
2010 Semi-Annual Foreclosures in Minnesota:

A Report Based on County Sheriff's Sale Data

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About the Minnesota Home Ownership Center

Recognized nationally as a model of home ownership and foreclosure prevention programming, the Minnesota Home Ownership Center convenes a network of 50 community-based nonprofit, government and tribal organizations to deliver homeownership education and foreclosure prevention services to low- and moderate-income households throughout Minnesota. Learn more at www.hocmn.org.

About Greater Minnesota Housing Fund

The Greater Minnesota Housing Fund is a private, nonprofit organization whose mission is to strengthen families and communities in greater Minnesota through the creation and preservation of affordable housing. Learn more at www.gmhf.com.

About Minnesota Housing

Minnesota Housing finances and advances affordable housing opportunities for low- and moderate-income Minnesotans to enhance quality of life and foster strong communities. Learn more at www.mnhousing.gov.

About Family Housing Fund

The Family Housing Fund is a nonprofit organization whose mission is to provide safe, affordable, sustainable homes to families and children in the Twin Cities metropolitan area through ongoing partnerships with the public and private sector. Learn more at www.fhfund.org.

About HousingLink

HousingLink is a primary distributor of affordable housing information to service agencies, housing providers, and policy workers in the Twin Cities metropolitan area and selected regions in Greater Minnesota. Learn more at www.housinglink.org.

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Study Purpose and Objectives

This report was commissioned by the Minnesota Home Ownership Center. It provides policymakers and other community leaders with updated Minnesota foreclosure data as they design solutions to address foreclosures and their impact on Minnesota communities.

This report is part of the Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data series, in which comparable reports have been released annually or semi-annually since 2007. HousingLink was contracted to conduct the research and prepare the analysis in all reports.

Key updated foreclosure data included in this report are as follows:

- **Updated foreclosure counts for all Minnesota counties** including the Twin Cities seven-county metro and Greater Minnesota to reflect actual foreclosures through quarter two of 2010.
- **Updated foreclosure rates for all Minnesota counties** from 2005 through quarter two 2010.¹ The calculation of foreclosure rates makes it possible to compare the relative impact of foreclosure on areas with different population sizes.
- **2009 Parcel Counts on which to base rate calculations.** Residential parcel counts by county are provided by the Minnesota Department of Revenue² and are updated annually. 2010 parcel counts will become available early in 2011.
- **This report does not include a foreclosure projection.** Reports issued prior to 2009 have included a foreclosure projection. These projections were based solely on recent foreclosure trends with the assumption that the same patterns would continue into the upcoming year. Due to greater uncertainty about future economic conditions, this semi-annual report does not include a projection.

Some factors that may contribute to foreclosures include but are not limited to: unstable economic conditions; increasing unemployment rates; falling housing prices; rising numbers of mortgage delinquencies; and resetting adjustable rate mortgages. Conversely, more active intervention and loss mitigation activities on the part of counselors and lenders may help to reduce the number of foreclosures.

¹ Releases of Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data prior to August 2009 release used household estimates to calculate the foreclosure rate. As of the August 2009 report, residential parcels have been used to calculate foreclosure rate. See *Foreclosure Rate Metric* for more information.

² For purposes of this report, residential parcel data includes property types "Residential," "Apartment," "Farm with Buildings, >35 Acres," and "Farm with Buildings, <35 acres."

Methodology

To help understand the methods used in this report, it is important to outline Minnesota's foreclosure timeline. Data is collected throughout the process, much of which is useful for analyzing the characteristics of those mortgages and properties that have defaulted.

Overview of the Foreclosure Process

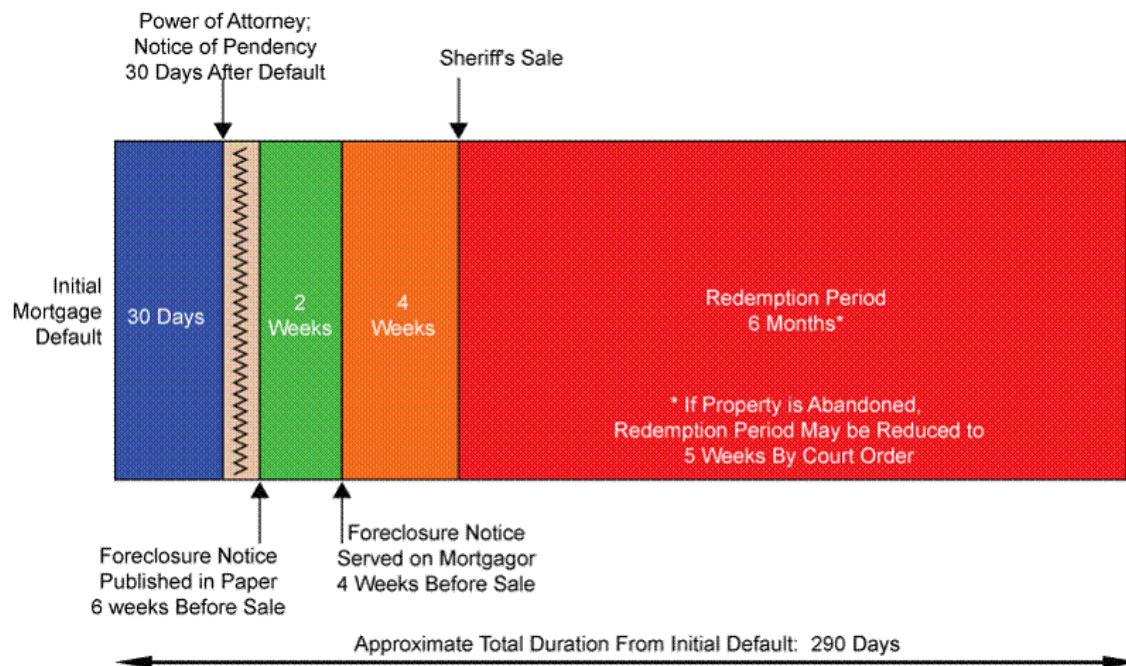
There are two types of foreclosure processes in Minnesota:

- 1) *Judicial Foreclosure*, which is conducted like any other form of civil lawsuit.
- 2) *Foreclosure by Advertisement*, which is a type of Non-Judicial Foreclosure.

Since the large majority of Minnesota foreclosures occur by advertisement, that process is described in detail below.

Foreclosure by Advertisement: Foreclosures in Minnesota take place at the county level and are regulated, for the most part, by state legislation. The foreclosure process can start as early as 30 days after a borrower first misses a mortgage payment. Once the mortgage is in delinquency, the lender empowers an attorney who files notice of pendency against the borrower, starting the foreclosure process.

Sample Foreclosure by Advertisement Action Timeline on a Conventional Mortgage



This chart based on information developed by Michael Grover of Federal Reserve Bank of Minneapolis (based on Minnesota state statute) and further refined by HousingLink.

Shortly thereafter, the attorney publishes a foreclosure sale notice in a local newspaper (at least six

weeks before the date of the sheriff's sale) and the county serves the filing to the homeowner. At any point before the sheriff's sale, the property owner can reinstate the mortgage by paying all dues, fees and expenses.¹

After the notice has been published and served, the sheriff's sale occurs and the sheriff auctions the property off to the highest bidder, resulting in foreclosure of the mortgage. Following the sale is a redemption period of up to six months, during which the borrower can redeem the property by paying the amount of sale plus interest, taxes, fees, or liens on the property. Borrowers who do not redeem the property by the expiration of the redemption period lose title and right of occupancy in the property.

Sheriff's Sale Records

Sheriff's sale records are the primary data that identify foreclosed properties and are identified as "foreclosures" within this report. However, it is helpful to understand the following:

- Sheriff's sale records do not reflect the total number of properties that enter the foreclosure process.
- Some portion of properties identified in sheriff's sale records do not result in actual loss of title and occupancy for borrowers because they are redeemed within the allowed timeframe.
- A small percentage of sheriff's sale records do not relate to residential mortgages.² According to a previous study conducted by the Federal Reserve and Macalester College, less than 2 percent of Minneapolis-St. Paul properties sold at sheriff's sales are commercial. Also, HousingLink estimates approximately 2 percent of properties in its foreclosure database are the result of association liens. Taking into account these two figures, it is estimated that at least 95 percent of the foreclosures in this study represent residential properties.

Data Collection

To obtain the number of sheriff's sales in each county, HousingLink contacted all Minnesota counties. For the updates in this report, counties were asked to provide HousingLink with the total number of sheriff's sales that occurred in their jurisdiction from January 2010 through June 2010.

Foreclosure Rate Metric

The calculation of a foreclosure rate makes it possible to compare the relative impact of foreclosures on areas with different population sizes. The foreclosure rate used in this report identifies the number of sheriff's sales as a percent of total parcels.

foreclosure rate (in percentage) = sheriff's sales in county / residential parcels in county

¹ As of June 15, 2009, MN State Law allows homeowners to delay their foreclosure sale by five months. The homeowner must file for postponement between the first publication of the sheriff's sale and 15 days prior to the sale. This reduces the redemption period to five weeks.

² Residential mortgages include single-family and multi-family homes.

Minnesota Foreclosure Figures & Appendices

The following pages include figures and appendices detailing foreclosures in Minnesota. They include:

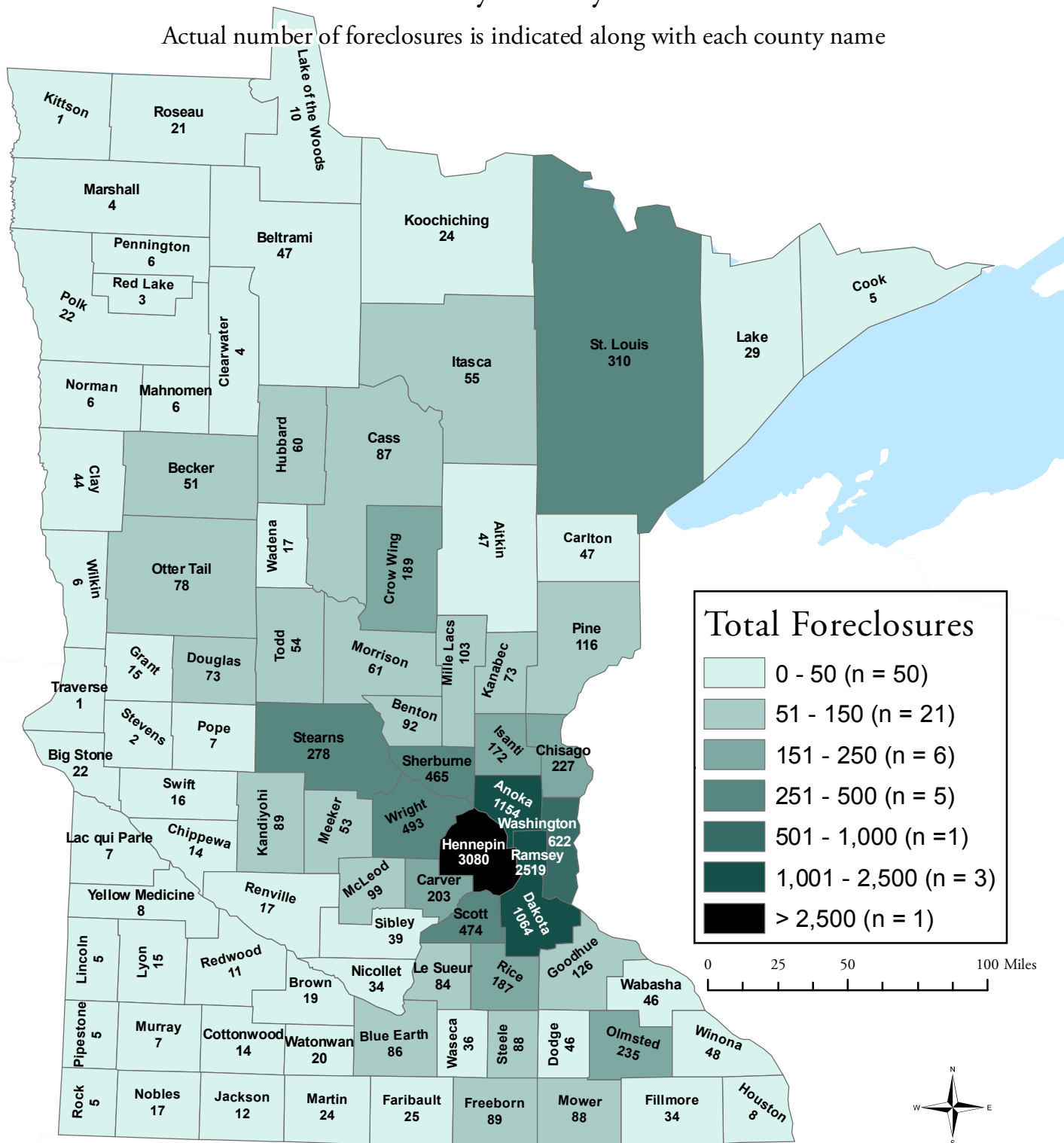
Q1-Q2 2010 Foreclosure Counts Map	A map of Minnesota representing total foreclosures by county from Q1-Q2 2010.	p.5
Q1-Q2 2010 Foreclosure Counts Data	Tables detailing foreclosure counts over the past five years and past six quarters. Tables are displayed through multiple sorts.	p.6-23
Q1-Q2 2010 Foreclosure Rates Map	A map of Minnesota representing foreclosure rate (in percent) by county in the first half of 2010 (Q1-Q2 combined).	p.24
Q1-Q2 2010 Foreclosure Rates Data	Tables detailing foreclosure rates over the past five years and past six quarters. Tables are displayed through multiple sorts.	p.25-36

