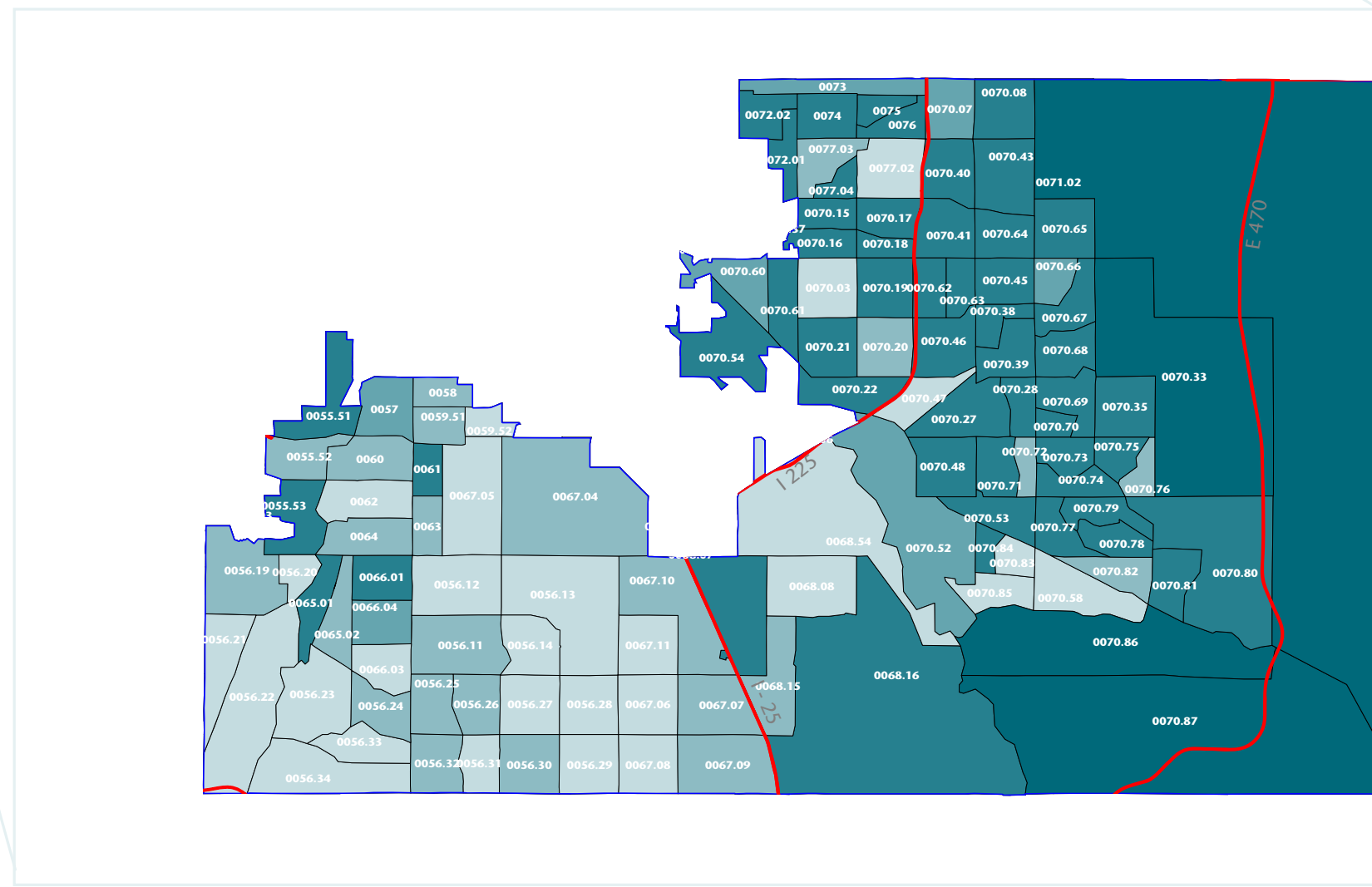
