



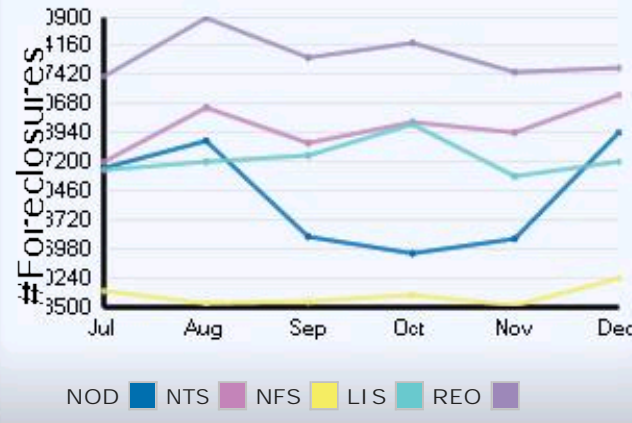
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Purchasing a home or investment property may require more than what your average agent can provide. Call a Real Estate Consultant and Investor who can provide resources to help you get what you want.

## Foreclosure Market Trends *Report*

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### 6 month National Foreclosure Trends



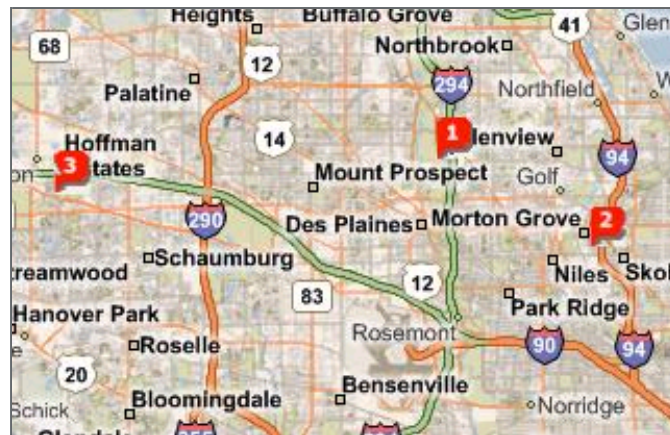
### FORECLOSURE ACTIVITY DECREASES 10 PERCENT IN JANUARY

Foreclosure filings — default notices, auction sale notices and bank repossessions — were reported on 274,399 U.S. properties in January, a 10 percent decrease from the previous month but still up 18 percent from January 2008, according to the RealtyTrac U.S. Foreclosure Market Report. The report also shows one in every 466 U.S. housing units received a foreclosure filing in January. "The extensive foreclosure efforts on the part of lenders and government agencies appear to have impacted the January numbers," said James J. Saccacio, chief executive officer of RealtyTrac.

### Will Loan Modifications Change With Washington?

It's a new year in official Washington with a new Congress, a new President and a new chance for bankruptcy reform, reform which will center on the issue of what to do about unpaid mortgages. In 2005 the bankruptcy laws were made even less friendly for consumers. Under the so-called Bankruptcy Abuse Prevention and Consumer Protection Act borrowers could not even go to court until they had first completed 180 days of credit counseling. The problem, of course, is that homes can be easily foreclosed in most states long before the required counseling period is over.

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	Meadow Ln, Des Plaines, IL 60016	\$315,000	N/A	0
3 Auction	W Oakmont Rd, Hoffman Estates, IL 60169	\$236,924	N/A	1,572

Auction Date: 5/8/09

### FORECLOSURE TRENDS : DECEMBER 2008

	NATL	IL	COOK CTY
NODs	64,154	0	0
NTSs	72,772	0	0
NFSs	30,210	3,406	2,197
LISs	57,336	6,677	3,724
REOs	78,938	2,337	1,267

### 2008 Year-End Foreclosure Market Report

A total of 3,157,806 foreclosure filings — default notices, auction sale notices and bank repossessions — were reported on 2,330,483 U.S. properties during 2008, an 81 percent increase in total properties from 2007 and a 225 percent increase in total properties from 2006, according to the RealtyTrac U.S. Foreclosure Market Report. The report also shows that 1.84 percent of all U.S. housing units (one in 54) received at least one foreclosure filing during the year, up from 1.03 percent in 2007. Foreclosure filings were reported on 303,410 U.S. properties in December, up 17 percent from the previous month and up nearly 41 percent from December