	13	118%	112	35	45%	38	23	<b>153%</b>	11	-2	-15%
RANDOLPH	<b>3,421</b>	8.8%	132	60	83%	777	167	27%	189	82	77%	74	<b>16</b>	28%
RICHMOND	801	6.2%	30	10	50%	136	8	6%	40	12	43%	18	6	<b>50%</b>
ROBESON	2,272	7.1%	57	26	84%	375	-3	-1%	85	35	70%	29	1	4%
ROCKINGHAM	2,846	10.4%	110	61	124%	585	34	6%	160	71	80%	65	<b>20</b>	44%
ROWAN	<b>4,015</b>	10.9%	140	<b>81</b>	137%	895	195	28%	234	<b>130</b>	125%	74	8	12%
RUTHERFORD	1,879	10.0%	84	52	163%	549	210	62%	129	72	126%	41	-2	-5%
SAMPSON	1,310	8.0%	35	18	106%	225	11	5%	52	25	93%	18	1	6%
SCOTLAND	782	8.4%	24	11	85%	120	-17	-12%	33	12	57%	15	6	<b>67%</b>
<b>STANLY</b>	1,220	7.2%	63	48	<b>320%</b>	289	83	40%	82	58	<b>242%</b>	39	<b>15</b>	<b>63%</b>
STOKES	1,125	7.8%	37	23	164%	234	52	29%	61	36	144%	23	9	<b>64%</b>
SURRY	1,325	6.1%	50	30	150%	285	53	23%	73	32	78%	35	<b>20</b>	<b>133%</b>
SWAIN	200	5.1%	12	6	100%	64	26	<b>68%</b>	19	10	111%	5	-2	-29%
TRANSYLVANIA	507	5.2%	26	15	136%	154	48	45%	41	26	<b>173%</b>	13	0	0%
TYRRELL	66	5.7%	7	5	<b>250%</b>	20	3	18%	9	5	125%	6	5	0%
<b>UNION</b>	<b>6,378</b>	<b>18.3%</b>	283	<b>146</b>	107%	1,936	<b>748</b>	63%	446	<b>209</b>	88%	153	<b>23</b>	18%
VANCE	1,301	12.1%	35	26	<b>289%</b>	234	40	21%	67	34	103%	20	5	33%
<b>WAKE</b>	<b>22,508</b>	<b>14.1%</b>	934	<b>374</b>	67%	5,553	<b>1,098</b>	25%	1,439	<b>588</b>	69%	469	4	1%
WARREN	439	7.4%	24	18	<b>300%</b>	88	14	19%	38	28	<b>280%</b>	12	0	0%
WASHINGTON	248	6.3%	13	7	117%	51	10	24%	16	6	60%	9	5	<b>125%</b>
WATAUGA	940	9.0%	58	35	152%	299	74	33%	78	45	136%	28	<b>-2</b>	-7%
WAYNE	2,651	9.5%	96	62	182%	534	59	12%	144	70	95%	56	<b>16</b>	40%
WILKES	1,271	6.1%	53	27	104%	313	93	42%	83	43	108%	26	-1	-4%
WILSON	2,009	11.5%	69	33	92%	422	60	17%	109	45	70%	43	<b>17</b>	<b>65%</b>
YADKIN	636	5.5%	28	12	75%	118	-17	-13%	41	14	52%	18	8	<b>80%</b>
YANCEY	289	4.8%	16	5	45%	92	33	56%	24	7	41%	10	4	<b>67%</b>
NORTH CAROLINA	266,301	12.3%	10,881	5,557	104%	68,898	19,250	39%	16,473	7,856	91%	5,634	387	7%

This chart provides an update on foreclosure starts reported in February 2010 in North Carolina. Foreclosure starts are reported by the Administrative Office of the Courts for all 100 North Carolina counties and indicate the start of foreclosure proceedings on property. Five categories are considered in this chart: the number monthly foreclosure starts compared to the previous month, the number of foreclosure starts in the previous quarter compared to the same period the previous year, the number of foreclosure starts in the previous year compared to the same period one year earlier, the number of foreclosure starts to date in the current year compared to the same period the previous year and the total number of foreclosure starts recorded since the start of the foreclosure crisis in 2005.

Bold, italicized text indicates that the change in number of foreclosure starts, number of foreclosure starts, percent change in foreclosure starts, or percent of foreclosure starts to owner-occupied units places a county in the top 20 counties in North Carolina. A county name in bold, italicized text indicates that a county is an overall hotspot for foreclosure starts. This status is determined based on a county averaging a ranking in the top 20 based on a combined ranking by number and percent change for two or more of five categories considered. Note: \*\* These figures include a divide-by-0 error that prevents calculating percent change.

The Center for  
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