

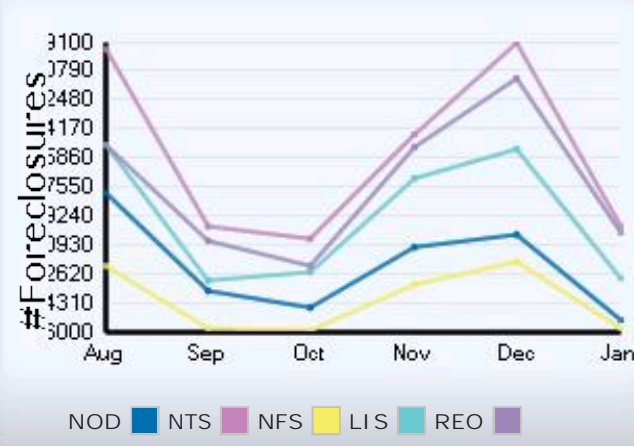
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I am available locally to assist you in purchasing a foreclosure property or another property best suited to your needs. Buying or selling, I am here to act as your local real estate specialist.

## Foreclosure Market Trends *Report*

March 2010 Vol. 4, Issue 7

### 6 month National Foreclosure Trends



### U.S. FORECLOSURE ACTIVITY DECREASES 2 PERCENT IN FEBRUARY

#### Lenders Offer New Plan to Hold Down Foreclosures

Within the world of mortgage debt there's a concept called forbearance. It pretty much means financial mercy at the option of the lender and now the idea is at the heart of a new proposal by the Mortgage Bankers Association to reduce foreclosures among the unemployed. To see how forbearance works imagine that Smith doesn't pay his mortgage but even so Lender Jones elects not to foreclose. Why doesn't the lender foreclose? Most likely because Jones thinks Smith can re-start regular payments as soon as he starts a new job, recovers from an illness, gets past a temporary set-back, etc.

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

Property Type	Address	Market Value	Default	Sq. Ft.
1 Pre-Foreclosure	Mustang Ln, Bell Canyon, CA 91307	\$112,838	\$112,838	3,032
2 Pre-Foreclosure	Ramuda Ln, Bell Canyon, CA 91307	\$13,228	N/A	0
3 Bank-Owned				

FORECLOSURE TRENDS : JANUARY 2010			
	NATL	CA	LOS ANGELES CTY
NODs	43,623	26,191	6,009
NTSs	102,177	35,260	9,269
NFSs	38,044	0	0
LISs	69,599	0	0
REOs	98,153	19,729	3,570

#### 5 Emerging Foreclosure Hot Spots

Foreclosure activity in these five metro areas zoomed higher last year at a faster pace than already established foreclosure hotbeds like Las Vegas, Phoenix, Los Angeles and Tampa Bay. Buyers can find discounts of 30 percent or more as foreclosures flare up in these cities — all of which have solid economic fundamentals and strong upside potential for real estate. In Boise, bank-owned properties in the low-end price range of under \$200,000 are still attracting the most competition from buyers, according to Tonyah Lee, an agent with Keller Williams Realty Boise. "Everybody's looking for a deal," she said.