

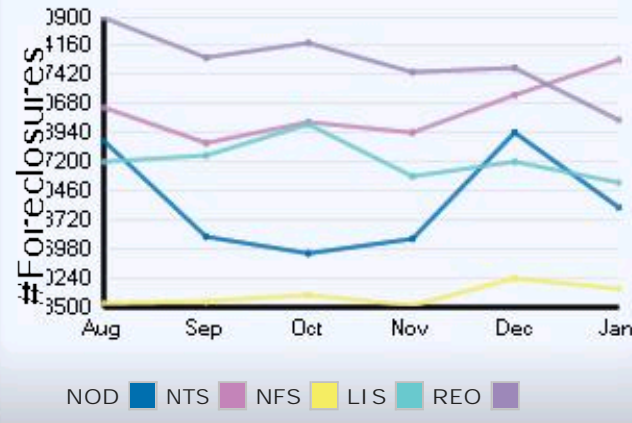
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Purchasing a home or investment property may require more than what your average agent can provide. Call a Real Estate Consultant and Investor who can provide resources to help you get what you want.

Foreclosure Market Trends *Report*

December 2009 Vol. 4, Issue 1

6 month National Foreclosure Trends



REALTYTRAC[™] LAUNCHES ONLINE REAL ESTATE FORUM FOCUSING ON THE FORECLOSURE MARKET

How The Shadow Inventory Is Forcing Home Prices Higher

In recent weeks we've seen reports suggesting that real estate prices have begun to stabilize. What's being said is not that prices are returning to the levels seen in 2007, but instead that declines in many communities have now slowed or stopped. Indeed, home prices are actually rising in some local markets. These reports are good news, but many people wonder: How is it possible for home values to stabilize while our vast "shadow inventory" of distressed and unsold real estate continues to grow?

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



1 Pre-Foreclosure

Market Value
N/A
Beds/Bath
0/0
Default Amount
\$/N/A
Sq. FT
0

Property Type	Address	Market Value	Default	Sq. Ft.
2 Pre-Foreclosure	Lois Dr # E, Des Plaines, IL 60016	\$180,480	N/A	0
3 Auction	N Dovington Dr, Hoffman Estates, IL 60169	\$265,960	N/A	1,694

Auction Date: 1/6/10

	NATL	IL	COOK CTY
NODs	51,373	0	0
NTSs	94,850	0	0
NFSs	36,076	3,081	1,265
LISs	72,916	12,659	7,920
REOs	77,077	4,206	2,309

Do We Really Want Courts To Erase Mortgage Debts?

You can pretty much bet there was a lot of cheering when Judge Robert D. Drain erased a \$461,263 mortgage claim in a New York bankruptcy case. This sounds like a big victory for the good guys — but before the celebrations get out of hand it might be wise to sort out the winners and losers. In basic terms, the PHH Mortgage went into a bankruptcy court to collect an unpaid mortgage debt. This is a natural and normal process and the usual outcome is fairly common: Given the inability of bankruptcy judges to modify residential mortgages the unpaid debt is usually seen as earned, due and payable and the property is instantly foreclosed.