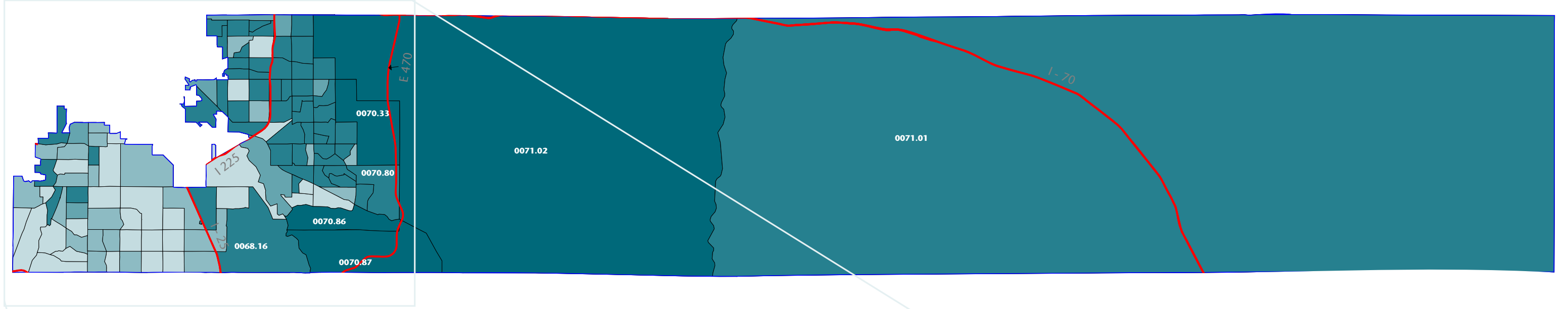