More Minnesota foreclosure information and historical data can be found online at www.hocmn.org or www.housinglink.org

Figure 1

Minnesota Foreclosures (Jan. 1 - Jun. 30 2010) by County

Actual number of foreclosures is indicated along with each county name



2010 Semi-Annual Foreclosures in Minnesota: A Report Based on Sheriff's Sale Data
Funded by: MN Home Ownership Center, Greater MN Housing Fund, Family Housing Fund, & MN Housing

Data Source: County reported sheriff's sales

Figure 2: Minnesota County Yearly Foreclosure Counts (sorted by county)

	# of Foreclosures					
	2005	2006	2007	2008	2009	Q1-Q2 2010
Twin Cities Metro^	3,765	7,130	12,968	17,264	14,532	7,904
Greater Minnesota	2,707	4,777	7,430	8,987	8,560	5,189
Minnesota^	6,472	11,907	20,398	26,251	23,092	13,093

05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
89%	82%	33%	-16%
76%	56%	21%	-5%
84%	71%	29%	-12%

Aitkin	18	35	47	57	95	47
Anoka	520	849	1,680	2,285	2,069	1,154
Becker	25	29	50	64	80	51
Beltrami	18	28	78	72	82	47
Benton	36	98	176	180	155	92
Big Stone	7	6	7	7	17	22
Blue Earth	57	101	143	153	144	86
Brown	20	35	32	40	35	19
Carlton	41	46	79	124	84	47
Carver	81	119	287	336	363	203
Cass	33	78	91	116	107	87
Chippewa*	-	-	15	25	31	14
Chisago	108	172	307	370	365	227
Clay	36	44	70	76	85	44
Clearwater	4	6	7	35	19	4
Cook	5	4	3	9	13	5
Cottonwood	11	24	19	26	24	14
Crow Wing*	-	198	231	360	397	189
Dakota^	459	880	1,610	2,063	1,860	1,064
Dodge*	-	77	66	96	66	46
Douglas	44	40	78	147	128	73
Faribault	19	36	39	40	42	25
Fillmore	29	36	43	37	39	34
Freeborn	80	95	110	121	102	89
Goodhue*	-	106	153	188	174	126
Grant	10	21	14	13	22	15
Hennepin	1,681	3,042	5,561	7,348	5,655	3,080
Houston	8	14	10	16	21	8
Hubbard*	-	35	63	67	82	60
Isanti	80	196	322	459	388	172
Itasca	77	64	73	72	78	55
Jackson	18	8	18	26	13	12
Kanabec	35	64	97	124	128	73
Kandiyohi	68	53	72	95	90	89
Kittson*	-	2	2	0	1	1
Koochiching	19	22	17	27	19	24
Lac qui Parle	12	11	11	10	7	7
Lake	10	16	32	38	28	29
Lake of the Woods	2	3	9	12	11	10
Le Sueur	39	70	174	167	144	84
Lincoln	3	8	4	10	5	5
Lyon	16	23	67	37	45	15
Mahnomen	6	5	3	20	17	6
Marshall*	-	-	9	12	9	4

94%	34%	21%	67%
63%	98%	36%	-9%
16%	72%	28%	25%
56%	179%	-8%	14%
172%	80%	2%	-14%
-14%	17%	0%	143%
77%	42%	7%	-6%
75%	-9%	25%	-13%
12%	72%	57%	-32%
47%	141%	17%	8%
136%	17%	27%	-8%
-	-	67%	24%
59%	78%	21%	-1%
22%	59%	9%	12%
50%	17%	400%	-46%
-20%	-25%	200%	44%
118%	-21%	37%	-8%
-	17%	56%	10%
92%	83%	28%	-10%
-	-14%	45%	-31%
-9%	95%	88%	-13%
89%	8%	3%	5%
24%	19%	-14%	5%
19%	16%	10%	-16%
-	44%	23%	-7%
110%	-33%	-7%	69%
81%	83%	32%	-23%
75%	-29%	60%	31%
-	80%	6%	22%
145%	64%	43%	-15%
-17%	14%	-1%	8%
-56%	125%	44%	-50%
83%	52%	28%	3%
-22%	36%	32%	-5%
-	0%	-100%	0%
16%	-23%	59%	-30%
-8%	0%	-9%	-30%
60%	100%	19%	-26%
50%	200%	33%	-8%
79%	149%	-4%	-14%
167%	-50%	150%	-50%
44%	191%	-45%	22%
-17%	-40%	567%	-15%
-	-	33%	-25%

	# of Foreclosures						05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009^	Q1-Q2 2010				
Martin	26	44	54	52	46	24	69%	23%	-4%	-12%
McLeod	56	72	142	159	135	99	29%	97%	12%	-15%
Meeker	86	94	114	95	87	53	9%	21%	-17%	-8%
Mille Lacs	61	103	229	247	225	103	69%	122%	8%	-9%
Morrison	52	77	93	116	107	61	48%	21%	25%	-8%
Mower	103	146	142	130	125	88	42%	-3%	-8%	-4%
Murray	10	13	10	19	8	7	30%	-23%	90%	-58%
Nicollet*	-	-	49	60	66	34	-	-	22%	10%
Nobles*	-	-	18	24	31	17	-	-	33%	29%
Norman	7	14	14	16	11	6	100%	0%	14%	-31%
Olmsted	158	237	342	403	327	235	50%	44%	18%	-19%
Otter Tail	59	92	89	101	117	78	56%	-3%	13%	16%
Pennington	12	7	11	15	15	6	-42%	57%	36%	0%
Pine	84	116	217	179	192	116	38%	87%	-18%	7%
Pipestone	11	14	12	9	10	5	27%	-14%	-25%	11%
Polk	22	26	30	29	57	22	18%	15%	-3%	97%
Pope	9	13	19	18	32	7	44%	46%	-5%	78%
Ramsey	632	1,498	2,346	3,023	2,519	1,307	137%	57%	29%	-17%
Red Lake	4	1	1	4	5	3	-75%	0%	300%	25%
Redwood	21	30	29	23	33	11	43%	-3%	-21%	43%
Renville*	-	-	47	34	41	17	-	-	-28%	21%
Rice	79	147	237	298	299	187	86%	61%	26%	0%
Rock	3	10	15	13	14	5	233%	50%	-13%	8%
Roseau	19	27	27	31	42	21	42%	0%	15%	35%
Saint Louis	219	319	359	476	441	310	46%	13%	33%	-7%
Scott	148	328	606	952	811	474	122%	85%	57%	-15%
Sherburne	210	341	673	782	702	465	62%	97%	16%	-10%
Sibley	25	42	54	75	49	39	68%	29%	39%	-35%
Stearns	136	219	375	422	506	278	61%	71%	13%	20%
Steele	64	91	123	148	145	88	42%	35%	20%	-2%
Stevens*	-	-	-	12	9	2	-	-	-	-25%
Swift	10	16	27	21	24	16	60%	69%	-22%	14%
Todd	36	48	68	81	88	54	33%	42%	19%	9%
Traverse	3	9	3	4	8	1	200%	-67%	33%	100%
Wabasha	28	38	47	84	60	46	36%	24%	79%	-29%
Wadena	23	7	25	34	46	17	-70%	257%	36%	35%
Waseca	23	44	20	57	69	36	91%	-55%	185%	21%
Washington	244	414	878	1,257	1,255	622	70%	112%	43%	0%
Watsonwan	12	26	20	33	24	20	117%	-23%	65%	-27%
Wilkin	22	23	31	16	12	6	5%	35%	-48%	-25%
Winona*	-	39	58	90	81	48	-	49%	55%	-10%
Wright*	-	305	753	1,008	861	493	-	147%	34%	-15%
Yellow Medicine	20	18	12	21	18	8	-10%	-33%	75%	-14%

* Indicates a county did not maintain part or all of the data requested or was otherwise unable to provide the data.

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 3: Minnesota County Yearly Foreclosure Counts (sorted by Q1-Q2 2010 foreclosures)

	# of Foreclosures						05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009	Q1-Q2 2010				
Twin Cities Metro^	3,765	7,130	12,968	17,264	14,532	7,904	89%	82%	33%	-16%
Greater Minnesota	2,707	4,777	7,430	8,987	8,560	5,189	76%	56%	21%	-5%
Minnesota^	6,472	11,907	20,398	26,251	23,092	13,093	84%	71%	29%	-12%
Hennepin	1,681	3,042	5,561	7,348	5,655	3,080	81%	83%	32%	-23%
Ramsey	632	1,498	2,346	3,023	2,519	1,307	137%	57%	29%	-17%
Anoka	520	849	1,680	2,285	2,069	1,154	63%	98%	36%	-9%
Dakota^	459	880	1,610	2,063	1,860	1,064	92%	83%	28%	-10%
Washington	244	414	878	1,257	1,255	622	70%	112%	43%	0%
Wright*	-	305	753	1,008	861	493	-	147%	34%	-15%
Scott	148	328	606	952	811	474	122%	85%	57%	-15%
Sherburne	210	341	673	782	702	465	62%	97%	16%	-10%
Saint Louis	219	319	359	476	441	310	46%	13%	33%	-7%
Stearns	136	219	375	422	506	278	61%	71%	13%	20%
Olmsted	158	237	342	403	327	235	50%	44%	18%	-19%
Chisago	108	172	307	370	365	227	59%	78%	21%	-1%
Carver	81	119	287	336	363	203	47%	141%	17%	8%
Crow Wing*	-	198	231	360	397	189	-	17%	56%	10%
Rice	79	147	237	298	299	187	86%	61%	26%	0%
Isanti	80	196	322	459	388	172	145%	64%	43%	-15%
Goodhue*	-	106	153	188	174	126	-	44%	23%	-7%
Pine	84	116	217	179	192	116	38%	87%	-18%	7%
Mille Lacs	61	103	229	247	225	103	69%	122%	8%	-9%
McLeod	56	72	142	159	135	99	29%	97%	12%	-15%
Benton	36	98	176	180	155	92	172%	80%	2%	-14%
Freeborn	80	95	110	121	102	89	19%	16%	10%	-16%
Kandiyohi	68	53	72	95	90	89	-22%	36%	32%	-5%
Mower	103	146	142	130	125	88	42%	-3%	-8%	-4%
Steele	64	91	123	148	145	88	42%	35%	20%	-2%
Cass	33	78	91	116	107	87	136%	17%	27%	-8%
Blue Earth	57	101	143	153	144	86	77%	42%	7%	-6%
Le Sueur	39	70	174	167	144	84	79%	149%	-4%	-14%
Otter Tail	59	92	89	101	117	78	56%	-3%	13%	16%
Douglas	44	40	78	147	128	73	-9%	95%	88%	-13%
Kanabec	35	64	97	124	128	73	83%	52%	28%	3%
Morrison	52	77	93	116	107	61	48%	21%	25%	-8%
Hubbard*	-	35	63	67	82	60	-	80%	6%	22%
Itasca	77	64	73	72	78	55	-17%	14%	-1%	8%
Todd	36	48	68	81	88	54	33%	42%	19%	9%
Meeker	86	94	114	95	87	53	9%	21%	-17%	-8%
Becker	25	29	50	64	80	51	16%	72%	28%	25%
Winona*	-	39	58	90	81	48	-	49%	55%	-10%
Aitkin	18	35	47	57	95	47	94%	34%	21%	67%
Beltrami	18	28	78	72	82	47	56%	179%	-8%	14%
Carlton	41	46	79	124	84	47	12%	72%	57%	-32%
Dodge*	-	77	66	96	66	46	-	-14%	45%	-31%
Wabasha	28	38	47	84	60	46	36%	24%	79%	-29%
Clay	36	44	70	76	85	44	22%	59%	9%	12%
Sibley	25	42	54	75	49	39	68%	29%	39%	-35%
Waseca	23	44	20	57	69	36	91%	-55%	185%	21%

