



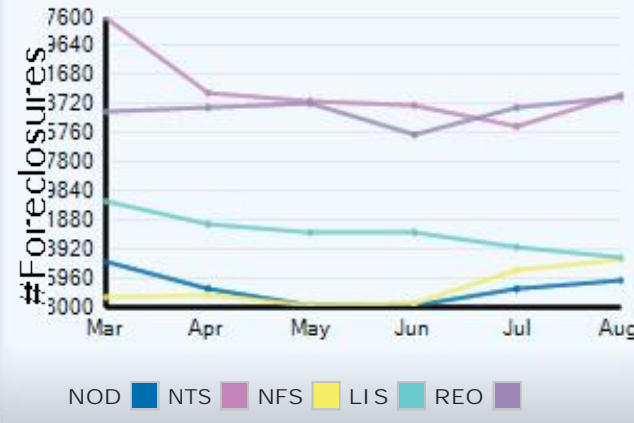
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I've made the RE experience a total success for 30 Years in both NJ and FL including 10 years of BPOs/REOs. Attention to details and outstanding negotiating skills are a real plus.

## Foreclosure Market Trends *Report*

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### 6 month National Foreclosure Trends



### Foreclosure Activity Increases 4 Percent in Third Quarter

Foreclosure filings — default notices, scheduled auctions and bank repossessions — were reported on 930,437 properties in the third quarter, a nearly 4 percent increase from the previous quarter but a 1 percent decrease from the third quarter of 2009, according to the RealtyTrac U.S. Foreclosure Market Report. One in every 139 U.S. housing units received a foreclosure filing during the quarter. Foreclosure filings were reported on 347,420 U.S. properties in September, an increase of nearly 3 percent from the previous month and an increase of 1 percent from September 2009.

### How The Mortgage System Works — And How It's Been Rattled

Foreclosures are setting off fresh tremors across the country but not because of any surge in unpaid loans. An elaborate system designed to assure good title to your home and solid assets on lender books has been shaken by revelations of botched foreclosure affidavits. This is a problem because courts rely on sworn affidavits as evidence, and it appears that large numbers affidavits were signed but not read. If an affidavit has not been read then it's possible lender claims are wrong. Since we don't know which affidavits are accurate and which are not, massive numbers of audits will now be required to find out if any owners unfairly lost their homes.

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 Bank-Owned	Park Ave, West Palm Beach, FL 33403	\$40,100	N/A	1,482
3 Auction	Avenue J, Riviera Beach, FL 33404	\$264,976	N/A	1,123

Auction Date: 2/23/11

	NATL	FL	PALM BEACH CTY
NODs	44,887	0	0
NTSs	95,887	0	0
NFSs	51,116	23,253	4,565
LISs	51,582	21,295	961
REOs	95,364	12,329	509

### Vacation Home Investors Flourishing in Frugal Economy

With no recovery in sight for the U.S. housing market and recessionary fears lingering, one slice of the real estate industry is holding up remarkably well: the foreclosed vacation rental market. From the Sun Belt to the Ski Belt, there are plenty of distressed seaside chalets and mountain dwellings waiting for buyers. From the Florida Panhandle to the Oregon Trail, foreclosed vacation properties are languishing on the market and cash-strapped sellers are slashing prices and buyers are finding fabulous opportunities nationwide. However, buying a vacation foreclosure isn't easy. But it can be a lucrative business, according to investors, landlords and