



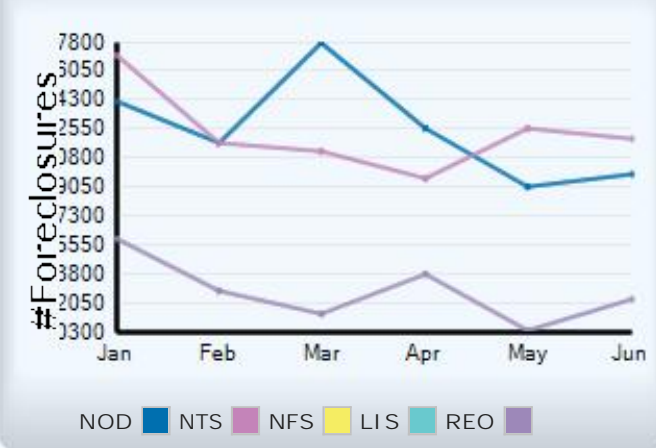
Deanna Lantieri
1218294
PO Box 2618
MAMMOTH LAKES, CA 93546

I work for several banks prelisting and marketing foreclosures in the Mammoth Lake, Crowley Lake and Bishop area. I am available locally to assist you in purchasing a property best suited to your needs

Foreclosure Market Trends *Report*

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6 month California Foreclosure Trends



Foreclosure Activity in California Down for First Half of 2011

Foreclosure filings — default notices, scheduled auctions and bank repossessions — were reported on 263,500 California properties during the first six months of 2011, a 13 percent drop from the second half of 2010 and almost 23 percent below the level reported for the first half of last year, according to the Midyear 2011 Foreclosure Market Report just released by RealtyTrac®. The state remained third highest in foreclosure rate nationally, reporting 1.96 percent of its housing units received a foreclosure filing during the six-month period.

Foreclosure Activity Falls to 44-Month Low in July

Foreclosure filings were reported on 212,764 U.S. properties in July, a 4 percent decrease from June and a 35 percent decrease from July 2010. July's total was a 44-month low for foreclosure activity. "July foreclosure activity dropped 35 percent from a year ago, marking the 10th straight month of year-over-year decreases in foreclosure activity and the lowest monthly total since November 2007," said James J. Saccacio, chief executive officer of RealtyTrac. "Unfortunately, the falloff in foreclosures is not based on a robust recovery in the housing market but on short-term interventions and delays that will extend the current housing market woes into 2012 and bey"

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

Property Type	Address	Amount	Default	Sq. Ft.
1 Pre-Foreclosure	Majestic Pines Dr Mammoth Lakes CA, 93546	\$556,025		1,743
2 Bank-Owned	Meridian Blvd, Mammoth Lakes, CA 93546	\$271,150	N/A	737
3 Auction	Old Mammoth Rd, Mammoth Lakes, CA 93546	\$664,072	N/A	2,000

Auction Date: 11/22/11

FORECLOSURE TRENDS : JUNE 2011

	NATL	CA	MONO CTY
NODs	30,202	19,818	5
NTSs	68,023	21,983	13
NFSs	22,003	0	0
LISs	33,661	0	0
REOs	68,851	12,286	3

Should You Dump Real Estate and Buy Stock?

Writing in the Wall Street Journal, Robert Bridges tells us that "a dollar used to purchase a median-price, single-family California home in 1980 would have grown to \$5.63 in 2007, and to \$2.98 in 2010. The same dollar invested in the Dow Jones Industrial Index would have been worth \$14.41 in 2007, and \$11.49 in 2010." Bridges makes a carefully constructed comparison which includes 2007, the top of the real estate market. Surely the comparison would have been far more interesting if it looked at stock values and compared Oct. 12, 2007 with March 6, 2009.