	# of Foreclosures						05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009^	Q1-Q2 2010				
Fillmore	29	36	43	37	39	34	24%	19%	-14%	5%
Nicollet*	-	-	49	60	66	34	-	-	22%	10%
Lake	10	16	32	38	28	29	60%	100%	19%	-26%
Faribault	19	36	39	40	42	25	89%	8%	3%	5%
Koochiching	19	22	17	27	19	24	16%	-23%	59%	-30%
Martin	26	44	54	52	46	24	69%	23%	-4%	-12%
Big Stone	7	6	7	7	17	22	-14%	17%	0%	143%
Polk	22	26	30	29	57	22	18%	15%	-3%	97%
Roseau	19	27	27	31	42	21	42%	0%	15%	35%
Watonwan	12	26	20	33	24	20	117%	-23%	65%	-27%
Brown	20	35	32	40	35	19	75%	-9%	25%	-13%
Nobles*	-	-	18	24	31	17	-	-	33%	29%
Renville*	-	-	47	34	41	17	-	-	-28%	21%
Wadena	23	7	25	34	46	17	-70%	257%	36%	35%
Swift	10	16	27	21	24	16	60%	69%	-22%	14%
Grant	10	21	14	13	22	15	110%	-33%	-7%	69%
Lyon	16	23	67	37	45	15	44%	191%	-45%	22%
Chippewa*	-	-	15	25	31	14	-	-	67%	24%
Cottonwood	11	24	19	26	24	14	118%	-21%	37%	-8%
Jackson	18	8	18	26	13	12	-56%	125%	44%	-50%
Redwood	21	30	29	23	33	11	43%	-3%	-21%	43%
Lake of the Woods	2	3	9	12	11	10	50%	200%	33%	-8%
Houston	8	14	10	16	21	8	75%	-29%	60%	31%
Yellow Medicine	20	18	12	21	18	8	-10%	-33%	75%	-14%
Lac qui Parle	12	11	11	10	7	7	-8%	0%	-9%	-30%
Murray	10	13	10	19	8	7	30%	-23%	90%	-58%
Pope	9	13	19	18	32	7	44%	46%	-5%	78%
Mahnomen	6	5	3	20	17	6	-17%	-40%	567%	-15%
Norman	7	14	14	16	11	6	100%	0%	14%	-31%
Pennington	12	7	11	15	15	6	-42%	57%	36%	0%
Wilkin	22	23	31	16	12	6	5%	35%	-48%	-25%
Cook	5	4	3	9	13	5	-20%	-25%	200%	44%
Lincoln	3	8	4	10	5	5	167%	-50%	150%	-50%
Pipestone	11	14	12	9	10	5	27%	-14%	-25%	11%
Rock	3	10	15	13	14	5	233%	50%	-13%	8%
Clearwater	4	6	7	35	19	4	50%	17%	400%	-46%
Marshall*	-	-	9	12	9	4	-	-	33%	-25%
Red Lake	4	1	1	4	5	3	-75%	0%	300%	25%
Stevens*	-	-	-	12	9	2	-	-	-	-25%
Kittson*	-	2	2	0	1	1	-	0%	-100%	0%
Traverse	3	9	3	4	8	1	200%	-67%	33%	100%

* Indicates a county did not maintain part or all of the data requested or was otherwise unable to provide the data.

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 4: Minnesota County Yearly Foreclosure Counts (sorted by 2009 foreclosures)

	# of Foreclosures						05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009	Q1-Q2 2010				
Twin Cities Metro^	3,765	7,130	12,968	17,264	14,532	7,904	89%	82%	33%	-16%
Greater Minnesota	2,707	4,777	7,430	8,987	8,560	5,189	76%	56%	21%	-5%
Minnesota^	6,472	11,907	20,398	26,251	23,092	13,093	84%	71%	29%	-12%
Hennepin	1,681	3,042	5,561	7,348	5,655	3,080	81%	83%	32%	-23%
Ramsey	632	1,498	2,346	3,023	2,519	1,307	137%	57%	29%	-17%
Anoka	520	849	1,680	2,285	2,069	1,154	63%	98%	36%	-9%
Dakota^	459	880	1,610	2,063	1,860	1,064	92%	83%	28%	-10%
Washington	244	414	878	1,257	1,255	622	70%	112%	43%	0%
Wright*	-	305	753	1,008	861	493	-	147%	34%	-15%
Scott	148	328	606	952	811	474	122%	85%	57%	-15%
Sherburne	210	341	673	782	702	465	62%	97%	16%	-10%
Stearns	136	219	375	422	506	278	61%	71%	13%	20%
Saint Louis	219	319	359	476	441	310	46%	13%	33%	-7%
Crow Wing*	-	198	231	360	397	189	-	17%	56%	10%
Isanti	80	196	322	459	388	172	145%	64%	43%	-15%
Chisago	108	172	307	370	365	227	59%	78%	21%	-1%
Carver	81	119	287	336	363	203	47%	141%	17%	8%
Olmsted	158	237	342	403	327	235	50%	44%	18%	-19%
Rice	79	147	237	298	299	187	86%	61%	26%	0%
Mille Lacs	61	103	229	247	225	103	69%	122%	8%	-9%
Pine	84	116	217	179	192	116	38%	87%	-18%	7%
Goodhue*	-	106	153	188	174	126	-	44%	23%	-7%
Benton	36	98	176	180	155	92	172%	80%	2%	-14%
Steele	64	91	123	148	145	88	42%	35%	20%	-2%
Blue Earth	57	101	143	153	144	86	77%	42%	7%	-6%
Le Sueur	39	70	174	167	144	84	79%	149%	-4%	-14%
McLeod	56	72	142	159	135	99	29%	97%	12%	-15%
Douglas	44	40	78	147	128	73	-9%	95%	88%	-13%
Kanabec	35	64	97	124	128	73	83%	52%	28%	3%
Mower	103	146	142	130	125	88	42%	-3%	-8%	-4%
Otter Tail	59	92	89	101	117	78	56%	-3%	13%	16%
Cass	33	78	91	116	107	87	136%	17%	27%	-8%
Morrison	52	77	93	116	107	61	48%	21%	25%	-8%
Freeborn	80	95	110	121	102	89	19%	16%	10%	-16%
Aitkin	18	35	47	57	95	47	94%	34%	21%	67%
Kandiyohi	68	53	72	95	90	89	-22%	36%	32%	-5%
Todd	36	48	68	81	88	54	33%	42%	19%	9%
Meeker	86	94	114	95	87	53	9%	21%	-17%	-8%
Clay	36	44	70	76	85	44	22%	59%	9%	12%
Carlton	41	46	79	124	84	47	12%	72%	57%	-32%
Hubbard*	-	35	63	67	82	60	-	80%	6%	22%
Beltrami	18	28	78	72	82	47	56%	179%	-8%	14%
Winona*	-	39	58	90	81	48	-	49%	55%	-10%
Becker	25	29	50	64	80	51	16%	72%	28%	25%
Itasca	77	64	73	72	78	55	-17%	14%	-1%	8%
Waseca	23	44	20	57	69	36	91%	-55%	185%	21%
Dodge*	-	77	66	96	66	46	-	-14%	45%	-31%
Nicollet*	-	-	49	60	66	34	-	-	22%	10%
Wabasha	28	38	47	84	60	46	36%	24%	79%	-29%

	# of Foreclosures						05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009^	Q1-Q2 2010				
Polk	22	26	30	29	57	22	18%	15%	-3%	97%
Sibley	25	42	54	75	49	39	68%	29%	39%	-35%
Martin	26	44	54	52	46	24	69%	23%	-4%	-12%
Wadena	23	7	25	34	46	17	-70%	257%	36%	35%
Lyon	16	23	67	37	45	15	44%	191%	-45%	22%
Faribault	19	36	39	40	42	25	89%	8%	3%	5%
Roseau	19	27	27	31	42	21	42%	0%	15%	35%
Renville*	-	-	47	34	41	17	-	-	-28%	21%
Fillmore	29	36	43	37	39	34	24%	19%	-14%	5%
Brown	20	35	32	40	35	19	75%	-9%	25%	-13%
Redwood	21	30	29	23	33	11	43%	-3%	-21%	43%
Pope	9	13	19	18	32	7	44%	46%	-5%	78%
Nobles*	-	-	18	24	31	17	-	-	33%	29%
Chippewa*	-	-	15	25	31	14	-	-	67%	24%
Lake	10	16	32	38	28	29	60%	100%	19%	-26%
Watonwan	12	26	20	33	24	20	117%	-23%	65%	-27%
Swift	10	16	27	21	24	16	60%	69%	-22%	14%
Cottonwood	11	24	19	26	24	14	118%	-21%	37%	-8%
Grant	10	21	14	13	22	15	110%	-33%	-7%	69%
Houston	8	14	10	16	21	8	75%	-29%	60%	31%
Koochiching	19	22	17	27	19	24	16%	-23%	59%	-30%
Clearwater	4	6	7	35	19	4	50%	17%	400%	-46%
Yellow Medicine	20	18	12	21	18	8	-10%	-33%	75%	-14%
Big Stone	7	6	7	7	17	22	-14%	17%	0%	143%
Mahnomen	6	5	3	20	17	6	-17%	-40%	567%	-15%
Pennington	12	7	11	15	15	6	-42%	57%	36%	0%
Rock	3	10	15	13	14	5	233%	50%	-13%	8%
Jackson	18	8	18	26	13	12	-56%	125%	44%	-50%
Cook	5	4	3	9	13	5	-20%	-25%	200%	44%
Wilkin	22	23	31	16	12	6	5%	35%	-48%	-25%
Lake of the Woods	2	3	9	12	11	10	50%	200%	33%	-8%
Norman	7	14	14	16	11	6	100%	0%	14%	-31%
Pipestone	11	14	12	9	10	5	27%	-14%	-25%	11%
Marshall*	-	-	9	12	9	4	-	-	33%	-25%
Stevens*	-	-	-	12	9	2	-	-	-	-25%
Murray	10	13	10	19	8	7	30%	-23%	90%	-58%
Traverse	3	9	3	4	8	1	200%	-67%	33%	100%
Lac qui Parle	12	11	11	10	7	7	-8%	0%	-9%	-30%
Lincoln	3	8	4	10	5	5	167%	-50%	150%	-50%
Red Lake	4	1	1	4	5	3	-75%	0%	300%	25%
Kittson*	-	2	2	0	1	1	-	0%	-100%	0%

* Indicates a county did not maintain part or all of the data requested or was otherwise unable to provide the data.