Arapahoe County

Percent of Owner Occupied Households with NED Filings 1st Quarter 2009 by Census Tract



Percent of New NED Filings

- 3% and higher
- 1% to 2.99%
- 0.8% to 0.99%
- 0.5% to 0.79%
- 0% to 0.49%

Highway

- County Boundary
- CensusTract Boundary
-

% of new foreclosure filings based on 2000 Census Tract demographics



NED - Notice of Election of Demand

Census Tract (Arapahoe County)	Public Trustee Data			Census 2000 Data (note: using Census 2000 data overestimates % units with NED filings in high growth tracts)										
	# properties with Notice of Election and Demand (NED) filings Q1 2009	NED Unpaid Principal Balance Q1 2009	% Owner Occupied Housing Units with NED filings	Total Population	% Population White	% Population African American	% Population Native American	% Population Asian	% Population Hispanic or Latino	Average Household Size	# Occupied Housing Units	# Owner Occupied Housing Units	# Renter Occupied Housing Units	Median Income 1999
0049.50	1	\$193,538	0.39	4,547	68.2%	9.7%	0.9%	6.2%	27.4%	1.73	2,630	257	2,373	\$29,043
0053.50	0	\$0	0.00	222	91.4%	4.1%	0.0%	0.9%	4.1%	2.29	97	94	3	\$73,250
0055.51	8	\$1,060,181	1.43	3,373	66.8%	3.8%	2.6%	3.3%	40.9%	2.82	1,159	559	600	\$33,263
0055.52	5	\$899,800	0.71	2,517	79.6%	1.6%	2.2%	2.3%	28.4%	2.21	1,132	700	432	\$31,509
0055.53	9	\$1,358,717	1.01	3,891	81.2%	2.5%	1.1%	3.7%	19.2%	2.66	1,465	887	578	\$45,945
0056.11	12	\$3,143,342	0.74	4,954	92.7%	0.9%	0.4%	2.2%	5.1%	2.58	1,906	1,624	282	\$62,759
0056.12	2	\$649,667	0.22	3,784	94.0%	1.1%	0.5%	1.0%	6.7%	2.56	1,477	921	556	\$55,446
0056.13	9	\$3,130,493	0.41	6,462	95.3%	1.0%	0.4%	1.3%	2.8%	2.72	2,319	2,176	143	\$87,457
0056.14	2	\$503,357	0.17	3,404	93.7%	0.7%	0.6%	2.0%	4.3%	2.65	1,285	1,200	85	\$64,939
0056.19	9	\$1,490,945	0.59	4,763	93.7%	0.9%	0.6%	1.0%	8.0%	2.67	1,774	1,515	259	\$61,329
0056.20	2	\$285,192	0.32	2,247	91.1%	1.2%	0.8%	1.9%	8.2%	1.57	1,434	626	808	\$38,136
0056.21	1	\$228,000	0.10	2,783	96.5%	0.4%	0.3%	1.6%	2.6%	2.73	1,017	956	61	\$87,999
0056.22	1	\$460,000	0.16	2,146	94.1%	0.7%	0.4%	1.9%	5.0%	2.66	808	607	201	\$101,656
0056.23	3	\$526,466	0.23	3,809	94.2%	1.1%	0.3%	1.9%	3.9%	2.65	1,435	1,327	108	\$78,022
0056.24	5	\$1,122,493	0.64	2,324	95.3%	0.5%	0.8%	1.5%	3.4%	2.86	809	783	26	\$76,559
0056.25	7	\$898,939	0.70	3,191	94.2%	0.5%	0.5%	1.3%	6.9%	2.56	1,197	1,006	191	\$57,500
0056.26	8	\$1,289,437	0.69	3,231	93.6%	1.0%	0.6%	1.9%	4.6%	2.32	1,392	1,160	232	\$58,548
0056.27	2	\$434,551	0.12	4,586	96.9%	0.5%	0.2%	1.2%	1.9%	2.54	1,796	1,664	132	\$78,035
0056.28	5	\$966,615	0.28	5,846	94.4%	1.2%	0.2%	1.6%	5.0%	2.61	2,210	1,788	422	\$61,725
