

Fleet originated foreclosures

John
Anderson

Property	Town	Mortgage Date	Mortgage Amount	4'Close Deed Date	4'close Amount	Gross Gain(or loss)	
15 Brayton Terrace	Brighton	29-Aug-94	\$179,075	10-Oct-96	\$186,000	\$6,925	Sold
26 Milton Street	Dorchester	03-Jan-94	\$55,900	28-Nov-97	\$59,000	\$3,100	Sold
25 East Cottage Street	Dorchester	14-Feb-94	\$125,400	19-Feb-97	\$57,000	(\$68,400)	Sold
29 Abbot Street	Dorchester	03-Oct-94	\$151,050	10-Feb-97	\$83,000	(\$68,050)	Sold
12 Denvir Street	Dorchester	01-Sep-95	\$111,055	04-Dec-98	\$107,000	(\$4,055)	Sold
24 Praire Street	Mattapan	01-Dec-93	\$104,500	07-Oct-98	\$65,001	(\$39,499)	Sold
104 Alabama Street	Mattapan	27-Jul-94	\$113,050	23-Oct-98	\$96,300	(\$16,750)	Sold
336 Adams Street	Dorchester	02-Feb-94	\$54,900	01-Oct-09	\$50,000	(\$4,900)	Bank
2 Howe Terrace #15	Dorchester	16-Dec-94	\$81,000	30-Sep-97	\$49,031	(\$31,969)	Bank
2 Howe Terrace #7	Dorchester	30-Jun-94	\$81,000	17-Jun-96	\$20,000	(\$61,000)	Bank
2 Howe Terrace #4	Dorchester	17-May-95	\$81,000	19-May-99	\$44,700	(\$36,300)	Sold
27 Lyndhurst Street	Dorchester	02-May-95	\$138,800	08-Apr-99	\$158,000	\$19,200	Sold
336 Adams Street #28	Dorchester	18-Jun-96	\$56,905	01-Oct-98	\$59,000	\$2,095	Sold
251 Norwell Street	Dorchester	18-Apr-96	\$89,500	19-Feb-99	\$96,000	\$6,500	Sold
2185 Dorchester Ave.	Dorchester	30-Jun-95	\$90,100	21-Jan-98	\$90,000	(\$100)	Sold
79 Adams Street	Dorchester	19-Jul-95	\$111,150	17-Nov-97	\$91,000	(\$20,150)	Sold
94 Capen Street #2	Dorchester	11-Dec-94	\$81,000	13-Aug-97	\$42,000	(\$39,000)	Sold
16 Trull Street #16	Dorchester	05-Apr-95	\$71,250	22-Aug-97	\$32,000	(\$39,250)	Sold
4 Columbia Terrace	Dorchester	17-Nov-95	\$117,800	31-Mar-98	\$37,500	(\$80,300)	Bank
43 Alpha Road	Dorchester	01-Mar-94	\$134,900	21-May-98	\$140,200	\$5,300	Sold
59 Lydon Way	Dorchester	01-Mar-94	\$44,519	25-Jun-97	\$35,000	(\$9,519)	Bank
58 Lydon Way	Dorchester	31-Oct-94	\$139,175	31-Mar-98	\$123,000	(\$16,175)	Sold
228 Delhi Street	Dorchester	01-Mar-94	\$125,875	31-Jul-98	\$85,000	(\$40,875)	Sold
31 Stock Street	Dorchester	01-Mar-94	\$74,900	28-Jul-98	\$71,000	(\$3,900)	Sold
22 Weld Avenue	Roxbury	01-Mar-94	\$109,250	02-Jul-98	\$60,000	(\$49,250)	Sold
105 Cummings Street	Revere	10-Mar-95	\$224,489	04-Sep-97	\$261,139	\$36,650	Sold
27 Chilcott Place	Jamaica Pl	09-Dec-94	\$135,000	22-Apr-99	\$187,000	\$52,000	Sold
11 Ruffing Street	Hyde park	29-Sep-95	\$132,050	12-May-99	\$133,000	\$950	Sold
24 Farquhar Street	Roslindale	13-Mar-93	\$155,684	10-Jul-97	\$179,326	\$23,642	Sold
45 Seymoure Street	Roslindale	15-Dec-94	\$151,200	05-Aug-96	\$122,000	(\$29,200)	Sold
12 Leghton Road	Roslindale	02-Feb-94	\$114,000	25-Sep-09	\$97,500	(\$16,500)	Sold
41 Harrison Street #13	Roslindale	29-May-95	\$74,900	19-Jun-98	\$74,500	(\$400)	Sold
Total			\$3,510,377		\$2,991,197	(\$519,180)	(\$21,633)
Dot/Rox/Ma			\$2,343,979		\$1,750,732	(\$593,247)	(\$37,078)
All Others			\$1,166,398		\$1,240,465	\$74,067	\$14,813

