



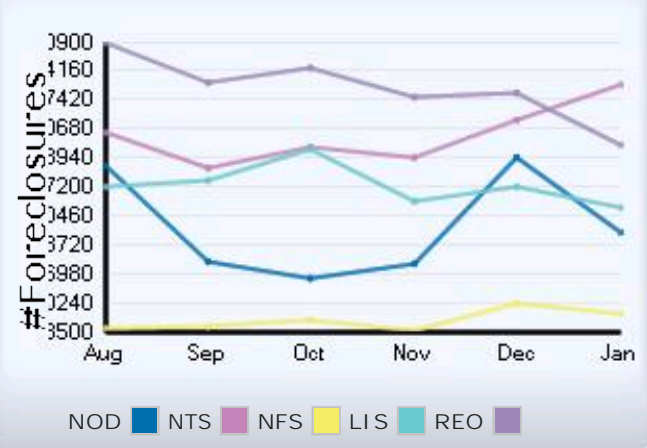
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Purchasing a home or investment property may require more than what your average agent can provide. Call a Real Estate Consultant and Investor who can provide resources to help you get what you want.

## Foreclosure Market Trends *Report*

July 2009 Vol. 3, Issue 15

### 6 month National Foreclosure Trends



1.9 Million Foreclosure Filings Reported on More Than 1.5 Million U.S. Properties in First Half of '09

A total of 1,905,723 foreclosure filings — default notices, auction sale notices and bank repossessions — were reported on 1,528,364 U.S. properties in the first six months of 2009, a 9 percent increase in total properties from the previous six months and a nearly 15 percent increase in total properties from the first six months of 2008, according to the RealtyTrac U.S. Foreclosure Market Report. The report also shows that 1.19 percent of all U.S. housing units (one in 84) received at least one foreclosure filing in the first half of the year.

### New Law Protects Renters From Foreclosure Eviction

Under the new foreclosure prevention bill President Barack Obama signed into law on May 20, renters scored a big victory against foreclosure evictions. Starting immediately, the Helping Families Save Their Homes Act allows tenants who pay their rent on time to remain in their foreclosed rentals through the end of their lease, unless the bank sells the property to someone who intends to make it their own residence, according to the Associated Press. If the home is sold to an investor or back to the lender, the new owner will have to allow the tenants to stay in the property for the full duration of the lease.

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



#### 1 Pre-Foreclosure

Anderson Ter  
Des Plaines  
IL, 60016

Market Value  
\$412,800  
Beds/Bath  
0/0  
Default Amount  
\$N/A  
Sq. FT  
0

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Brummel St, Skokie, IL 60077	\$241,008	N/A	1,441
Auction	Kenilworth Cir # E, Hoffman Estates, IL 60169	\$150,924	N/A	0

Auction Date: 7/30/09

	NATL	IL	COOK CTY
NODs	78,723	0	0
NTSs	157,727	0	0
NFSs	49,806	7,509	4,528
LISs	100,654	5,713	4,466
REOs	95,460	4,031	2,535

### Does Negative Equity Cause Foreclosures

For years folks have been wondering what caused the mortgage meltdown and many people have pointed to subprime loans. But it turns out that borrowers with weak credit and toxic loans were not the problem, at least according to the Wall Street Journal.