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 5: Minnesota County Quarterly Foreclosure Counts (sorted by county)

	# of Foreclosures						6 Quarter Total
	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	
Twin Cities Metro^	3,316	3,663	3,739	3,814	4,066	3,838	22,436
Greater Minnesota	1,920	2,266	2,148	2,226	2,674	2,515	13,749
Minnesota^	5,236	5,929	5,887	6,040	6,740	6,353	36,185

Aitkin	29	21	19	26	19	28	142
Anoka	464	543	516	546	596	558	3,223
Becker	17	15	19	29	31	20	131
Beltrami	26	22	16	18	19	28	129
Benton	40	45	34	36	49	43	247
Big Stone	5	6	3	3	15	7	39
Blue Earth	32	36	42	34	46	40	230
Brown	10	11	10	4	12	7	54
Carlton	15	26	20	23	30	17	131
Carver	77	83	75	128	108	95	566
Cass	14	35	21	37	42	45	194
Chippewa	6	10	7	8	11	3	45
Chisago	84	93	93	95	107	120	592
Clay	20	21	20	24	22	22	129
Clearwater	5	5	2	7	3	1	23
Cook	1	8	2	2	0	5	18
Cottonwood	3	7	6	8	6	8	38
Crow Wing	102	106	95	94	99	90	586
Dakota^	402	448	499	511	545	519	2,924
Dodge	15	14	17	20	24	22	112
Douglas	39	23	34	32	35	38	201
Faribault	13	8	9	12	15	10	67
Fillmore	9	13	10	7	17	17	73
Freeborn	26	36	22	18	33	56	191
Goodhue	26	27	60	61	67	59	300
Grant	6	6	5	5	6	9	37
Hennepin	1,349	1,373	1,447	1,486	1,540	1,540	8,735
Houston	6	9	4	2	4	4	29
Hubbard	15	26	27	14	24	36	142
Isanti	88	120	87	93	107	65	560
Itasca	11	22	28	17	25	30	133
Jackson	4	3	2	4	3	9	25
Kanabec	27	37	33	31	32	41	201
Kandiyohi	18	21	28	23	51	38	179
Kittson	1	0	0	0	0	1	2
Koochiching	2	7	7	3	12	12	43
Lac qui Parle	3	1	2	1	4	3	14
Lake	2	6	12	8	14	15	57
Lake of the Woods	3	1	3	4	5	5	21
Le Sueur	43	39	35	27	39	45	228
Lincoln	1	0	1	3	1	4	10
Lyon	13	10	7	15	7	8	60
Mahnomen	3	4	7	3	5	1	23
Marshall	3	4	1	1	1	3	13

	# of Foreclosures						6 Quarter Total
	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	
Martin	8	15	7	16	11	13	70
McLeod	32	29	32	42	55	44	234
Meeker	11	21	30	25	30	23	140
Mille Lacs	44	61	58	62	54	49	328
Morrison	23	30	30	24	24	37	168
Mower	30	32	35	28	43	45	213
Murray	1	2	2	3	4	3	15
Nicollet	15	16	24	11	19	15	100
Nobles	5	8	13	5	6	11	48
Norman	1	7	2	1	5	1	17
Olmsted	68	91	83	85	99	136	562
Otter Tail	20	22	30	45	44	34	195
Pennington	4	4	5	2	5	1	21
Pine	42	60	45	45	55	61	308
Pipestone	5	2	1	2	2	3	15
Polk	10	10	27	10	13	9	79
Pope	12	7	3	10	5	2	39
Ramsey	579	659	687	594	700	607	3,826
Red Lake	0	1	2	2	0	3	8
Redwood	3	4	14	12	5	6	44
Renville	6	9	7	19	8	9	58
Rice	64	82	75	78	97	90	486
Rock	4	3	4	3	2	3	19
Roseau	11	10	17	4	10	11	63
Saint Louis	79	97	111	154	163	147	751
Scott	196	201	203	211	231	243	1,285
Sherburne	177	170	174	181	250	215	1,167
Sibley	10	14	11	14	18	21	88
Stearns	97	210	94	105	149	129	784
Steele	28	31	47	39	49	39	233
Stevens	2	5	1	1	0	2	11
Swift	6	2	7	9	9	7	40
Todd	21	17	24	26	28	26	142
Traverse	4	3	1	0	0	1	9
Wabasha	17	12	17	14	24	22	106
Wadena	11	9	13	13	9	8	63
Waseca	13	17	21	18	20	16	105
Washington	249	356	312	338	346	276	1,877
Watsonwan	6	6	5	7	13	7	44
Wilkin	1	5	5	1	3	3	18
Winona	22	18	15	26	27	21	129
Wright	217	217	203	224	269	224	1,354
Yellow Medicine	4	3	3	8	5	3	26

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 6: Minnesota County Quarterly Foreclosure Counts (sorted by six quarter total)

	# of Foreclosures						6 Quarter Total
	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	
Twin Cities Metro^	3,316	3,663	3,739	3,814	4,066	3,838	22,436
Greater Minnesota	1,920	2,266	2,148	2,226	2,674	2,515	13,749
Minnesota^	5,236	5,929	5,887	6,040	6,740	6,353	36,185

Hennepin	1,349	1,373	1,447	1,486	1,540	1,540	8,735
Ramsey	579	659	687	594	700	607	3,826
Anoka	464	543	516	546	596	558	3,223
Dakota^	402	448	499	511	545	519	2,924
Washington	249	356	312	338	346	276	1,877
Wright	217	217	203	224	269	224	1,354
Scott	196	201	203	211	231	243	1,285
Sherburne	177	170	174	181	250	215	1,167
Stearns	97	210	94	105	149	129	784
Saint Louis	79	97	111	154	163	147	751
Chisago	84	93	93	95	107	120	592
Crow Wing	102	106	95	94	99	90	586
Carver	77	83	75	128	108	95	566
Olmsted	68	91	83	85	99	136	562
Isanti	88	120	87	93	107	65	560
Rice	64	82	75	78	97	90	486
Mille Lacs	44	61	58	62	54	49	328
Pine	42	60	45	45	55	61	308
Goodhue	26	27	60	61	67	59	300
Benton	40	45	34	36	49	43	247
McLeod	32	29	32	42	55	44	234
Steele	28	31	47	39	49	39	233
Blue Earth	32	36	42	34	46	40	230
Le Sueur	43	39	35	27	39	45	228
Mower	30	32	35	28	43	45	213
Douglas	39	23	34	32	35	38	201
Kanabec	27	37	33	31	32	41	201
Otter Tail	20	22	30	45	44	34	195
Cass	14	35	21	37	42	45	194
Freeborn	26	36	22	18	33	56	191
Kandiyohi	18	21	28	23	51	38	179
Morrison	23	30	30	24	24	37	168
Aitkin	29	21	19	26	19	28	142
Hubbard	15	26	27	14	24	36	142
Todd	21	17	24	26	28	26	142
Meeker	11	21	30	25	30	23	140
Itasca	11	22	28	17	25	30	133
Becker	17	15	19	29	31	20	131
Carlton	15	26	20	23	30	17	131
Beltrami	26	22	16	18	19	28	129
Clay	20	21	20	24	22	22	129
Winona	22	18	15	26	27	21	129
Dodge	15	14	17	20	24	22	112
Wabasha	17	12	17	14	24	22	106
Waseca	13	17	21	18	20	16	105

	# of Foreclosures						6 Quarter Total
	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	
Nicollet	15	16	24	11	19	15	100
Sibley	10	14	11	14	18	21	88
Polk	10	10	27	10	13	9	79
Fillmore	9	13	10	7	17	17	73
Martin	8	15	7	16	11	13	70
Faribault	13	8	9	12	15	10	67
Roseau	11	10	17	4	10	11	63
Wadena	11	9	13	13	9	8	63
Lyon	13	10	7	15	7	8	60
Renville	6	9	7	19	8	9	58
Lake	2	6	12	8	14	15	57
Brown	10	11	10	4	12	7	54
Nobles	5	8	13	5	6	11	48
Chippewa	6	10	7	8	11	3	45
Redwood	3	4	14	12	5	6	44
Watsonwan	6	6	5	7	13	7	44
Koochiching	2	7	7	3	12	12	43
Swift	6	2	7	9	9	7	40
Big Stone	5	6	3	3	15	7	39
Pope	12	7	3	10	5	2	39
Cottonwood	3	7	6	8	6	8	38
Grant	6	6	5	5	6	9	37
Houston	6	9	4	2	4	4	29
Yellow Medicine	4	3	3	8	5	3	26
Jackson	4	3	2	4	3	9	25
Clearwater	5	5	2	7	3	1	23
Mahnomen	3	4	7	3	5	1	23
Lake of the Woods	3	1	3	4	5	5	21
Pennington	4	4	5	2	5	1	21
Rock	4	3	4	3	2	3	19
Cook	1	8	2	2	0	5	18
Wilkin	1	5	5	1	3	3	18
Norman	1	7	2	1	5	1	17
Murray	1	2	2	3	4	3	15
Pipestone	5	2	1	2	2	3	15
Lac qui Parle	3	1	2	1	4	3	14
Marshall	3	4	1	1	1	3	13
Stevens	2	5	1	1	0	2	11
Lincoln	1	0	1	3	1	4	10
Traverse	4	3	1	0	0	1	9
Red Lake	0	1	2	2	0	3	8
Kittson	1	0	0	0	0	1	2

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 7: Minnesota County Quarterly Foreclosure Counts (sorted by Q2 2010)

	# of Foreclosures						
	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	6 Quarter Total
Twin Cities Metro^	3,316	3,663	3,739	3,814	4,066	3,838	22,436
Greater Minnesota	1,920	2,266	2,148	2,226	2,674	2,515	13,749
Minnesota^	5,236	5,929	5,887	6,040	6,740	6,353	36,185
Hennepin	1,349	1,373	1,447	1,486	1,540	1,540	8,735
Ramsey	579	659	687	594	700	607	3,826
Anoka	464	543	516	546	596	558	3,223
Dakota^	402	448	499	511	545	519	2,924
Washington	249	356	312	338	346	276	1,877
Scott	196	201	203	211	231	243	1,285
Wright	217	217	203	224	269	224	1,354
Sherburne	177	170	174	181	250	215	1,167
Saint Louis	79	97	111	154	163	147	751
Olmsted	68	91	83	85	99	136	562
Stearns	97	210	94	105	149	129	784
Chisago	84	93	93	95	107	120	592
Carver	77	83	75	128	108	95	566
Crow Wing	102	106	95	94	99	90	586
Rice	64	82	75	78	97	90	486
Isanti	88	120	87	93	107	65	560
Pine	42	60	45	45	55	61	308
Goodhue	26	27	60	61	67	59	300
Freeborn	26	36	22	18	33	56	191
Mille Lacs	44	61	58	62	54	49	328
Le Sueur	43	39	35	27	39	45	228
Mower	30	32	35	28	43	45	213
Cass	14	35	21	37	42	45	194
McLeod	32	29	32	42	55	44	234
Benton	40	45	34	36	49	43	247
Kanabec	27	37	33	31	32	41	201
Blue Earth	32	36	42	34	46	40	230
Steele	28	31	47	39	49	39	233
Douglas	39	23	34	32	35	38	201
Kandiyohi	18	21	28	23	51	38	179
Morrison	23	30	30	24	24	37	168
Hubbard	15	26	27	14	24	36	142
Otter Tail	20	22	30	45	44	34	195
Itasca	11	22	28	17	25	30	133
Aitkin	29	21	19	26	19	28	142
Beltrami	26	22	16	18	19	28	129
Todd	21	17	24	26	28	26	142
Meeker	11	21	30	25	30	23	140
Clay	20	21	20	24	22	22	129
Dodge	15	14	17	20	24	22	112
Wabasha	17	12	17	14	24	22	106
Winona	22	18	15	26	27	21	129
Sibley	10	14	11	14	18	21	88
Becker	17	15	19	29	31	20	131
Carlton	15	26	20	23	30	17	131
Fillmore	9	13	10	7	17	17	73

	# of Foreclosures						6 Quarter Total
	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	
Waseca	13	17	21	18	20	16	105
Nicollet	15	16	24	11	19	15	100
Lake	2	6	12	8	14	15	57
Martin	8	15	7	16	11	13	70
Koochiching	2	7	7	3	12	12	43
Roseau	11	10	17	4	10	11	63
Nobles	5	8	13	5	6	11	48
Faribault	13	8	9	12	15	10	67
Polk	10	10	27	10	13	9	79
Renville	6	9	7	19	8	9	58
Grant	6	6	5	5	6	9	37
Jackson	4	3	2	4	3	9	25
Wadena	11	9	13	13	9	8	63
Lyon	13	10	7	15	7	8	60
Cottonwood	3	7	6	8	6	8	38
Brown	10	11	10	4	12	7	54
Watsonwan	6	6	5	7	13	7	44
Swift	6	2	7	9	9	7	40
Big Stone	5	6	3	3	15	7	39
Redwood	3	4	14	12	5	6	44
Lake of the Woods	3	1	3	4	5	5	21
Cook	1	8	2	2	0	5	18
Houston	6	9	4	2	4	4	29
Lincoln	1	0	1	3	1	4	10
Chippewa	6	10	7	8	11	3	45
Yellow Medicine	4	3	3	8	5	3	26
Rock	4	3	4	3	2	3	19
Wilkin	1	5	5	1	3	3	18
Murray	1	2	2	3	4	3	15
Pipestone	5	2	1	2	2	3	15
Lac qui Parle	3	1	2	1	4	3	14
Marshall	3	4	1	1	1	3	13
Red Lake	0	1	2	2	0	3	8
Pope	12	7	3	10	5	2	39
Stevens	2	5	1	1	0	2	11
Clearwater	5	5	2	7	3	1	23
Mahnomen	3	4	7	3	5	1	23
Pennington	4	4	5	2	5	1	21
Norman	1	7	2	1	5	1	17
Traverse	4	3	1	0	0	1	9
Kittson	1	0	0	0	0	1	2