0056.29	1	\$753,952	0.13	2,308	96.4%	0.5%	0.1%	2.3%	2.7%	3.01	767	759	8	\$135,414
0056.30	12	\$2,266,995	0.65	5,681	94.8%	0.5%	0.4%	2.4%	3.5%	2.62	2,167	1,846	321	\$70,403
0056.31	3	\$544,722	0.26	3,321	95.3%	0.7%	0.2%	1.6%	3.2%	2.74	1,209	1,146	63	\$82,602
0056.32	7	\$1,818,814	0.71	3,597	94.1%	0.3%	0.1%	2.7%	3.9%	3.11	1,154	986	168	\$83,979
0056.33	3	\$788,002	0.29	3,375	93.9%	0.8%	0.2%	1.9%	4.1%	2.67	1,263	1,017	246	\$78,300
0056.34	4	\$689,847	0.32	3,115	95.1%	1.1%	0.1%	1.6%	3.1%	1.95	1,540	1,233	307	\$55,330
0057	6	\$927,445	0.98	2,751	83.3%	0.8%	2.7%	1.7%	17.8%	2.35	1,170	611	559	\$34,872
0058	7	\$1,520,444	0.75	2,643	93.4%	0.7%	0.8%	0.8%	6.8%	2.13	1,233	938	295	\$49,263
0059.51	5	\$1,225,469	0.75	4,565	88.4%	1.8%	1.2%	1.8%	10.5%	1.74	2,301	668	1,633	\$28,003
0059.52	2	\$611,351	0.34	3,171	87.4%	2.2%	0.3%	4.9%	5.5%	1.93	1,628	585	1,043	\$47,500
0060	5	\$865,265	0.73	3,016	90.3%	1.1%	1.3%	0.8%	12.7%	2.07	1,449	685	764	\$33,537
0061	8	\$1,116,084	1.20	2,957	88.7%	2.0%	1.5%	0.9%	14.4%	2.09	1,378	668	710	\$36,933
0062	3	\$433,112	0.32	3,076	91.8%	0.8%	0.8%	0.7%	10.3%	2.44	1,259	929	330	\$44,077
0063	5	\$790,871	0.54	2,823	93.0%	0.5%	1.4%	0.3%	9.7%	2.36	1,196	923	273	\$45,587
0064	5	\$837,894	0.72	3,069	85.1%	2.5%	1.8%	1.5%	20.2%	2.30	1,293	696	597	\$35,250
0065.01	2	\$262,585	2.02	1,161	89.0%	2.7%	1.3%	2.3%	10.7%	1.60	720	99	621	\$25,897
0065.02	5	\$795,932	0.60	3,399	91.7%	1.2%	0.7%	0.8%	9.3%	2.28	1,423	827	596	\$39,618
0066.01	9	\$1,642,399	1.31	5,521	83.3%	2.1%	1.6%	2.3%	21.8%	2.17	2,452	688	1,764	\$34,619
0066.03	2	\$404,221	0.20	3,370	93.3%	0.6%	1.0%	1.5%	5.4%	2.49	1,352	996	356	\$53,615
0066.04	7	\$1,327,261	0.88	3,700	90.9%	1.2%	0.9%	1.4%	8.8%	1.97	1,871	797	1,074	\$33,811
0067.04	7	\$12,538,411	0.52	4,083	96.3%	0.5%	0.0%	1.8%	1.8%	2.96	1,381	1,348	33	\$200,000+
0067.05	1	\$4,282,998	0.17	1,875	95.5%	0.9%	0.4%	0.9%	2.1%	3.13	599	582	17	\$179,929
0067.06	3	\$430,547	0.19	5,230	94.3%	1.1%	0.2%	2.4%	3.2%	2.43	2,149	1,617	532	\$78,245
0067.07	10	\$1,817,784	0.68	4,863	93.5%	1.2%	0.3%	2.6%	5.1%	2.65	1,833	1,473	360	\$70,556
0067.08	3	\$725,830	0.19	5,357	93.5%	0.8%	0.2%	2.7%	6.6%	2.75	1,943	1,593	350	\$88,673
0067.09	9	\$2,615,417	0.55	4,813	95.6%	0.5%	0.1%	2.4%	2.7%	2.75	1,744	1,638	106	\$95,434
0067.10	2	\$2,459,210	0.58	2,178	90.4%	1.8%	0.4%	4.2%	3.6%	2.13	1,022	345	677	\$71,929
0067.11	6	\$1,527,325	0.44	4,215	93.6%	1.5%	0.2%	3.0%	3.3%	2.93	1,427	1,371	56	\$87,765
0068.07	9	\$1,618,542	1.02	4,430	89.1%	2.2%	0.2%	6.1%	4.6%	2.20	1,957	882	1,075	\$80,000
0068.08	2	\$374,814	0.12	5,776	91.4%	1.2%	0.1%	5.2%	2.6%	3.23	1,778	1,730	48	\$132,150