NACA

NACA

NACA

85%

75%

106%

Richard Cawley "Flips" (Financed by Fleet) and foreclosed

Property	Purchase Price	Mortgage Date	Mortgage Amount	4'Close Deed Date	4'close Amount	Gross Gain	
29 Abbot Street	\$159,000	03-Oct-94	\$151,050	10-Feb-97	\$83,000	(\$68,050)	Sold
2 Howe Terrace #15	\$90,000	16-Dec-94	\$81,000	30-Sep-97	\$49,031	(\$31,969)	Bank
2 Howe Terrace #7	\$90,000	30-Jun-94	\$81,000	17-Jun-96	\$20,000	(\$61,000)	Bank
2 Howe Terrace #4	\$90,000	17-May-95	\$81,000	19-May-99	\$44,700	(\$36,300)	Sold
94 Capen Street #2	\$90,000	11-Dec-94	\$81,000	13-Aug-97	\$42,000	(\$39,000)	Sold
24 Praire Street	\$110,000	01-Dec-93	\$104,500	07-Oct-98	\$65,001	(\$39,499)	Sold
104 Alabama Street	\$119,000	28-Jul-95	\$113,050	23-Oct-98	\$96,300	(\$16,750)	Sold
\$748,000			\$692,600		\$400,032	(\$292,568)	(\$73,142)

Percent of Mortgage Recovered at Foreclosure.....

Percent of SALE PRICE Recovered at Foreclosure.....

57.76%

53.48%

Foreclosure Proceedings

Lender	Ward Citywide									
		1	2	3	4	5	6	7	8	9
Fleet	49	0	0	0	0	0	0	0	0	0
Baybank	10	0	0	0	0	3	0	0	0	0
Shawmut	17	0	0	0	0	0	0	0	0	0
BancBoston	5	0	0	0	0	0	0	0	0	0
Citizen'sBar	8	0	0	0	0	1	1	0	0	0
Norwest	4	0	0	0	0	0	1	0	0	0
South Bosto	8	0	0	0	0	0	3	0	0	0
F.N.M.A.	5	0	0	0	0	0	0	0	1	0
Capital Morl	6	0	0	0	0	0	2	1	0	0
Great West	5	1	0	0	0	2	0	0	0	0
Top Ten Lenders	187	3	3	3	4	6	7	4	2	6
Total Sales All Others	70	2	3	3	4	0	0	3	1	6
Non-Fleet Defaults	138	3	3	3	4	6	7	4	2	6