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 8: Minnesota County Semi-Annual Foreclosure Counts (sorted by county)

	2009 Q1	2009 Q2	Q1-Q2 2009 Total		2010 Q1	2010 Q2	Q1-Q2 2010 Total
Twin Cities Metro^	3,316	3,663	6,979		4,066	3,838	7,904
Greater Minnesota	1,920	2,266	4,186		2,674	2,515	5,189
Minnesota^	5,236	5,929	11,165		6,740	6,353	13,093
Aitkin	29	21	50		19	28	47
Anoka	464	543	1,007		596	558	1,154
Becker	17	15	32		31	20	51
Beltrami	26	22	48		19	28	47
Benton	40	45	85		49	43	92
Big Stone	5	6	11		15	7	22
Blue Earth	32	36	68		46	40	86
Brown	10	11	21		12	7	19
Carlton	15	26	41		30	17	47
Carver	77	83	160		108	95	203
Cass	14	35	49		42	45	87
Chippewa	6	10	16		11	3	14
Chisago	84	93	177		107	120	227
Clay	20	21	41		22	22	44
Clearwater	5	5	10		3	1	4
Cook	1	8	9		0	5	5
Cottonwood	3	7	10		6	8	14
Crow Wing	102	106	208		99	90	189
Dakota^	402	448	850		545	519	1,064
Dodge	15	14	29		24	22	46
Douglas	39	23	62		35	38	73
Faribault	13	8	21		15	10	25
Fillmore	9	13	22		17	17	34
Freeborn	26	36	62		33	56	89
Goodhue	26	27	53		67	59	126
Grant	6	6	12		6	9	15
Hennepin	1,349	1,373	2,722		1,540	1,540	3,080
Houston	6	9	15		4	4	8
Hubbard	15	26	41		24	36	60
Isanti	88	120	208		107	65	172
Itasca	11	22	33		25	30	55
Jackson	4	3	7		3	9	12
Kanabec	27	37	64		32	41	73
Kandiyohi	18	21	39		51	38	89
Kittson	1	0	1		0	1	1
Koochiching	2	7	9		12	12	24
Lac qui Parle	3	1	4		4	3	7
Lake	2	6	8		14	15	29
Lake of the Woods	3	1	4		5	5	10
Le Sueur	43	39	82		39	45	84
Lincoln	1	0	1		1	4	5
Lyon	13	10	23		7	8	15
Mahnomen	3	4	7		5	1	6
Marshall	3	4	7		1	3	4
Martin	8	15	23		11	13	24
McLeod	32	29	61		55	44	99
Meeker	11	21	32		30	23	53
Mille Lacs	44	61	105		54	49	103

	2009 Q1	2009 Q2	Q1-Q2 2009 Total	2010 Q1	2010 Q2	Q1-Q2 2010 Total
Morrison	23	30	53	24	37	61
Mower	30	32	62	43	45	88
Murray	1	2	3	4	3	7
Nicollet	15	16	31	19	15	34
Nobles	5	8	13	6	11	17
Norman	1	7	8	5	1	6
Olmsted	68	91	159	99	136	235
Otter Tail	20	22	42	44	34	78
Pennington	4	4	8	5	1	6
Pine	42	60	102	55	61	116
Pipestone	5	2	7	2	3	5
Polk	10	10	20	13	9	22
Pope	12	7	19	5	2	7
Ramsey	579	659	1,238	700	607	1,307
Red Lake	0	1	1	0	3	3
Redwood	3	4	7	5	6	11
Renville	6	9	15	8	9	17
Rice	64	82	146	97	90	187
Rock	4	3	7	2	3	5
Roseau	11	10	21	10	11	21
Saint Louis	79	97	176	163	147	310
Scott	196	201	397	231	243	474
Sherburne	177	170	347	250	215	465
Sibley	10	14	24	18	21	39
Stearns	97	210	307	149	129	278
Steele	28	31	59	49	39	88
Stevens	2	5	7	0	2	2
Swift	6	2	8	9	7	16
Todd	21	17	38	28	26	54
Traverse	4	3	7	0	1	1
Wabasha	17	12	29	24	22	46
Wadena	11	9	20	9	8	17
Waseca	13	17	30	20	16	36
Washington	249	356	605	346	276	622
Watonwan	6	6	12	13	7	20
Wilkin	1	5	6	3	3	6
Winona	22	18	40	27	21	48
Wright	217	217	434	269	224	493
Yellow Medicine	4	3	7	5	3	8

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 9: Minnesota County Semi-Annual Foreclosure Counts (sorted by Q1-Q2 2010)

	2009 Q1	2009 Q2	Q1-Q2 2009 Total
Twin Cities Metro^	3,316	3,663	6,979
Greater Minnesota	1,920	2,266	4,186
Minnesota^	5,236	5,929	11,165

	2010 Q1	2010 Q2	Q1-Q2 2010 Total
	4,066	3,838	7,904
	2,674	2,515	5,189
	6,740	6,353	13,093

Hennepin	1,349	1,373	2,722
Ramsey	579	659	1,238
Anoka	464	543	1,007
Dakota^	402	448	850
Washington	249	356	605
Wright	217	217	434
Scott	196	201	397
Sherburne	177	170	347
Saint Louis	79	97	176
Stearns	97	210	307
Olmsted	68	91	159
Chisago	84	93	177
Carver	77	83	160
Crow Wing	102	106	208
Rice	64	82	146
Isanti	88	120	208
Goodhue	26	27	53
Pine	42	60	102
Mille Lacs	44	61	105
McLeod	32	29	61
Benton	40	45	85
Freeborn	26	36	62
Kandiyohi	18	21	39
Mower	30	32	62
Steele	28	31	59
Cass	14	35	49
Blue Earth	32	36	68
Le Sueur	43	39	82
Otter Tail	20	22	42
Douglas	39	23	62
Kanabec	27	37	64
Morrison	23	30	53
Hubbard	15	26	41
Itasca	11	22	33
Todd	21	17	38
Meeker	11	21	32
Becker	17	15	32
Winona	22	18	40
Aitkin	29	21	50
Beltrami	26	22	48
Carlton	15	26	41
Dodge	15	14	29
Wabasha	17	12	29
Clay	20	21	41
Sibley	10	14	24
Waseca	13	17	30
Fillmore	9	13	22
Nicollet	15	16	31

	1,540	1,540	3,080
	700	607	1,307
	596	558	1,154
	545	519	1,064
	346	276	622
	269	224	493
	231	243	474
	250	215	465
	163	147	310
	149	129	278
	99	136	235
	107	120	227
	108	95	203
	99	90	189
	97	90	187
	107	65	172
	67	59	126
	55	61	116
	54	49	103
	55	44	99
	49	43	92
	33	56	89
	51	38	89
	43	45	88
	49	39	88
	42	45	87
	46	40	86
	39	45	84
	44	34	78
	35	38	73
	32	41	73
	24	37	61
	24	36	60
	25	30	55
	28	26	54
	30	23	53
	31	20	51
	27	21	48
	19	28	47
	19	28	47
	30	17	47
	24	22	46
	24	22	46
	22	22	44
	18	21	39
	20	16	36
	17	17	34
	19	15	34

	2009 Q1	2009 Q2	Q1-Q2 2009 Total
Lake	2	6	8
Faribault	13	8	21
Koochiching	2	7	9
Martin	8	15	23
Big Stone	5	6	11
Polk	10	10	20
Roseau	11	10	21
Watonwan	6	6	12
Brown	10	11	21
Nobles	5	8	13
Renville	6	9	15
Wadena	11	9	20
Swift	6	2	8
Grant	6	6	12
Lyon	13	10	23
Chippewa	6	10	16
Cottonwood	3	7	10
Jackson	4	3	7
Redwood	3	4	7
Lake of the Woods	3	1	4
Houston	6	9	15
Yellow Medicine	4	3	7
Lac qui Parle	3	1	4
Murray	1	2	3
Pope	12	7	19
Mahnomen	3	4	7
Norman	1	7	8
Pennington	4	4	8
Wilkin	1	5	6
Cook	1	8	9
Lincoln	1	0	1
Pipestone	5	2	7
Rock	4	3	7
Clearwater	5	5	10
Marshall	3	4	7
Red Lake	0	1	1
Stevens	2	5	7
Kittson	1	0	1
Traverse	4	3	7

	2010 Q1	2010 Q2	Q1-Q2 2010 Total
	14	15	29
	15	10	25
	12	12	24
	11	13	24
	15	7	22
	13	9	22
	10	11	21
	13	7	20
	12	7	19
	6	11	17
	8	9	17
	9	8	17
	9	7	16
	6	9	15
	7	8	15
	11	3	14
	6	8	14
	3	9	12
	5	6	11
	5	5	10
	4	4	8
	5	3	8
	4	3	7
	4	3	7
	5	2	7
	5	1	6
	5	1	6
	5	1	6
	3	3	6
	0	5	5
	1	4	5
	2	3	5
	2	3	5
	3	1	4
	1	3	4
	0	3	3
	0	2	2
	0	1	1
	0	1	1

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 10: Minnesota County Semi-Annual Foreclosure Counts (sorted by Q1-Q2 2009)

	2009 Q1	2009 Q2	Q1-Q2 2009 Total	2010 Q1	2010 Q2	Q1-Q2 2010 Total
Twin Cities Metro^	3,316	3,663	6,979	4,066	3,838	7,904
Greater Minnesota	1,920	2,266	4,186	2,674	2,515	5,189
Minnesota^	5,236	5,929	11,165	6,740	6,353	13,093
Hennepin	1,349	1,373	2,722	1,540	1,540	3,080
Ramsey	579	659	1,238	700	607	1,307
Anoka	464	543	1,007	596	558	1,154
Dakota^	402	448	850	545	519	1,064
Washington	249	356	605	346	276	622
Wright	217	217	434	269	224	493
Scott	196	201	397	231	243	474
Sherburne	177	170	347	250	215	465
Stearns	97	210	307	149	129	278
Crow Wing	102	106	208	99	90	189
Isanti	88	120	208	107	65	172
Chisago	84	93	177	107	120	227
Saint Louis	79	97	176	163	147	310
Carver	77	83	160	108	95	203
Olmsted	68	91	159	99	136	235
Rice	64	82	146	97	90	187
Mille Lacs	44	61	105	54	49	103
Pine	42	60	102	55	61	116
Benton	40	45	85	49	43	92
Le Sueur	43	39	82	39	45	84
Blue Earth	32	36	68	46	40	86
Kanabec	27	37	64	32	41	73
Freeborn	26	36	62	33	56	89
Mower	30	32	62	43	45	88
Douglas	39	23	62	35	38	73
McLeod	32	29	61	55	44	99
Steele	28	31	59	49	39	88
Goodhue	26	27	53	67	59	126
Morrison	23	30	53	24	37	61
Aitkin	29	21	50	19	28	47
Cass	14	35	49	42	45	87
Beltrami	26	22	48	19	28	47
Otter Tail	20	22	42	44	34	78
Hubbard	15	26	41	24	36	60
Carlton	15	26	41	30	17	47
Clay	20	21	41	22	22	44
Winona	22	18	40	27	21	48
Kandiyohi	18	21	39	51	38	89
Todd	21	17	38	28	26	54
Itasca	11	22	33	25	30	55
Meeker	11	21	32	30	23	53
Becker	17	15	32	31	20	51
Nicollet	15	16	31	19	15	34
Waseca	13	17	30	20	16	36
Dodge	15	14	29	24	22	46
Wabasha	17	12	29	24	22	46
Sibley	10	14	24	18	21	39
Martin	8	15	23	11	13	24