Census Tract (Arapahoe County)	Public Trustee Data			Census 2000 Data (note: using Census 2000 data overestimates % units with NED filings in high growth tracts)										
	# properties with Notice of Election and Demand (NED) filings Q1 2009	NED Unpaid Principal Balance Q1 2009	% Owner Occupied Housing Units with NED filings	Total Population	% Population White	% Population African American	% Population Native American	% Population Asian	% Population Hispanic or Latino	Average Household Size	# Occupied Housing Units	# Owner Occupied Housing Units	# Renter Occupied Housing Units	Median Income 1999
0068.15	6	\$1,278,138	0.73	3,889	83.5%	2.5%	1.0%	6.4%	17.5%	2.70	1,443	824	619	\$58,810
0068.16	22	\$6,530,971	2.18	4,535	82.4%	7.9%	0.5%	6.3%	5.7%	3.19	1,091	1,008	83	\$109,644
0068.54	1	\$206,390	0.23	1,350	93.6%	0.7%	0.2%	2.1%	4.1%	2.70	500	439	61	\$84,793
0069.51	3	\$820,719	0.68	1,199	91.2%	2.0%	0.7%	1.3%	6.7%	2.57	460	440	20	\$77,218
0069.52	0	\$0	0.00	1,096	91.8%	1.6%	0.1%	2.6%	3.2%	2.40	453	417	36	\$57,250
0070.03	6	\$1,017,255	0.44	4,805	72.8%	9.6%	0.4%	8.1%	14.5%	2.82	1,700	1,359	341	\$61,806
0070.07	9	\$1,366,287	0.92	4,483	56.0%	18.4%	1.2%	6.0%	25.3%	2.73	1,605	977	628	\$37,070
0070.08	20	\$2,898,673	1.77	6,242	57.8%	19.0%	1.2%	4.4%	24.6%	2.69	2,315	1,130	1,185	\$36,037
0070.15	8	\$1,153,464	1.11	3,506	66.7%	15.7%	0.9%	5.5%	21.6%	2.46	1,423	720	703	\$38,571
0070.16	10	\$1,232,642	1.04	4,184	66.9%	16.6%	0.8%	6.1%	16.2%	2.30	1,802	960	842	\$38,936
0070.17	14	\$2,252,013	1.15	3,959	74.3%	11.1%	1.0%	4.6%	13.9%	2.81	1,398	1,220	178	\$52,422
0070.18	11	\$1,397,333	2.10	2,655	56.4%	20.9%	0.7%	5.8%	23.7%	2.42	1,095	525	570	\$39,159
0070.19	14	\$2,108,624	1.08	5,495	62.8%	17.0%	0.9%	6.0%	19.2%	2.50	2,104	1,300	804	\$43,813
0070.20	14	\$7,247,102	0.73	6,264	79.3%	9.7%	0.7%	5.0%	6.5%	1.84	3,402	1,907	1,495	\$43,872
0070.21	18	\$3,176,411	1.09	5,683	76.7%	10.9%	0.4%	6.8%	7.0%	2.48	2,290	1,658	632	\$62,275
0070.22	19	\$2,668,295	1.07	4,547	86.2%	6.8%	0.5%	2.8%	5.3%	2.22	2,052	1,768	284	\$57,151
0070.27	15	\$2,527,482	1.06	5,076	84.0%	5.9%	0.5%	3.1%	9.7%	2.61	1,876	1,412	464	\$55,513
0070.28	12	\$1,966,570	1.73	2,420	82.5%	6.2%	0.2%	2.5%	11.3%	3.12	775	694	81	\$68,558
0070.33	96	\$18,392,970	3.42	8,704	76.2%	8.4%	0.6%	5.9%	10.9%	2.90	3,000	2,803	197	\$62,875
0070.35	23	\$3,837,905	1.14	6,777	78.8%	8.0%	0.6%	5.8%	8.3%	3.14	2,157	2,014	143	\$70,604
0070.38	11	\$1,430,373	1.14	3,473	71.3%	13.3%	1.2%	4.2%	14.8%	2.43	1,430	963	467	\$46,368
