



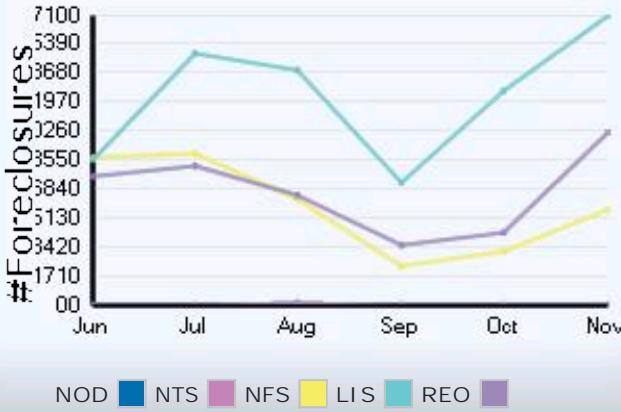
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Purchasing a home or investment property may require more than what your average agent can provide. Call a Real Estate Consultant and Investor who can provide resources to help you get what you want.

## Foreclosure Market Trends *Report*

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6 month Illinois Foreclosure Trends



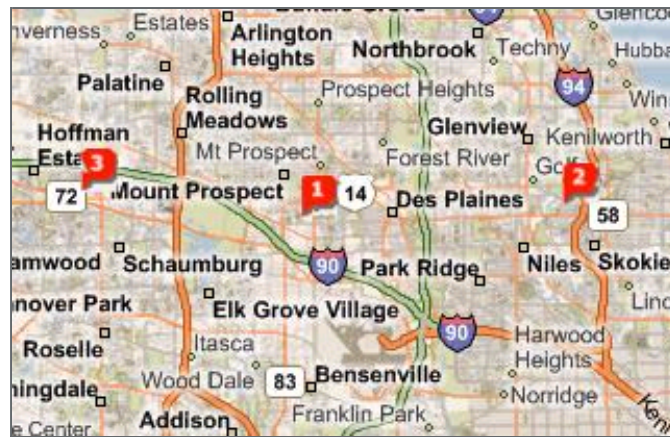
### Illinois Foreclosure Activity Up 32 Percent in 2009

Illinois ended 2009 tallying 131,132 properties with foreclosure filings, a 32 percent increase from the total reported for 2008, according to the latest RealtyTrac® U.S. Foreclosure Market Report. The yearly total is 104 percent higher than the level reported for all of 2007. "Illinois foreclosure activity rose substantially in 2009, leaving the state as one of the worst affected areas in the country," said James J. Saccacio, chief executive officer of RealtyTrac. "Though it became clear early in the year that the state would likely see more foreclosures than in previous years, a substantial fourth quarter spike in filings sealed Illinois' fate among the top five."

### College Town Real Estate Displays Immunity To Foreclosure Crisis

There's simply no doubt about it. Burlington, Vt., and neighboring South Burlington are the best housing market in America rated by the lowest number of foreclosures in the nation, and there's not any doubt why. All bottom seven communities on the 2009 RealtyTrac foreclosure list are college towns, where local economies have been boosted by the rush to higher education. Burlington only saw 45 residential properties tagged with foreclosure notices in 2009, and not even all of them went to foreclosure. Only eight experienced the worst case scenario.

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



#### 1 Pre-Foreclosure

Seymour Ave  
Des Plaines  
IL, 60016

Market Value  
\$244,074  
Beds/Bath  
0/2  
Default Amount  
\$N/A  
Sq. FT  
1,126

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Greenleaf St, Skokie, IL 60077	\$205,170	N/A	1,165
Auction	E Berkley Ln, Hoffman Estates, IL 60169	\$193,540	N/A	1,401

Auction Date: 4/16/10

FORECLOSURE TRENDS : NOVEMBER 2009

	NATL	IL	COOK CTY
NODs	88,790	0	0
NTSs	160,660	0	0
NFSs	65,922	5,620	3,100
LISs	132,813	17,048	9,514
REOs	152,008	10,110	5,641

### Federal program aims to streamline short sales in 2010

Like many of her colleagues, Chicago Realtor Carol Grobman has been wondering for a long time why the real estate community at large, and the federal government in particular, have not made a move toward relieving the prolonged short sale process that has been trying the patience of their sellers and buyers alike. Well, the federal government has finally answered back, adding another acronym to its list of government-sponsored programs. This one is called HAFA (it stands for Home Affordable Foreclosure Alternatives) and is part of the Home Affordable Modification Program (HAMP).