	2009 Q1	2009 Q2	Q1-Q2 2009 Total	2010 Q1	2010 Q2	Q1-Q2 2010 Total
Lyon	13	10	23	7	8	15
Fillmore	9	13	22	17	17	34
Faribault	13	8	21	15	10	25
Roseau	11	10	21	10	11	21
Brown	10	11	21	12	7	19
Polk	10	10	20	13	9	22
Wadena	11	9	20	9	8	17
Pope	12	7	19	5	2	7
Chippewa	6	10	16	11	3	14
Renville	6	9	15	8	9	17
Houston	6	9	15	4	4	8
Nobles	5	8	13	6	11	17
Watonwan	6	6	12	13	7	20
Grant	6	6	12	6	9	15
Big Stone	5	6	11	15	7	22
Cottonwood	3	7	10	6	8	14
Clearwater	5	5	10	3	1	4
Koochiching	2	7	9	12	12	24
Cook	1	8	9	0	5	5
Lake	2	6	8	14	15	29
Swift	6	2	8	9	7	16
Norman	1	7	8	5	1	6
Pennington	4	4	8	5	1	6
Jackson	4	3	7	3	9	12
Redwood	3	4	7	5	6	11
Yellow Medicine	4	3	7	5	3	8
Mahnomen	3	4	7	5	1	6
Pipestone	5	2	7	2	3	5
Rock	4	3	7	2	3	5
Marshall	3	4	7	1	3	4
Stevens	2	5	7	0	2	2
Traverse	4	3	7	0	1	1
Wilkin	1	5	6	3	3	6
Lake of the Woods	3	1	4	5	5	10
Lac qui Parle	3	1	4	4	3	7
Murray	1	2	3	4	3	7
Lincoln	1	0	1	1	4	5
Red Lake	0	1	1	0	3	3
Kittson	1	0	1	0	1	1

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 12: Minnesota County Semi-Annual Foreclosure Rates (sorted by county)

	Q1-Q2 2009 Rate	Q3-Q4 2009 Rate	Q1-Q2 2010 Rate
Twin Cities Metro	0.76	0.83	0.87
Greater Minnesota	0.47	0.50	0.59
Minnesota	0.62	0.66	0.73

Aitkin	0.67	0.60	0.63
Anoka	0.94	0.99	1.08
Becker	0.27	0.40	0.42
Beltrami	0.38	0.27	0.38
Benton	0.75	0.62	0.81
Big Stone	0.41	0.22	0.82
Blue Earth	0.37	0.41	0.47
Brown	0.21	0.14	0.19
Carlton	0.33	0.35	0.38
Carver	0.55	0.69	0.69
Cass	0.43	0.51	0.77
Chippewa	0.32	0.30	0.28
Chisago	0.97	1.04	1.25
Clay	0.23	0.25	0.25
Clearwater	0.29	0.26	0.12
Cook	0.46	0.20	0.25
Cottonwood	0.19	0.26	0.26
Crow Wing	0.85	0.77	0.77
Dakota^	0.66	0.78	0.83
Dodge	0.42	0.54	0.67
Douglas	0.44	0.47	0.52
Faribault	0.32	0.32	0.38
Fillmore	0.25	0.19	0.39
Freeborn	0.49	0.32	0.71
Goodhue	0.32	0.72	0.75
Grant	0.43	0.36	0.54
Hennepin	0.72	0.77	0.81
Houston	0.20	0.08	0.11
Hubbard	0.51	0.51	0.75
Isanti	1.53	1.33	1.27
Itasca	0.19	0.26	0.31
Jackson	0.15	0.13	0.25
Kanabec	1.03	1.03	1.17
Kandiyohi	0.25	0.33	0.58
Kittson	0.04	0.00	0.04
Koochiching	0.16	0.17	0.42
Lac Qui Parle	0.12	0.09	0.20
Lake	0.16	0.40	0.58
Lake of the Woods	0.22	0.39	0.55
Le Sueur	0.77	0.58	0.79
Lincoln	0.03	0.13	0.17
Lyon	0.26	0.25	0.17
McLeod	0.49	0.60	0.80
Mahnomen	0.40	0.57	0.34
Marshall	0.14	0.04	0.08
Martin	0.26	0.26	0.27
Meeker	0.36	0.61	0.59

	Q1-Q2 2009 Rate	Q3-Q4 2009 Rate	Q1-Q2 2009 Rate
Mille Lacs	1.15	1.31	1.12
Morrison	0.42	0.43	0.49
Mower	0.43	0.43	0.61
Murray	0.07	0.12	0.17
Nicollet	0.31	0.35	0.34
Nobles	0.17	0.23	0.22
Norman	0.23	0.09	0.18
Olmsted	0.33	0.35	0.49
Otter Tail	0.18	0.32	0.33
Pennington	0.16	0.14	0.12
Pine	0.94	0.83	1.06
Pipestone	0.17	0.07	0.12
Polk	0.17	0.32	0.19
Pope	0.38	0.26	0.14
Ramsey	0.85	0.88	0.89
Red Lake	0.06	0.22	0.17
Redwood	0.11	0.39	0.17
Renville	0.22	0.38	0.25
Rice	0.76	0.79	0.97
Rock	0.17	0.17	0.12
Roseau	0.35	0.35	0.35
Saint Louis	0.24	0.36	0.42
Scott	0.94	0.99	1.13
Sherburne	1.22	1.25	1.64
Sibley	0.40	0.42	0.65
Stearns	0.68	0.44	0.62
Steele	0.47	0.69	0.71
Stevens	0.19	0.05	0.05
Swift	0.18	0.35	0.35
Todd	0.39	0.51	0.55
Traverse	0.36	0.05	0.05
Wabasha	0.34	0.37	0.54
Wadena	0.37	0.48	0.31
Waseca	0.44	0.57	0.53
Washington	0.76	0.81	0.78
Watsonwan	0.27	0.27	0.45
Wilkin	0.21	0.21	0.21
Winona	0.25	0.26	0.30
Wright	1.05	1.03	1.19
Yellow Medicine	0.15	0.24	0.17

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculations for both 2008 and 2009 are based on MN Dept. of Revenue 2009 parcel counts. 2010 parcel counts are expected to be available in January, 2011. Q1-Q2 2009 semi-annual rates may differ from rates from that same period as reported in Foreclosures in Minnesota (August 27, 2009), as the rate calculation at that time was based on 2008 parcels.

Figure 13: Minnesota County Semi-Annual Foreclosure Rates¹ (sorted by Q1-Q2 2010 rate)

	Q1-Q2 2009 Rate	Q3-Q4 2009 Rate	Q1-Q2 2010 Rate
Twin Cities Metro	0.76	0.83	0.87
Greater Minnesota	0.47	0.50	0.59
Minnesota	0.62	0.66	0.73
Sherburne	1.22	1.25	1.64
Isanti	1.53	1.33	1.27
Chisago	0.97	1.04	1.25
Wright	1.05	1.03	1.19
Kanabec	1.03	1.03	1.17
Scott	0.94	0.99	1.13
Mille Lacs	1.15	1.31	1.12
Anoka	0.94	0.99	1.08
Pine	0.94	0.83	1.06
Rice	0.76	0.79	0.97
Ramsey	0.85	0.88	0.89
Dakota	0.66	0.78	0.83
Big Stone	0.41	0.22	0.82
Benton	0.75	0.62	0.81
Hennepin	0.72	0.77	0.81
McLeod	0.49	0.60	0.80
Le Sueur	0.77	0.58	0.79
Washington	0.76	0.81	0.78
Cass	0.43	0.51	0.77
Crow Wing	0.85	0.77	0.77
Goodhue	0.32	0.72	0.75
Hubbard	0.51	0.51	0.75
Freeborn	0.49	0.32	0.71
Steele	0.47	0.69	0.71
Carver	0.55	0.69	0.69
Dodge	0.42	0.54	0.67
Sibley	0.40	0.42	0.65
Aitkin	0.67	0.60	0.63
Stearns	0.68	0.44	0.62
Mower	0.43	0.43	0.61
Meeker	0.36	0.61	0.59
Kandiyohi	0.25	0.33	0.58
Lake	0.16	0.40	0.58
Lake of the Woods	0.22	0.39	0.55
Todd	0.39	0.51	0.55
Wabasha	0.34	0.37	0.54
Grant	0.43	0.36	0.54
Waseca	0.44	0.57	0.53
Douglas	0.44	0.47	0.52
Olmsted	0.33	0.35	0.49
Morrison	0.42	0.43	0.49
Blue Earth	0.37	0.41	0.47
Watonwan	0.27	0.27	0.45
Becker	0.27	0.40	0.42
Saint Louis	0.24	0.36	0.42
Koochiching	0.16	0.17	0.42
Fillmore	0.25	0.19	0.39

	Q1-Q2 2009 Rate	Q3-Q4 2009 Rate	Q1-Q2 2010 Rate
Carlton	0.33	0.35	0.38
Faribault	0.32	0.32	0.38
Beltrami	0.38	0.27	0.38
Swift	0.18	0.35	0.35
Roseau	0.35	0.35	0.35
Nicollet	0.31	0.35	0.34
Mahnomen	0.40	0.57	0.34
Otter Tail	0.18	0.32	0.33
Wadena	0.37	0.48	0.31
Itasca	0.19	0.26	0.31
Winona	0.25	0.26	0.30
Chippewa	0.32	0.30	0.28
Martin	0.26	0.26	0.27
Cottonwood	0.19	0.26	0.26
Jackson	0.15	0.13	0.25
Cook	0.46	0.20	0.25
Clay	0.23	0.25	0.25
Renville	0.22	0.38	0.25
Nobles	0.17	0.23	0.22
Wilkin	0.21	0.21	0.21
Lac Qui Parle	0.12	0.09	0.20
Brown	0.21	0.14	0.19
Polk	0.17	0.32	0.19
Norman	0.23	0.09	0.18
Yellow Medicine	0.15	0.24	0.17
Lyon	0.26	0.25	0.17
Red Lake	0.06	0.22	0.17
Redwood	0.11	0.39	0.17
Murray	0.07	0.12	0.17
Lincoln	0.03	0.13	0.17
Pope	0.38	0.26	0.14
Pennington	0.16	0.14	0.12
Rock	0.17	0.17	0.12
Pipestone	0.17	0.07	0.12
Clearwater	0.29	0.26	0.12
Houston	0.20	0.08	0.11
Marshall	0.14	0.04	0.08
Stevens	0.19	0.05	0.05
Traverse	0.36	0.05	0.05
Kittson	0.04	0.00	0.04

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculations for both 2008 and 2009 are based on MN Dept. of Revenue 2009 parcel counts. 2010 parcel counts are expected to be available in January, 2011. Q1-Q2 2009 semi-annual rates may differ from rates from that same period as reported in Foreclosures in Minnesota (August 27, 2009), as the rate calculation at that time was based on 2008 parcels.