0070.39	22	\$3,070,494	2.15	4,584	74.1%	9.9%	0.7%	3.9%	18.1%	2.89	1,588	1,023	565	\$54,982
0070.40	14	\$1,792,810	2.58	3,612	55.0%	24.1%	0.7%	3.2%	21.4%	2.01	1,775	542	1,233	\$32,129
0070.41	8	\$693,433	1.15	4,581	56.6%	24.9%	0.9%	5.6%	16.3%	1.97	2,320	693	1,627	\$35,514
0070.43	5	\$389,682	1.46	2,466	63.1%	22.3%	1.1%	3.4%	12.4%	1.84	1,340	343	997	\$37,108
0070.45	17	\$2,576,745	1.11	5,563	70.3%	13.9%	0.4%	5.9%	12.7%	2.61	2,135	1,528	607	\$51,569
0070.46	16	\$2,612,207	1.28	4,069	74.9%	12.4%	0.6%	5.8%	9.1%	2.93	1,365	1,250	115	\$68,333
0070.47	4	\$553,092	0.19	3,324	97.7%	0.8%	0.1%	0.6%	1.4%	1.45	2,292	2,071	221	\$31,921
0070.48	24	\$3,148,739	1.27	4,828	81.3%	7.3%	0.5%	4.3%	6.8%	2.02	2,310	1,893	417	\$49,267
0070.52	18	\$3,036,858	0.88	7,219	82.8%	6.0%	0.6%	4.8%	7.7%	2.34	3,034	2,042	992	\$58,516
0070.53	16	\$2,234,316	1.18	5,480	81.1%	7.0%	0.6%	4.6%	8.9%	2.72	2,017	1,355	662	\$52,523
0070.54	11	\$6,684,215	1.06	7,156	75.7%	9.2%	0.5%	7.2%	8.6%	1.88	3,767	1,038	2,729	\$44,606
0070.58	12	\$2,851,534	0.48	8,719	82.8%	4.7%	0.5%	7.1%	5.3%	3.33	2,616	2,520	96	\$90,432
0070.60	13	\$1,574,145	0.84	6,898	68.7%	16.0%	0.6%	6.2%	9.3%	1.96	3,518	1,556	1,962	\$41,878
0070.61	12	\$1,722,410	2.04	5,401	70.0%	15.1%	0.8%	4.8%	12.6%	1.84	2,942	587	2,355	\$37,113
0070.62	20	\$2,211,288	1.62	4,611	61.0%	23.9%	0.8%	5.0%	11.5%	2.27	2,035	1,234	801	\$41,261
0070.63	13	\$2,081,292	1.79	2,704	62.4%	17.6%	0.4%	10.7%	11.1%	2.89	936	726	210	\$58,708
0070.64	10	\$1,470,668	1.03	6,013	63.9%	18.8%	0.6%	4.8%	15.1%	2.57	2,343	970	1,373	\$48,538
0070.65	14	\$1,332,977	1.21	4,297	64.7%	19.1%	1.2%	4.5%	13.6%	2.42	1,779	1,156	623	\$42,423
0070.66	8	\$1,371,596	0.96	2,831	68.6%	11.1%	0.4%	7.7%	14.5%	3.09	916	837	79	\$59,269
0070.67	21	\$2,901,480	1.27	5,400	75.9%	11.4%	0.6%	3.9%	10.8%	2.77	1,950	1,652	298	\$55,263
0070.68	12	\$2,432,910	1.03	5,263	69.2%	14.1%	0.6%	7.5%	10.7%	2.69	1,955	1,169	786	\$53,393
0070.69	22	\$3,736,301	1.92	3,519	75.8%	9.9%	0.6%	6.0%	9.6%	2.82	1,249	1,147	102	\$64,085
0070.70	6	\$1,088,448	1.53	2,175	79.7%	7.6%	0.7%	4.4%	11.2%	2.49	872	392	480	\$60,147
0070.71	16	\$2,588,874	1.05	4,856	82.4%	5.3%	0.6%	5.7%	7.4%	2.78	1,746	1,529	217	\$61,712
0070.72	5	\$859,238	0.72	2,454	83.0%	4.9%	1.3%	4.0%	11.0%	3.09	795	690	105	\$63,789
0070.73	15	\$2,321,146	1.16	4,542	77.9%	8.3%	0.5%	6.1%	9.0%	2.89	1,571	1,295	276	\$63,650
0070.74	18	\$2,288,108	1.56	3,904	77.7%	8.1%	0.8%	3.9%	11.2%	2.74	1,423	1,156	267	\$58,175
0070.75	15	\$2,647,267	1.39	3,618	80.4%	7.9%	0.3%	3.7%	9.0%	3.00	1,204	1,077	127	\$70,616