Foreclosure Proceedings Percents

Lender	Ward Citywide									
		1	2	3	4	5	6	7	8	9
Fleet	5.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Baybank	1.4%	0.0%	0.0%	0.0%	0.0%	2.4%	0.0%	0.0%	0.0%	0.0%
Shawmut	2.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
BancBoston	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Citizen'sBar	2.6%	0.0%	0.0%	0.0%	0.0%	6.3%	7.1%	0.0%	0.0%	0.0%
Norwest	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	10.0%	0.0%	0.0%	0.0%
South Bosto	4.1%	0.0%	ERR	0.0%	ERR	0.0%	5.8%	0.0%	ERR	0.0%
F.N.M.A.	3.0%	0.0%	0.0%	ERR	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%
Capital Morl	4.3%	0.0%	0.0%	0.0%	0.0%	0.0%	66.7%	12.5%	0.0%	0.0%
Great West	3.9%	20.0%	0.0%	0.0%	0.0%	8.3%	0.0%	0.0%	ERR	ERR
All 4'close	2.1%	1.0%	0.7%	0.6%	0.8%	0.6%	2.4%	1.9%	3.4%	4.2%
Total Sales All Others	1.4%	1.1%	0.9%	0.8%	1.0%	0.0%	0.0%	2.9%	3.3%	6.1%
Overall Foreclosure %	2.1%	1.0%	0.7%	0.6%	0.8%	0.6%	2.4%	1.9%	3.4%	4.2%
Non-Fleet Foreclosures	1.7%	1.2%	0.7%	0.6%	0.8%	0.6%	2.5%	2.0%	3.9%	4.3%

10	11	12	13	14	15	16	17	18	19	20	21
0	2	1	2	4	12	8	6	10	2	1	0
0	2	1	0	1	0	0	1	2	0	0	0
0	0	1	0	0	4	1	3	6	0	1	0
1	0	0	0	0	0	1	0	3	0	0	0
0	2	0	0	1	0	0	1	1	1	0	0
0	0	0	0	0	0	1	0	1	0	1	0
0	0	0	0	0	1	1	1	2	0	0	0
0	0	0	1	0	1	0	1	0	1	0	0
0	1	0	0	0	1	0	0	0	1	0	0
0	0	0	0	0	0	0	0	1	1	0	0
1	8	5	4	8	21	19	20	47	7	5	1
0	1	2	1	2	2	7	7	21	1	2	1
1	6	4	2	4	9	11	14	37	5	4	1

0.1653657 0.1787454

193.51056

0.1615944

179.02555

0.5991039

0.5542587

Pre-7-1-96

Total

10	11	12	13	14	15	16	17	18	19	20	21
0.0%	5.7%	5.6%	4.9%	10.0%	23.5%	8.6%	6.1%	5.4%	3.3%	2.1%	0.0%
0.0%	13.3%	11.1%	0.0%	8.3%	0.0%	0.0%	3.2%	2.5%	0.0%	0.0%	0.0%
0.0%	0.0%	9.1%	0.0%	0.0%	12.1%	1.6%	4.2%	3.8%	0.0%	3.1%	0.0%
16.7%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%	0.0%	5.0%	0.0%	0.0%	0.0%
0.0%	28.6%	0.0%	0.0%	12.5%	0.0%	0.0%	8.3%	1.5%	4.2%	0.0%	0.0%
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.7%	0.0%	5.6%	0.0%	4.8%	0.0%
ERR	ERR	ERR	0.0%	0.0%	25.0%	6.3%	5.3%	8.7%	0.0%	0.0%	ERR
0.0%	0.0%	0.0%	14.3%	0.0%	4.8%	0.0%	8.3%	0.0%	12.5%	0.0%	0.0%
ERR	ERR	0.0%	0.0%	0.0%	25.0%	0.0%	0.0%	0.0%	11.1%	0.0%	0.0%
0.0%	0.0%	ERR	ERR	ERR	ERR	0.0%	0.0%	5.0%	11.1%	0.0%	0.0%
0.8%	4.1%	7.0%	2.0%	4.5%	9.3%	3.7%	4.5%	4.1%	1.3%	0.5%	0.2%
0.0%	1.1%	12.5%	1.4%	3.3%	3.0%	4.0%	4.9%	4.0%	0.3%	0.3%	0.3%

0.8%	4.1%	7.0%	2.0%	4.5%	9.3%	3.7%	4.5%	4.1%	1.3%	0.5%	0.2%
1.0%	3.7%	7.5%	1.3%	2.9%	5.1%	2.7%	4.0%	3.8%	1.0%	0.4%	0.2%

22

101000000312

22

4.8%
0.0%
4.3%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%
0.8%
0.4%

0.8%
0.5%

Dorchester Residential Prices

(1,2,3 Fam. & Condos-3 month rolling mean)

