



Tennessee Foreclosure Trends: July 2011

How many/where/patterns

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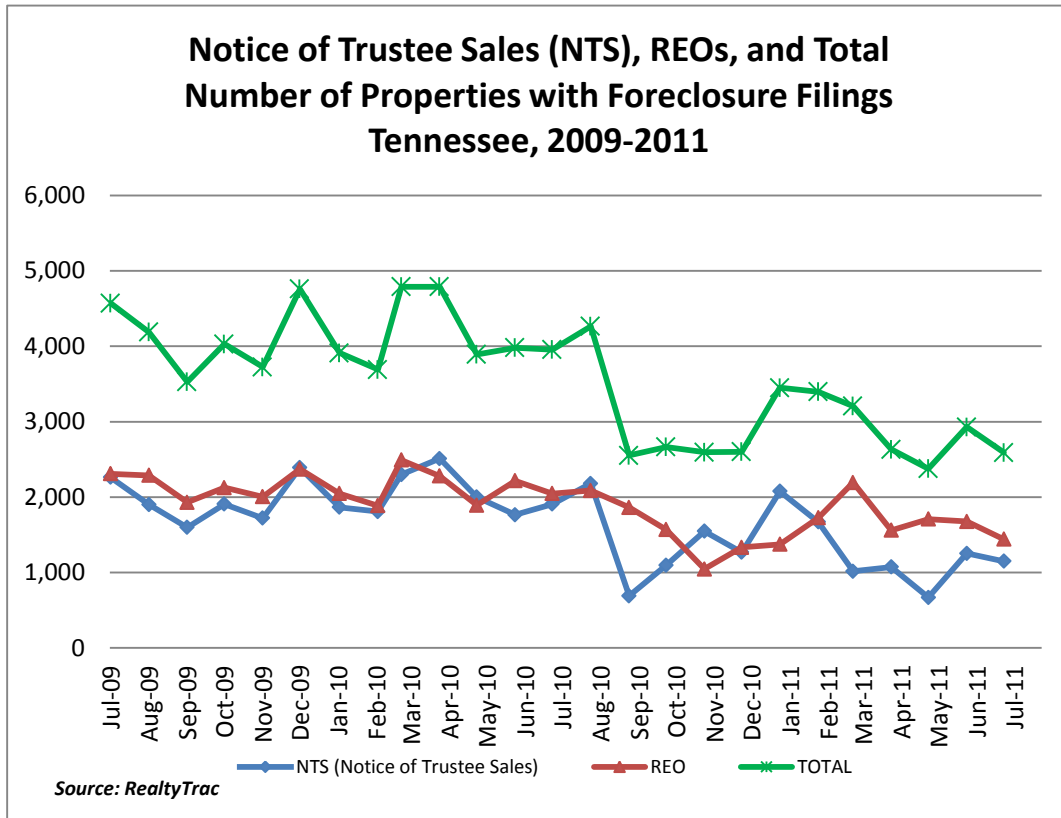
According to the latest data from the RealtyTrac® *US Foreclosure Market Report*, Tennessee had 2,591 properties with foreclosure filings in July 2011, which represents a 12 percent decrease compared to the previous month (June 2011) and a 34 percent decline from the same month last year. Tennessee had one foreclosure filing for every 1,073 housing units.

The U.S. had a four percent decline from June 2011, and a 35 percent decrease from July 2010. On average, there was one filing for every 611 housing units in the nation. Nevada had the nation's highest foreclosure rate with one foreclosure filing for every 115 housing units. The total number of properties with foreclosure filings in Nevada decreased by one percent compared to the previous month. In the nation, 34 states had a decline in the number of properties with foreclosure filings from the previous month, while the foreclosure filings increased in 15 states. South Dakota did not have any change.

The total foreclosure filings in four counties (Davidson, Knox, Rutherford, and Shelby) accounted for about 43 percent of the total foreclosure filings in the State in July 2011. Sevier County, with one filing for every 522 housing units, had the highest foreclosure rate in the State. In Sevier County, 84 properties had foreclosure filings in July 2011. The county with the highest number of properties with foreclosure filings was Shelby with 444 properties. In Shelby County, the total volume of foreclosure filings increased by nine percent from the previous month and declined by 64 percent from the same month last year (July 2010). Davidson County followed Shelby County with 308 properties with foreclosure filings. In Davidson County, the total number of properties with foreclosure filings increased by 12 percent from last month (June 2011) and declined by 20 percent from the same month last year (July 2010). The county with the third highest number of properties with foreclosure filings was Knox (190), followed by Rutherford County (167).