Census Tract (Arapahoe County)	Public Trustee Data			Census 2000 Data (note: using Census 2000 data overestimates % units with NED filings in high growth tracts)										
	# properties with Notice of Election and Demand (NED) filings Q1 2009	NED Unpaid Principal Balance Q1 2009	% Owner Occupied Housing Units with NED filings	Total Population	% Population White	% Population African American	% Population Native American	% Population Asian	% Population Hispanic or Latino	Average Household Size	# Occupied Housing Units	# Owner Occupied Housing Units	# Renter Occupied Housing Units	Median Income 1999
0070.76	6	\$984,919	0.67	3,072	79.2%	6.9%	0.3%	4.4%	12.1%	3.07	1,002	891	111	\$57,446
0070.77	16	\$2,324,443	1.10	4,954	79.5%	7.2%	0.7%	4.1%	13.1%	2.72	1,820	1,458	362	\$49,286
0070.78	16	\$2,839,301	1.40	3,574	82.7%	5.3%	0.4%	5.5%	6.9%	2.97	1,202	1,144	58	\$67,845
0070.79	11	\$1,909,058	1.91	1,828	84.7%	4.2%	0.2%	4.3%	8.0%	2.89	633	576	57	\$61,563
0070.80	50	\$10,158,746	2.80	5,862	81.1%	5.3%	0.5%	5.7%	9.0%	3.18	1,844	1,783	61	\$75,365
0070.81	20	\$3,743,727	1.30	5,290	83.4%	4.8%	0.3%	5.7%	6.3%	3.35	1,580	1,538	42	\$72,778
0070.82	9	\$1,837,723	0.65	4,709	80.4%	7.1%	0.2%	6.9%	5.8%	3.34	1,408	1,378	30	\$86,455
0070.83	2	\$506,418	0.33	2,128	79.6%	6.3%	0.0%	10.8%	4.8%	3.36	633	613	20	\$95,347
0070.84	4	\$1,764,620	1.46	930	92.2%	3.0%	0.2%	2.6%	2.6%	3.32	280	274	6	\$117,300
0070.85	3	\$1,362,742	0.30	3,464	83.8%	4.7%	0.3%	7.4%	3.8%	3.43	1,010	998	12	\$123,176
0070.86	33	\$14,747,719	3.39	3,234	85.7%	3.4%	0.2%	7.2%	4.9%	3.27	988	973	15	\$112,783
0070.87	38	\$12,598,657	3.26	3,877	92.2%	2.2%	0.2%	2.9%	3.2%	3.24	1,193	1,166	27	\$125,546
0071.01	15	\$3,349,979	1.31	3,996	95.6%	0.7%	0.7%	0.3%	3.7%	2.82	1,416	1,141	275	\$46,383
0071.02	48	\$12,634,253	4.41	3,619	88.3%	3.2%	0.9%	1.2%	8.0%	2.87	1,196	1,088	108	\$53,893
0072.01	15	\$2,061,678	2.67	3,844	56.0%	17.2%	1.1%	3.9%	38.1%	2.76	1,309	562	747	\$36,099
0072.02	13	\$1,537,725	2.10	4,244	52.4%	13.9%	1.6%	0.8%	55.4%	3.15	1,345	619	726	\$30,845
0073	8	\$1,266,632	1.00	8,697	54.0%	16.3%	1.4%	3.0%	46.6%	2.75	3,124	802	2,322	\$27,739
0074	29	\$4,128,871	2.24	4,854	63.1%	8.1%	0.9%	2.5%	42.5%	2.94	1,649	1,293	356	\$39,631
0075	9	\$1,282,575	1.32	2,426	66.6%	11.7%	0.5%	2.3%	29.7%	3.03	799	683	116	\$45,536
0076	18	\$2,395,002	2.66	3,774	61.4%	15.2%	1.3%	2.8%	35.1%	2.84	1,325	676	649	\$40,223
0077.02	2	\$282,907	0.21	3,794	60.6%	24.7%	0.8%	3.6%	13.9%	2.39	1,583	945	638	\$47,969
0077.03	6	\$1,098,233	0.75	3,924	59.3%	27.2%	0.5%	2.6%	15.0%	2.56	1,535	798	737	\$44,175
0077.04	11	\$1,201,085	1.24	3,925	53.7%	31.2%	0.5%	2.9%	18.5%	2.09	1,871	888	983	\$38,963
Total Arapahoe County	1,345	\$278,454,183	1.04%	487,967	79.9%	7.7%	0.7%	3.9%	11.8%	2.46	190,909	129,822	61,087	\$53,570
Arapahoe County 2005- 2007 American Community Survey 3 year estimates				535,523	77.7%	9.4%	0.6%	4.7%	16.6%	2.53	208,881	142,036	66,845	\$58,302



