Summary: Carroll County, Maryland; General Obligation Nov 07

Description: Abstract
Standard & Poor's Ratings Services assigned its 'AA' long-term rating to Carroll County, Md.'s series 2007 consolidated public improvement and refunding GO bonds. In addition, Standard & Poor's affirmed its 'AA' long-term rating and 'AA' underlying rating (SPUR) on the county's previously issued debt. The 'AA' rating reflects: A diversifying, yet still limited, local economy with participation in the Baltimore MSA; Consistent, healthy tax base growth as a result of property appreciation and revaluation and new construction; Good financial position, despite fluctuations in overall reserves over the past several fiscal years, partly because of the way the county appropriates fund balance; Strong management practices with long-range planning that guides county growth and development; and A moderate debt burden with...

Companies mentioned in this report are:
- Carroll Cnty

Action: Affirmed
Action: New Rating
Action: Outlook: Stable

Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor’s issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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