Houston and Pickett counties did not have any properties with foreclosure filings. Fifty-two counties recorded declines in foreclosure filings from last month, while 33 counties had increases. Ten counties did not see any change in the number of properties with foreclosure filings. Compared to the previous year, the number of properties with foreclosure filings declined in 63 counties, while 28 counties had increases. Four counties did not have any change from the previous year.

In July 2011, 1,150 properties had a notice of trustee sales (NTS), an eight percent decline from the last month and a 40 percent decline from the same month last year (July 2010). The number of properties repossessed by the lenders (REOs) in July 2011 was 1,441, a 14 percent decrease from the last month (June 2011) and a 30 percent decline from the same month last year (July 2010).



Total Number of Properties with Foreclosure Filings-Tennessee Counties-July 2011

County Name	July 2011			June 2011	July 2010	Percent Changes	
	Total Number of Properties with Foreclosure Filings	1/every X Housing Unit (Rate)	Ranking among all counties*	Total Number of Properties with Foreclosure Filings	Total Number of Properties with Foreclosure Filings	% Change from June 2011	% Change from July 2010
Anderson	18	1,914	66	200	31	-91%	-42%
Bedford	18	980	24	24	15	-25%	20%
Benton	8	1,136	36	5	9	60%	-11%
Bledsoe	6	911	15	3	1	100%	500%
Blount	43	1,245	42	29	45	48%	-4%
Bradley	28	1,497	50	32	43	-13%	-35%
Campbell	32	609	4	26	16	23%	100%
Cannon	4	1,434	48	6	3	-33%	33%
Carroll	7	1,953	68	15	10	-53%	-30%
Carter	11	2,515	79	8	16	38%	-31%
Cheatham	23	694	8	16	26	44%	-12%
Chester	5	1,373	46	3	4	67%	25%
Claiborne	13	1,171	37	10	10	30%	30%
Clay	2	2,106	70	0	0	--	--
Cocke	15	1,117	32	16	17	-6%	-12%
Coffee	13	1,812	61	14	20	-7%	-35%
Crockett	5	1,286	45	5	3	0%	67%
Cumberland	17	1,448	49	15	18	13%	-6%
Davidson	308	926	18	275	387	12%	-20%
Decatur	7	974	23	0	2	--	250%
Dekalb	1	8,930	92	7	12	-86%	-92%
Dickson	18	1,131	35	26	31	-31%	-42%
Dyer	8	2,154	74	11	21	-27%	-62%
Fayette	8	1,867	64	19	9	-58%	-11%
Fentress	5	1,607	54	7	10	-29%	-50%
Franklin	9	2,136	71	24	14	-63%	-36%
Gibson	25	916	16	22	39	14%	-36%
Giles	13	1,065	31	24	13	-46%	0%
Grainger	4	2,591	80	7	14	-43%	-71%
Greene	17	1,833	63	25	28	-32%	-39%
Grundy	4	1,662	57	4	6	0%	-33%
Hamblen	24	1,117	33	24	40	0%	-40%
Hamilton	165	916	17	168	201	-2%	-18%
Hancock	1	3,431	88	0	0	--	--
Hardeman	7	1,644	55	10	6	-30%	17%
Hardin	9	1,517	51	4	8	125%	13%
Hawkins	11	2,396	78	13	17	-15%	-35%
Haywood	14	613	5	7	8	100%	75%

Total Number of Properties with Foreclosure Filings-Tennessee Counties-July 2011, Continued

