According to the latest data from the RealtyTrac® US Foreclosure Market Report, the number of properties with foreclosure filings in Tennessee decreased by 20 percent compared to the previous quarter (Q1 2011), and declined by 35 percent from the same quarter last year (Q2 2010). In Tennessee, 7,788 properties had foreclosure filings1 in Q2 2011. In the first half of 2011, Tennessee had 17,271 properties with foreclosure filings. The total number of properties with foreclosure filings declined by 1.4 percent from the second half of 2010 and by 25 percent compared to the same period last year.

In terms of the total number of properties with foreclosure filings, the U.S. had an 11 percent decline from the first quarter of 2011, and a 32 percent decline from the second quarter of 2010. On average, there was one filing for every 214 housing units in the nation. Tennessee had one foreclosure filing for every 357 housing units. Nevada had the nation’s highest foreclosure rate with one foreclosure filing for every 39 housing units. The total number of properties with foreclosure filings in Nevada was 29,110, nine percent decline compared to the previous quarter.

The total foreclosure filings in the four counties with the highest number of foreclosure filings (Davidson, Hamilton, Knox, and Shelby) accounted for 40 percent of the total foreclosure filings in the State in Q2 2011. In the previous quarter, the foreclosure filings in those four counties made up 48 percent of the State’s foreclosures. Anderson County, with one filing for every 143 housing units, had the highest foreclosure rate in the State. The total number of properties with foreclosure filings in Anderson County increased to 241, a 217 percent increase from the previous quarter. The county with the highest number of properties with foreclosure filings in the State was Shelby, with 1,056 properties. In Shelby County, the total volume of foreclosure filings decreased by 49 percent from the previous quarter and declined by 72 percent from the same quarter last year (Q2 2010). Davidson County followed Shelby with 944 properties with foreclosure filings. In Davidson County, the total number of properties with foreclosure filings decreased by 35 percent from last quarter (Q1 2011) and by 19 percent from the same quarter last year (Q2 2010). The county with the third highest number of properties with foreclosure filings was Knox (655), followed by Hamilton County (421).

Fifty-nine counties recorded declines in foreclosure filings from last quarter, while 29 counties had increases. Seven counties did not see any change in the number of properties with foreclosure filings. Compared to the same quarter last year, the number of properties with

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1 For Tennessee, RealtyTrac’s report (http://realtytrac.com/trendcenter/) incorporates documents filed in two phases of foreclosure: Auction — Notice of Trustee Sale (NTS); and Real Estate Owned (REO) properties that have been foreclosed on and repurchased by a bank.
foreclosure filings declined in 67 counties, while 20 counties had increases. Eight counties did not have any change from the previous year.

In the second quarter of 2011, 2,869 properties had a notice of trustee sales (NTS), a 36 percent decline from the last quarter and a 48 percent decline from the same quarter last year (Q2 2010). The number of properties repossessed by the lenders (REOs) in Q2 2011 was 4,919, a seven percent decline from the last quarter (Q1 2011) and a 23 percent decline from the same quarter last year (Q2 2010).

The next figure shows the trend of the total number of foreclosure filings, REOs, and Notice of Trustee Sales (NTS) in Tennessee from 2008 to 2011. The tables in the following pages give detailed information about the distribution of foreclosure filings and percentage changes from the previous quarter and year by counties. The total number of foreclosure filings in Q2 2011 can also be found in the foreclosure filings map. In addition to the State map, we include the foreclosure filings by zip code in the four counties with the highest total number of properties with foreclosure filings.
<table>
<thead>
<tr>
<th>County Name</th>
<th>Total Number of Properties with Foreclosure Filings</th>
<th>Q2 2011</th>
<th>1/every X Housing Unit (Rate)</th>
<th>Ranking among all counties**</th>
<th>Total Number of Properties with Foreclosure Filings</th>
<th>Percent Changes</th>
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<tbody>
<tr>
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<td>Q1 2011</td>
<td>Q2 2010</td>
<td>% Change from Q1-11</td>
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<td>Ranking among all counties**</td>
<td>Total Number of Properties with Foreclosure Filings</td>
<td>% Change from Q1-11</td>
<td>% Change from Q2-10</td>
</tr>
<tr>
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### Total Number of Properties with Foreclosure Filings - Tennessee Counties - Q2 2011, Continued

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<td>White</td>
<td>36</td>
<td>299</td>
<td>16</td>
<td>29</td>
</tr>
<tr>
<td>Williamson</td>
<td>204</td>
<td>310</td>
<td>22</td>
<td>200</td>
</tr>
<tr>
<td>Wilson</td>
<td>119</td>
<td>376</td>
<td>29</td>
<td>147</td>
</tr>
<tr>
<td>Tennessee**</td>
<td>7,788</td>
<td>357</td>
<td>27</td>
<td>9,777</td>
</tr>
<tr>
<td>United States</td>
<td>608,235</td>
<td>214</td>
<td>23</td>
<td>681,153</td>
</tr>
</tbody>
</table>

*County ranking is based on the rate of foreclosure filings, a rank of one means the county had the highest ratio of foreclosure to housing units.

**Tennessee ranking in the nation among other states, a rank of one means the state had the highest ratio of foreclosure to housing units.

Source: RealtyTrac®
Q2 2011 Total Number of Foreclosure Filings by County

Source: RealtyTrac®
Total Number of Properties with Foreclosure Filings by Zip Code, Q2_2011, Davidson County

Source: RealtyTrac®
Total Number of Properties with Foreclosure Filings by Zip Code, Q2_2011, Hamilton County

Source: RealtyTrac®
Total Number of Properties with Foreclosure Filings by Zip Code, Q2_2011, Knox County

Source: RealtyTrac®
Total Number of Properties with Foreclosure Filings by Zip Code, Q1_2011, Shelby County

Source: RealtyTrac®

Source: Tennessee Housing Development Agency
404 James Robertson Parkway, Suite 1200
Nashville, Tennessee 37243-0900

www.thda.org
615-815-2200