Figure 14: Minnesota County Semi-Annual Foreclosure Rates¹ (sorted by Q1-Q2 2009 rate)

	Q1-Q2 2009 Rate	Q3-Q4 2009 Rate	Q1-Q2 2009 Rate
Twin Cities Metro	0.76	0.83	0.87
Greater Minnesota	0.47	0.50	0.59
Minnesota	0.62	0.66	0.73

Isanti	1.53	1.33	1.27
Sherburne	1.22	1.25	1.64
Mille Lacs	1.15	1.31	1.12
Wright	1.05	1.03	1.19
Kanabec	1.03	1.03	1.17
Chisago	0.97	1.04	1.25
Scott	0.94	0.99	1.13
Anoka	0.94	0.99	1.08
Pine	0.94	0.83	1.06
Ramsey	0.85	0.88	0.89
Crow Wing	0.85	0.77	0.77
Le Sueur	0.77	0.58	0.79
Rice	0.76	0.79	0.97
Washington	0.76	0.81	0.78
Benton	0.75	0.62	0.81
Hennepin	0.72	0.77	0.81
Stearns	0.68	0.44	0.62
Aitkin	0.67	0.60	0.63
Dakota	0.66	0.78	0.83
Carver	0.55	0.69	0.69
Hubbard	0.51	0.51	0.75
McLeod	0.49	0.60	0.80
Freeborn	0.49	0.32	0.71
Steele	0.47	0.69	0.71
Cook	0.46	0.20	0.25
Waseca	0.44	0.57	0.53
Douglas	0.44	0.47	0.52
Cass	0.43	0.51	0.77
Grant	0.43	0.36	0.54
Mower	0.43	0.43	0.61
Morrison	0.42	0.43	0.49
Dodge	0.42	0.54	0.67
Big Stone	0.41	0.22	0.82
Sibley	0.40	0.42	0.65
Mahnomen	0.40	0.57	0.34
Todd	0.39	0.51	0.55
Beltrami	0.38	0.27	0.38
Pope	0.38	0.26	0.14
Wadena	0.37	0.48	0.31
Blue Earth	0.37	0.41	0.47
Traverse	0.36	0.05	0.05
Meeker	0.36	0.61	0.59
Roseau	0.35	0.35	0.35
Wabasha	0.34	0.37	0.54
Carlton	0.33	0.35	0.38
Olmsted	0.33	0.35	0.49
Chippewa	0.32	0.30	0.28
Goodhue	0.32	0.72	0.75

	Q1-Q2 2009 Rate	Q3-Q4 2009 Rate	Q1-Q2 2009 Rate
Faribault	0.32	0.32	0.38
Nicollet	0.31	0.35	0.34
Clearwater	0.29	0.26	0.12
Watsonwan	0.27	0.27	0.45
Becker	0.27	0.40	0.42
Lyon	0.26	0.25	0.17
Martin	0.26	0.26	0.27
Kandiyohi	0.25	0.33	0.58
Winona	0.25	0.26	0.30
Fillmore	0.25	0.19	0.39
Saint Louis	0.24	0.36	0.42
Clay	0.23	0.25	0.25
Norman	0.23	0.09	0.18
Lake of the Woods	0.22	0.39	0.55
Renville	0.22	0.38	0.25
Brown	0.21	0.14	0.19
Wilkin	0.21	0.21	0.21
Houston	0.20	0.08	0.11
Stevens	0.19	0.05	0.05
Itasca	0.19	0.26	0.31
Cottonwood	0.19	0.26	0.26
Otter Tail	0.18	0.32	0.33
Swift	0.18	0.35	0.35
Rock	0.17	0.17	0.12
Polk	0.17	0.32	0.19
Nobles	0.17	0.23	0.22
Pipestone	0.17	0.07	0.12
Pennington	0.16	0.14	0.12
Lake	0.16	0.40	0.58
Koochiching	0.16	0.17	0.42
Yellow Medicine	0.15	0.24	0.17
Jackson	0.15	0.13	0.25
Marshall	0.14	0.04	0.08
Lac Qui Parle	0.12	0.09	0.20
Redwood	0.11	0.39	0.17
Murray	0.07	0.12	0.17
Red Lake	0.06	0.22	0.17
Kittson	0.04	0.00	0.04
Lincoln	0.03	0.13	0.17

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculations for both 2008 and 2009 are based on MN Dept. of Revenue 2009 parcel counts. 2010 parcel counts are expected to be available in January, 2011. Q1-Q2 2009 semi-annual rates may differ from rates from that same period as reported in Foreclosures in Minnesota (August 27, 2009), as the rate calculation at that time was based on 2008 parcels.

Figure 15: Minnesota County Quarterly Foreclosure Rates¹ (sorted by county)

	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010
Twin Cities Metro[^]	0.36	0.40	0.41	0.42	0.45	0.42
Greater Minnesota	0.22	0.26	0.24	0.25	0.30	0.28
Minnesota	0.29	0.33	0.33	0.34	0.38	0.35

Aitkin	0.39	0.28	0.26	0.35	0.26	0.38
Anoka	0.43	0.51	0.48	0.51	0.56	0.52
Becker	0.14	0.12	0.16	0.24	0.26	0.17
Beltrami	0.21	0.18	0.13	0.14	0.15	0.22
Benton	0.35	0.40	0.30	0.32	0.43	0.38
Big Stone	0.19	0.22	0.11	0.11	0.56	0.26
Blue Earth	0.17	0.20	0.23	0.18	0.25	0.22
Brown	0.10	0.11	0.10	0.04	0.12	0.07
Carlton	0.12	0.21	0.16	0.19	0.24	0.14
Carver	0.26	0.28	0.26	0.44	0.37	0.32
Cass	0.12	0.31	0.19	0.33	0.37	0.40
Chippewa	0.12	0.20	0.14	0.16	0.22	0.06
Chisago	0.46	0.51	0.51	0.52	0.59	0.66
Clay	0.11	0.12	0.11	0.14	0.13	0.13
Clearwater	0.15	0.15	0.06	0.20	0.09	0.03
Cook	0.05	0.41	0.10	0.10	0.00	0.25
Cottonwood	0.06	0.13	0.11	0.15	0.11	0.15
Crow Wing	0.41	0.43	0.39	0.38	0.40	0.37
Dakota [^]	0.31	0.35	0.39	0.40	0.42	0.40
Dodge	0.22	0.20	0.25	0.29	0.35	0.32
Douglas	0.28	0.16	0.24	0.23	0.25	0.27
Faribault	0.20	0.12	0.14	0.18	0.23	0.15
Fillmore	0.10	0.15	0.11	0.08	0.19	0.19
Freeborn	0.21	0.29	0.17	0.14	0.26	0.44
Goodhue	0.16	0.16	0.36	0.36	0.40	0.35
Grant	0.22	0.22	0.18	0.18	0.22	0.33
Hennepin	0.35	0.36	0.38	0.39	0.41	0.41
Houston	0.08	0.12	0.05	0.03	0.05	0.05
Hubbard	0.19	0.32	0.34	0.17	0.30	0.45
Isanti	0.65	0.89	0.64	0.69	0.79	0.48
Itasca	0.06	0.13	0.16	0.10	0.14	0.17
Jackson	0.08	0.06	0.04	0.08	0.06	0.19
Kanabec	0.43	0.59	0.53	0.50	0.51	0.66
Kandiyohi	0.12	0.14	0.18	0.15	0.33	0.25
Kittson	0.04	0.00	0.00	0.00	0.00	0.04
Koochiching	0.03	0.12	0.12	0.05	0.21	0.21
Lac qui Parle	0.09	0.03	0.06	0.03	0.12	0.09
Lake	0.04	0.12	0.24	0.16	0.28	0.30
Lake of the Woods	0.17	0.06	0.17	0.22	0.28	0.28
Le Sueur	0.40	0.37	0.33	0.25	0.37	0.42
Lincoln	0.03	0.00	0.03	0.10	0.03	0.13
Lyon	0.15	0.11	0.08	0.17	0.08	0.09
McLeod	0.26	0.23	0.26	0.34	0.44	0.36
Mahnomen	0.17	0.23	0.40	0.17	0.28	0.06
Marshall	0.06	0.08	0.02	0.02	0.02	0.06
Martin	0.09	0.17	0.08	0.18	0.12	0.15
Meeker	0.12	0.23	0.33	0.28	0.33	0.26

	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010
Mille Lacs	0.48	0.67	0.63	0.68	0.59	0.53
Morrison	0.18	0.24	0.24	0.19	0.19	0.29
Mower	0.21	0.22	0.24	0.19	0.30	0.31
Murray	0.02	0.05	0.05	0.07	0.09	0.07
Nicollet	0.15	0.16	0.24	0.11	0.19	0.15
Nobles	0.07	0.10	0.17	0.07	0.08	0.14
Norman	0.03	0.20	0.06	0.03	0.15	0.03
Olmsted	0.14	0.19	0.17	0.18	0.21	0.28
Otter Tail	0.08	0.09	0.13	0.19	0.19	0.14
Pennington	0.08	0.08	0.10	0.04	0.10	0.02
Pine	0.39	0.55	0.41	0.41	0.50	0.56
Pipestone	0.12	0.05	0.02	0.05	0.05	0.07
Polk	0.09	0.09	0.23	0.09	0.11	0.08
Pope	0.24	0.14	0.06	0.20	0.10	0.04
Ramsey	0.40	0.45	0.47	0.41	0.48	0.42
Red Lake	0.00	0.06	0.11	0.11	0.00	0.17
Redwood	0.05	0.06	0.21	0.18	0.08	0.09
Renville	0.09	0.13	0.10	0.28	0.12	0.13
Rice	0.33	0.43	0.39	0.41	0.50	0.47
Rock	0.10	0.07	0.10	0.07	0.05	0.07
Roseau	0.18	0.17	0.29	0.07	0.17	0.18
Saint Louis	0.11	0.13	0.15	0.21	0.22	0.20
Scott	0.47	0.48	0.48	0.50	0.55	0.58
Sherburne	0.62	0.60	0.61	0.64	0.88	0.76
Sibley	0.17	0.23	0.18	0.23	0.30	0.35
Stearns	0.22	0.47	0.21	0.23	0.33	0.29
Steele	0.22	0.25	0.38	0.31	0.39	0.31
Stevens	0.05	0.13	0.03	0.03	0.00	0.05
Swift	0.13	0.04	0.15	0.20	0.20	0.15
Todd	0.21	0.17	0.24	0.26	0.28	0.26
Traverse	0.20	0.15	0.05	0.00	0.00	0.05
Wabasha	0.20	0.14	0.20	0.17	0.28	0.26
Wadena	0.20	0.17	0.24	0.24	0.17	0.15
Waseca	0.19	0.25	0.31	0.26	0.29	0.24
Washington	0.31	0.44	0.39	0.42	0.43	0.34
Watsonwan	0.14	0.14	0.11	0.16	0.30	0.16
Wilkin	0.03	0.17	0.17	0.03	0.10	0.10
Winona	0.14	0.11	0.09	0.16	0.17	0.13
Wright	0.52	0.52	0.49	0.54	0.65	0.54
Yellow Medicine	0.09	0.06	0.06	0.17	0.11	0.06

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculations for both 2008 and 2009 are based on MN Dept. of Revenue 2009 parcel counts. 2010 parcel counts are expected to be available in January, 2011. Q1-Q2 2009 semi-annual rates may differ from rates from that same period as reported in Foreclosures in Minnesota (August 27, 2009), as the rate calculation at that time was based on 2008 parcels.

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 16: Minnesota County Quarterly Foreclosure Rates¹ (sorted by Q2 2010 rate)

	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010
Twin Cities Metro[^]	0.36	0.40	0.41	0.42	0.45	0.42
Greater Minnesota	0.22	0.26	0.24	0.25	0.30	0.28
Minnesota	0.29	0.33	0.33	0.34	0.38	0.35

