



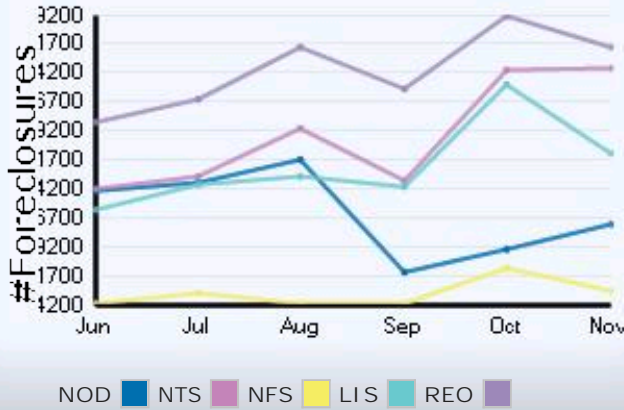
Amy Kite
760403727
410 Peterson Rd.
Libertyville, IL 60048

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*

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6 month National Foreclosure Trends



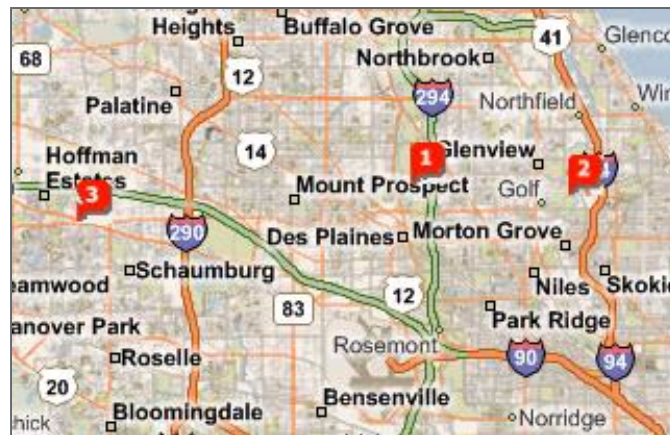
FORECLOSURE ACTIVITY INCREASES 81 PERCENT IN 2008

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 2007.

New Ultimatum Hits Lenders: Buy Loans or Foreclose

It was in early October when Bank of America said it would modify 400,000 mortgages originated during past few years by its newly acquired Countrywide subsidiary. Between interest-rate cuts and principal reductions borrowers would save \$8.4 billion. That's just great, says William Frey, but there's one problem: Bank of America wants to change the terms of a lot of loans it doesn't own. To be specific, it wants to change the terms of mortgages owned by Frey.

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.
Pre-Foreclosure	Linda Ln # GN, Des Plaines, IL 60016	\$118,490	N/A	0
Auction	Grand Canyon St, Hoffman Estates, IL 60169	\$44,896	N/A	1,729

Auction Date: 3/27/09

	NATL	IL	COOK CTY
NODs	39,416	0	0
NTSs	64,136	0	0
NFSs	23,527	642	335
LISs	53,827	4,354	2,190
REOs	78,179	2,913	1,381

Which Remodeling Projects Pay Off?

Anyone planning to buy or invest in a foreclosure property should budget for the basic cosmetic repairs. But many foreclosure buyers and investors need to go far beyond the basic repairs. Lowe's, in partnership with the Remodeling 2008-2009 Cost vs. Value Report, recently created the interactive Project Payback Calculator to help customers and investors identify the average cost and payback of various home improvement projects in their local market.