

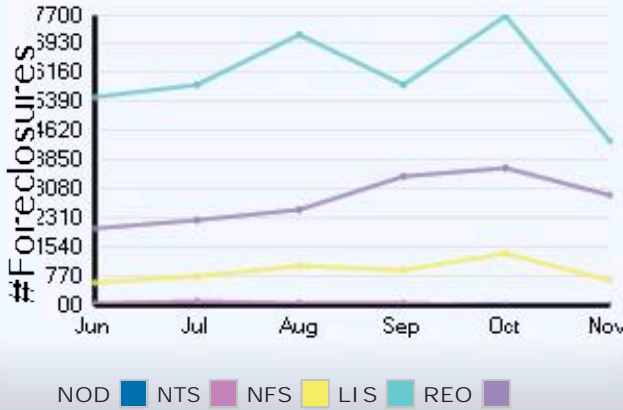
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Purchasing a home or investment property may require more than what your average agent can provide. Call a Real Estate Consultant and Investor who can provide resources to help you get what you want.

Foreclosure Market Trends *Report*

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6 month Illinois Foreclosure Trends



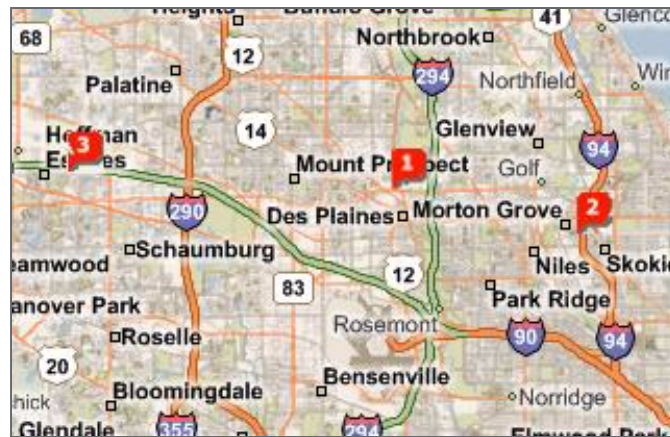
ILLINOIS FORECLOSURE ACTIVITY UP 55 PERCENT IN 2008

Foreclosure filings were reported on 99,488 Illinois properties in 2008, an increase of 55 percent from 2007 and a 126 percent increase from 2006, according to the latest RealtyTrac[®] U.S. Foreclosure Market Report. "Foreclosure activity remained brisk in Illinois throughout 2008 as the state maintained a ranking in the nation's top 10 for the entire year," said James J. Saccacio, chief executive officer of RealtyTrac. "Given an unemployment rate which rose 2 percent during the year, plus home sales and prices which were down on an annual basis compared to 2007, Illinois homeowners will continue to struggle with the foreclosure crisis for the immediate future."

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

Junior Ter
Des Plaines
IL, 60016

Market Value
\$173,000
Beds/Bath
3/1
Default Amount
\$N/A
Sq. FT
988

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Niles Center Rd, Skokie, IL 60077	N/A	N/A	0
3 Auction	Durham Ln, Hoffman Estates, IL 60169	\$125,000	N/A	1,073

Auction Date: 3/3/09

FORECLOSURE TRENDS : NOVEMBER 2008

	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

How To Profit In Today's Real Estate Marketplace

The financial headlines during much of the past two years have been largely negative if not hugely negative, but in the generalities of the day we sometimes look past a basic reality: Opportunities for real estate profits are still out there. The folks I have in mind are small real estate investors, individuals who have a few properties here or there, enough to impact their balance sheets, standard of living and monthly income. I bring this up because for all the recent financial news, many small investors have done fairly well. Indeed, on the basis of cash flow a number are no doubt asking, "downturn, what downturn?"