

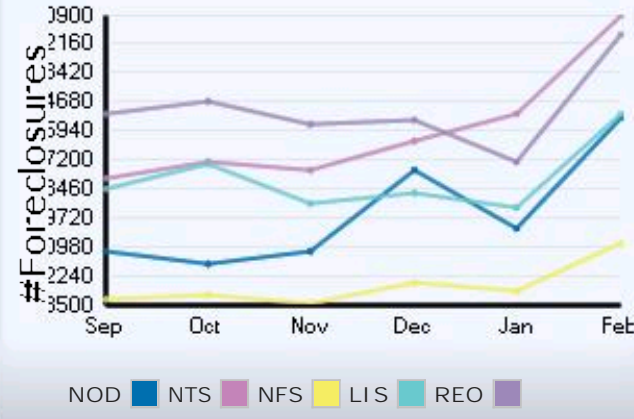
Amy Kite
760403727
410 Peterson Rd.
Libertyville, IL 60048

Purchasing a home or investment property may require more than what your average agent can provide. Call a Real Estate Consultant and Investor who can provide resources to help you get what you want.

Foreclosure Market Trends *Report*

April 2009 Vol. 3, Issue 9

6 month National Foreclosure Trends



U.S. Foreclosure Activity Hits Record High in Q1

Foreclosure filings — default notices, auction sale notices and bank repossessions — were reported on 803,489 U.S. properties in the first quarter, a 9 percent increase from the previous quarter and an increase of nearly 24 percent from Q1 2008, according to the RealtyTrac Q1 2009 U.S. Foreclosure Market Report. One in every 159 U.S. housing units received a foreclosure filing during the quarter. Foreclosure filings were reported on 341,180 properties in March, a 17 percent increase from the previous month and a 46 percent increase from March 2008.

Why Not Streamline Toxic Mortgages?

Ask someone about refinancing a mortgage and you'll typically hear a tale of complications, costs and paperwork. In fact, it doesn't have to be this way. For years the federal government has refinanced FHA loans without even looking at property values with a program that has saved big money for homeowners and lowered foreclosure claims from lenders. Broad use of the FHA "streamline" concept would instantly make millions of homeowners with toxic loans eligible for financial relief, and it would keep huge numbers of homes off the foreclosure rolls.

Here are some of the most recent Investment opportunities in the area.



1 Pre-Foreclosure

W Grant Dr
Des Plaines
IL, 60016

Market Value
\$285,900
Beds/Bath
2/1
Default Amount
\$N/A
Sq. FT
999

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Warren St # 203, Skokie, IL 60077	N/A	N/A	0
3 Auction	Harvard Ln, Hoffman Estates, IL 60169	\$349,514	N/A	0

Auction Date: 6/25/09

FORECLOSURE TRENDS : FEBRUARY 2009

	NATL	IL	COOK CTY
NODs	79,818	0	0
NTSs	110,810	2	0
NFSs	41,842	7,693	4,797
LISs	80,764	11,671	5,941
REOs	105,009	3,729	2,043

Five Reasons Why Good People Can't Get Good Loans

There's been a price to pay for toxic mortgages. You're paying in the form of lower home values, fewer jobs, falling stock prices, massive deficits and a government that is printing money at an unprecedented rate — a rate that could result in substantial levels of inflation if we're not careful. The situation is even more severe if you want to finance or refinance real estate. Why is it that good people with good credit and cash in their pocket are having so much trouble getting home loans? There are five key reasons which explain why the credit crunch is crunching even the best of us.