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Henderson	8	1,527	52	7	10	14%	-20%
Henry	6	2,802	84	15	5	-60%	20%
Hickman	10	941	21	13	9	-23%	11%
Houston	0	--	94	2	1	-100%	--
Humphreys	4	2,264	75	9	4	-56%	0%
Jackson	2	2,732	82	6	5	-67%	-60%
Jefferson	22	1,037	28	22	41	0%	-46%
Johnson	4	2,148	73	4	5	0%	-20%
Knox	190	1,041	29	246	285	-23%	-33%
Lake	1	2,781	83	3	0	-67%	--
Lauderdale	6	1,944	67	7	7	-14%	-14%
Lawrence	14	1,253	43	14	16	0%	-13%
Lewis	5	1,016	26	3	4	67%	25%
Lincoln	13	1,127	34	17	9	-24%	44%
Loudon	17	1,198	40	38	27	-55%	-37%
Macon	3	3,216	87	8	8	-63%	-63%
Madison	35	1,242	41	36	41	-3%	-15%
Marion	6	2,275	76	5	7	20%	-14%
Marshall	15	873	12	39	28	-62%	-46%
Maury	56	651	7	50	75	12%	-25%
Mcminn	24	952	22	21	26	14%	-8%
Mcnaury	5	2,373	77	18	12	-72%	-58%
Meigs	2	2,919	86	11	11	-82%	-82%
Monroe	23	832	9	38	34	-39%	-32%
Montgomery	44	1,576	53	50	66	-12%	-33%
Moore	3	996	25	0	0	--	--
Morgan	4	2,046	69	3	6	33%	-33%
Obion	9	1,667	58	6	15	50%	-40%
Overton	7	1,384	47	7	3	0%	133%
Perry	1	4,369	90	3	2	-67%	-50%
Pickett	0	--	94	1	0	-100%	--
Polk	10	841	10	3	5	233%	100%
Putnam	19	1,647	56	19	29	0%	-34%
Rhea	15	933	20	9	19	67%	-21%
Roane	21	1,189	38	32	28	-34%	-25%
Robertson	43	598	3	30	41	43%	5%
Rutherford	167	621	6	143	172	17%	-3%
Scott	1	9,427	93	4	3	-75%	-67%

Total Number of Properties with Foreclosure Filings-Tennessee Counties-July 2011, Continued

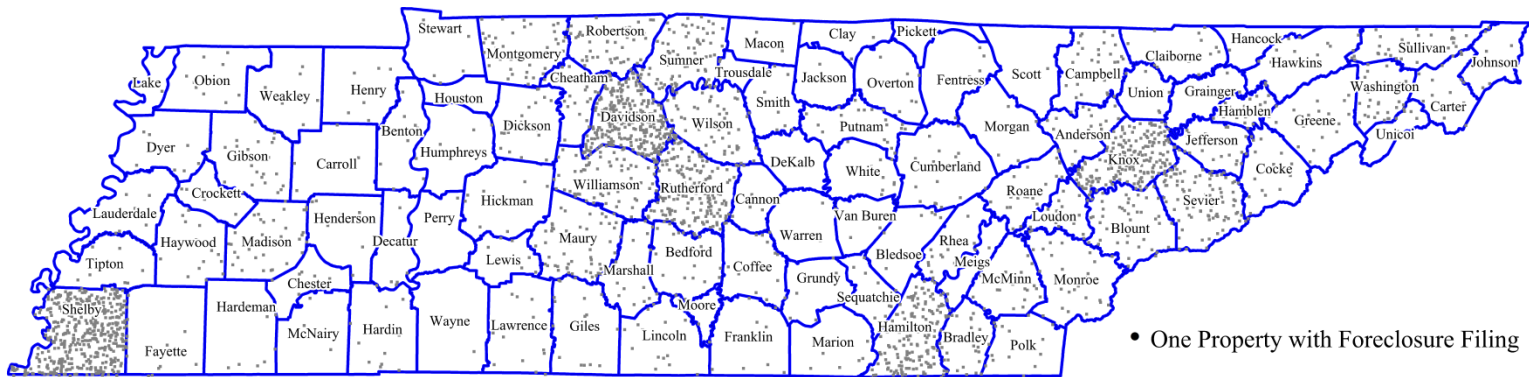
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Sequatchie	9	588	2	12	16	-25%	-44%
Sevier	84	522	1	84	119	0%	-29%
Shelby	444	907	14	409	1,237	9%	-64%
Smith	8	1,047	30	3	3	167%	167%
Stewart	5	1,279	44	4	3	25%	67%
Sullivan	41	1,820	62	46	38	-11%	8%
Sumner	72	891	13	94	79	-23%	-9%
Tipton	11	2,144	72	14	33	-21%	-67%
Trousdale	2	1,732	60	4	1	-50%	100%
Unicoi	3	2,878	85	5	8	-40%	-63%
Union	5	1,870	65	10	6	-50%	-17%
Van Buren	3	867	11	0	3	--	0%
Warren	4	4,411	91	22	17	-82%	-76%
Washington	32	1,700	59	38	47	-16%	-32%
Wayne	2	3,567	89	5	2	-60%	0%
Weakley	6	2,640	81	6	4	0%	50%
White	9	1,196	39	19	6	-53%	50%
Williamson	62	1,021	27	57	71	9%	-13%
Wilson	48	932	19	51	50	-6%	-4%
Tennessee**	2,591	1,073	25	2,929	3,955	-12%	-34%
U.S. Total	212,764	611		222,740	325,229	-4%	-35%

*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®

July 2011 Total Number of Foreclosure Filings by County



Source: RealtyTrac©