notice of election and demand data methodology

Project Summary

To assist local governments in visualizing new quarterly residential foreclosure filings in their area, CHFA aggregated Public Trustee-reported Notice of Election and Demand (NED) filings and reported unpaid principal balance amounts by census tract. Census tract maps represent new residential foreclosure filings for the calendar quarter as a percent of owner-occupied households in that tract. Charts include NED filing summary data and Census 2000 data by census tract as well as the most recent Census American Community Survey for the county.

Data Availability

After a mortgage loan is declared to be in default, a lender or servicer may start foreclosure proceedings. The first step in the foreclosure process is the filing of a Notice of Election and Demand (NED) with the county Public Trustee. Each county in Colorado has a Public Trustee who processes foreclosure actions and makes NED data available to the public. Several Colorado Public Trustees have their county data available on their websites. This data includes the property address and the reported unpaid principal balance amounts. For this project, CHFA staff downloaded the Public Trustee data from the various websites and performed data aggregation and mapping by census tract.

Disclaimer

As disclaimed on the Public Trustee websites, Public Trustee data is deemed reliable; however, accuracy is not guaranteed. Such information was used by CHFA to produce these maps and charts. CHFA is not able to assert or guarantee the accuracy of the information it secured from the Public Trustee websites and furthermore acknowledges substantial limitations in the assumptions, aggregation, and methodology used to prepare these estimates. User accepts all risks of error and inaccuracy when using the estimates, information, or aggregates described in this project.

Data Aggregation and Limitations of the Methodology

NED data includes commercial property, residential property, and vacant land.

The intent of this project was to focus on information concerning residential properties in the process of foreclosure. Duplicate filings were removed. Multiple foreclosures on one property were combined so that each property was reflected only once in the filing count. Vacant land, when identifiable, was excluded from the data aggregation. For commercial property, an assumption was made that the majority of commercial properties in foreclosure are valued at \$500,000 or more. Each NED filing greater than \$500,000 was compared to county assessor data, and commercial properties were excluded from the data. Properties under \$500,000 that had an LLC or other business entity listed as an owner were compared to assessor data and excluded from the data.

if they were commercial properties. It was not possible under budget and time restraints to analyze each property; therefore, it is possible that some vacant land and some commercial property foreclosures under \$500,000 are included in the data and identified as owner-occupied properties in foreclosure.

The number of NED filings in a census tract was compared to the number of owner-occupied housing units in the tract based on the 2000 Census data. It is important to interpret these results noting that there have been local housing changes since the 2000 Census. In particular, the foreclosure rate in high growth census tracts may overestimate the actual foreclosure rate in that tract.

As a point of reference for a quarterly foreclosure rate, the Mortgage Bankers Association National Delinquency Survey reported a 0.87 percent 1Q 2008 foreclosure started rate for Colorado. The MBA number represents the number of foreclosure starts in the quarter divided by the total number of loans serviced in Colorado.

For questions about the project or a more detailed methodology document, please contact Jerilynn Martinez at 303.297.7427 or jmartinez@chfainfo.com.