Sherburne	0.62	0.60	0.61	0.64	0.88	0.76
Chisago	0.46	0.51	0.51	0.52	0.59	0.66
Kanabec	0.43	0.59	0.53	0.50	0.51	0.66
Scott	0.47	0.48	0.48	0.50	0.55	0.58
Pine	0.39	0.55	0.41	0.41	0.50	0.56
Wright	0.52	0.52	0.49	0.54	0.65	0.54
Mille Lacs	0.48	0.67	0.63	0.68	0.59	0.53
Anoka	0.43	0.51	0.48	0.51	0.56	0.52
Isanti	0.65	0.89	0.64	0.69	0.79	0.48
Rice	0.33	0.43	0.39	0.41	0.50	0.47
Hubbard	0.19	0.32	0.34	0.17	0.30	0.45
Freeborn	0.21	0.29	0.17	0.14	0.26	0.44
Le Sueur	0.40	0.37	0.33	0.25	0.37	0.42
Ramsey	0.40	0.45	0.47	0.41	0.48	0.42
Hennepin	0.35	0.36	0.38	0.39	0.41	0.41
Dakota [^]	0.31	0.35	0.39	0.40	0.42	0.40
Cass	0.12	0.31	0.19	0.33	0.37	0.40
Benton	0.35	0.40	0.30	0.32	0.43	0.38
Aitkin	0.39	0.28	0.26	0.35	0.26	0.38
Crow Wing	0.41	0.43	0.39	0.38	0.40	0.37
McLeod	0.26	0.23	0.26	0.34	0.44	0.36
Goodhue	0.16	0.16	0.36	0.36	0.40	0.35
Sibley	0.17	0.23	0.18	0.23	0.30	0.35
Washington	0.31	0.44	0.39	0.42	0.43	0.34
Grant	0.22	0.22	0.18	0.18	0.22	0.33
Carver	0.26	0.28	0.26	0.44	0.37	0.32
Dodge	0.22	0.20	0.25	0.29	0.35	0.32
Steele	0.22	0.25	0.38	0.31	0.39	0.31
Mower	0.21	0.22	0.24	0.19	0.30	0.31
Lake	0.04	0.12	0.24	0.16	0.28	0.30
Morrison	0.18	0.24	0.24	0.19	0.19	0.29
Stearns	0.22	0.47	0.21	0.23	0.33	0.29
Olmsted	0.14	0.19	0.17	0.18	0.21	0.28
Lake of the Woods	0.17	0.06	0.17	0.22	0.28	0.28
Douglas	0.28	0.16	0.24	0.23	0.25	0.27
Todd	0.21	0.17	0.24	0.26	0.28	0.26
Big Stone	0.19	0.22	0.11	0.11	0.56	0.26
Wabasha	0.20	0.14	0.20	0.17	0.28	0.26
Meeker	0.12	0.23	0.33	0.28	0.33	0.26
Cook	0.05	0.41	0.10	0.10	0.00	0.25
Kandiyohi	0.12	0.14	0.18	0.15	0.33	0.25
Waseca	0.19	0.25	0.31	0.26	0.29	0.24
Beltrami	0.21	0.18	0.13	0.14	0.15	0.22
Blue Earth	0.17	0.20	0.23	0.18	0.25	0.22
Koochiching	0.03	0.12	0.12	0.05	0.21	0.21
Saint Louis	0.11	0.13	0.15	0.21	0.22	0.20
Fillmore	0.10	0.15	0.11	0.08	0.19	0.19
Jackson	0.08	0.06	0.04	0.08	0.06	0.19

	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010
Roseau	0.18	0.17	0.29	0.07	0.17	0.18
Itasca	0.06	0.13	0.16	0.10	0.14	0.17
Red Lake	0.00	0.06	0.11	0.11	0.00	0.17
Becker	0.14	0.12	0.16	0.24	0.26	0.17
Watonwan	0.14	0.14	0.11	0.16	0.30	0.16
Swift	0.13	0.04	0.15	0.20	0.20	0.15
Nicollet	0.15	0.16	0.24	0.11	0.19	0.15
Faribault	0.20	0.12	0.14	0.18	0.23	0.15
Cottonwood	0.06	0.13	0.11	0.15	0.11	0.15
Wadena	0.20	0.17	0.24	0.24	0.17	0.15
Martin	0.09	0.17	0.08	0.18	0.12	0.15
Nobles	0.07	0.10	0.17	0.07	0.08	0.14
Otter Tail	0.08	0.09	0.13	0.19	0.19	0.14
Carlton	0.12	0.21	0.16	0.19	0.24	0.14
Winona	0.14	0.11	0.09	0.16	0.17	0.13
Lincoln	0.03	0.00	0.03	0.10	0.03	0.13
Renville	0.09	0.13	0.10	0.28	0.12	0.13
Clay	0.11	0.12	0.11	0.14	0.13	0.13
Wilkin	0.03	0.17	0.17	0.03	0.10	0.10
Lyon	0.15	0.11	0.08	0.17	0.08	0.09
Redwood	0.05	0.06	0.21	0.18	0.08	0.09
Lac qui Parle	0.09	0.03	0.06	0.03	0.12	0.09
Polk	0.09	0.09	0.23	0.09	0.11	0.08
Rock	0.10	0.07	0.10	0.07	0.05	0.07
Pipestone	0.12	0.05	0.02	0.05	0.05	0.07
Brown	0.10	0.11	0.10	0.04	0.12	0.07
Murray	0.02	0.05	0.05	0.07	0.09	0.07
Yellow Medicine	0.09	0.06	0.06	0.17	0.11	0.06
Marshall	0.06	0.08	0.02	0.02	0.02	0.06
Chippewa	0.12	0.20	0.14	0.16	0.22	0.06
Mahnomen	0.17	0.23	0.40	0.17	0.28	0.06
Stevens	0.05	0.13	0.03	0.03	0.00	0.05
Houston	0.08	0.12	0.05	0.03	0.05	0.05
Traverse	0.20	0.15	0.05	0.00	0.00	0.05
Kittson	0.04	0.00	0.00	0.00	0.00	0.04
Pope	0.24	0.14	0.06	0.20	0.10	0.04
Norman	0.03	0.20	0.06	0.03	0.15	0.03
Clearwater	0.15	0.15	0.06	0.20	0.09	0.03
Pennington	0.08	0.08	0.10	0.04	0.10	0.02

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculations for both 2008 and 2009 are based on MN Dept. of Revenue 2009 parcel counts. 2010 parcel counts are expected to be available in January, 2011. Q1-Q2 2009 semi-annual rates may differ from rates from that same period as reported in Foreclosures in Minnesota (August 27, 2009), as the rate calculation at that time was based on 2008 parcels.

^ Reflects a different 2009 total from the February 15, 2010 release of "Foreclosures in Minnesota" due to amended reporting from Dakota County.

Figure 17: Minnesota County Quarterly Foreclosure Rates¹ (sorted by Q2 2009 rate)

	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010
Twin Cities Metro[^]	0.36	0.40	0.41	0.42	0.45	0.42
Greater Minnesota	0.22	0.26	0.24	0.25	0.30	0.28
Minnesota	0.29	0.33	0.33	0.34	0.38	0.35

Isanti	0.65	0.89	0.64	0.69	0.79	0.48
Mille Lacs	0.48	0.67	0.63	0.68	0.59	0.53
Sherburne	0.62	0.60	0.61	0.64	0.88	0.76
Kanabec	0.43	0.59	0.53	0.50	0.51	0.66
Pine	0.39	0.55	0.41	0.41	0.50	0.56
Wright	0.52	0.52	0.49	0.54	0.65	0.54
Chisago	0.46	0.51	0.51	0.52	0.59	0.66
Anoka	0.43	0.51	0.48	0.51	0.56	0.52
Scott	0.47	0.48	0.48	0.50	0.55	0.58
Stearns	0.22	0.47	0.21	0.23	0.33	0.29
Ramsey	0.40	0.45	0.47	0.41	0.48	0.42
Washington	0.31	0.44	0.39	0.42	0.43	0.34
Crow Wing	0.41	0.43	0.39	0.38	0.40	0.37
Rice	0.33	0.43	0.39	0.41	0.50	0.47
Cook	0.05	0.41	0.10	0.10	0.00	0.25
Benton	0.35	0.40	0.30	0.32	0.43	0.38
Le Sueur	0.40	0.37	0.33	0.25	0.37	0.42
Hennepin	0.35	0.36	0.38	0.39	0.41	0.41
Dakota [^]	0.31	0.35	0.39	0.40	0.42	0.40
Hubbard	0.19	0.32	0.34	0.17	0.30	0.45
Cass	0.12	0.31	0.19	0.33	0.37	0.40
Freeborn	0.21	0.29	0.17	0.14	0.26	0.44
Carver	0.26	0.28	0.26	0.44	0.37	0.32
Aitkin	0.39	0.28	0.26	0.35	0.26	0.38
Waseca	0.19	0.25	0.31	0.26	0.29	0.24
Steele	0.22	0.25	0.38	0.31	0.39	0.31
Morrison	0.18	0.24	0.24	0.19	0.19	0.29
Sibley	0.17	0.23	0.18	0.23	0.30	0.35
McLeod	0.26	0.23	0.26	0.34	0.44	0.36
Meeker	0.12	0.23	0.33	0.28	0.33	0.26
Mahnomen	0.17	0.23	0.40	0.17	0.28	0.06
Big Stone	0.19	0.22	0.11	0.11	0.56	0.26
Mower	0.21	0.22	0.24	0.19	0.30	0.31
Grant	0.22	0.22	0.18	0.18	0.22	0.33
Carlton	0.12	0.21	0.16	0.19	0.24	0.14
Norman	0.03	0.20	0.06	0.03	0.15	0.03
Dodge	0.22	0.20	0.25	0.29	0.35	0.32
Chippewa	0.12	0.20	0.14	0.16	0.22	0.06
Blue Earth	0.17	0.20	0.23	0.18	0.25	0.22
Olmsted	0.14	0.19	0.17	0.18	0.21	0.28
Beltrami	0.21	0.18	0.13	0.14	0.15	0.22
Todd	0.21	0.17	0.24	0.26	0.28	0.26
Wilkin	0.03	0.17	0.17	0.03	0.10	0.10
Martin	0.09	0.17	0.08	0.18	0.12	0.15
Roseau	0.18	0.17	0.29	0.07	0.17	0.18
Wadena	0.20	0.17	0.24	0.24	0.17	0.15
Douglas	0.28	0.16	0.24	0.23	0.25	0.27

	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010
Nicollet	0.15	0.16	0.24	0.11	0.19	0.15
Goodhue	0.16	0.16	0.36	0.36	0.40	0.35
Traverse	0.20	0.15	0.05	0.00	0.00	0.05
Fillmore	0.10	0.15	0.11	0.08	0.19	0.19
Clearwater	0.15	0.15	0.06	0.20	0.09	0.03
Wabasha	0.20	0.14	0.20	0.17	0.28	0.26
Pope	0.24	0.14	0.06	0.20	0.10	0.04
Kandiyohi	0.12	0.14	0.18	0.15	0.33	0.25
Watonwan	0.14	0.14	0.11	0.16	0.30	0.16
Stevens	0.05	0.13	0.03	0.03	0.00	0.05
Renville	0.09	0.13	0.10	0.28	0.12	0.13
Cottonwood	0.06	0.13	0.11	0.15	0.11	0.15
Saint Louis	0.11	0.13	0.15	0.21	0.22	0.20
Itasca	0.06	0.13	0.16	0.10	0.14	0.17
Becker	0.14	0.12	0.16	0.24	0.26	0.17
Koochiching	0.03	0.12	0.12	0.05	0.21	0.21
Faribault	0.20	0.12	0.14	0.18	0.23	0.15
Houston	0.08	0.12	0.05	0.03	0.05	0.05
Clay	0.11	0.12	0.11	0.14	0.13	0.13
Lake	0.04	0.12	0.24	0.16	0.28	0.30
Lyon	0.15	0.11	0.08	0.17	0.08	0.09
Winona	0.14	0.11	0.09	0.16	0.17	0.13
Brown	0.10	0.11	0.10	0.04	0.12	0.07
Nobles	0.07	0.10	0.17	0.07	0.08	0.14
Otter Tail	0.08	0.09	0.13	0.19	0.19	0.14
Polk	0.09	0.09	0.23	0.09	0.11	0.08
Pennington	0.08	0.08	0.10	0.04	0.10	0.02
Marshall	0.06	0.08	0.02	0.02	0.02	0.06
Rock	0.10	0.07	0.10	0.07	0.05	0.07
Yellow Medicine	0.09	0.06	0.06	0.17	0.11	0.06
Jackson	0.08	0.06	0.04	0.08	0.06	0.19
Redwood	0.05	0.06	0.21	0.18	0.08	0.09
Red Lake	0.00	0.06	0.11	0.11	0.00	0.17
Lake of the Woods	0.17	0.06	0.17	0.22	0.28	0.28
Pipestone	0.12	0.05	0.02	0.05	0.05	0.07
Murray	0.02	0.05	0.05	0.07	0.09	0.07
Swift	0.13	0.04	0.15	0.20	0.20	0.15
Lac qui Parle	0.09	0.03	0.06	0.03	0.12	0.09
Lincoln	0.03	0.00	0.03	0.10	0.03	0.13
Kittson	0.04	0.00	0.00	0.00	0.00	0.04

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculations for both 2008 and 2009 are based on MN Dept. of Revenue 2009 parcel counts. 2010 parcel counts are expected to be available in January, 2011. Q1-Q2 2009 semi-annual rates may differ from rates from that same period as reported in Foreclosures in Minnesota (August 27, 2009), as the rate calculation at that time was based on 2008 parcels.

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