



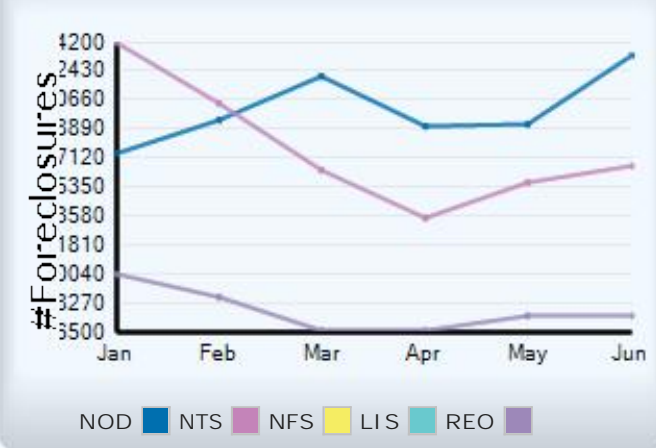
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I work for several banks prelisting and marketing foreclosures in the Mammoth Lake, Crowley Lake and Bishop area. I am available locally to assist you in purchasing a property best suited to your needs

Foreclosure Market Trends *Report*

August 2012 Vol. 6, Issue 8

6 month California Foreclosure Trends



7 Best Banks for (Short) Short Sale Bargains

Pre-foreclosure sales (typically short sales) increased to a three-year high in the first quarter of 2012 even as the average pre-foreclosure sales price reached a record low — making 2012 a prime time to purchase a short sale. But the process of buying a short sale and the discounts available can vary widely based on the lender/servicer/investor involved in approving the sale. Some banks are approving short sales more often, more quickly and at lower prices than others. In light of that RealtyTrac has ranked the best major banks to work with when buying a short sale home.

59 Percent of U.S. Metros Post Higher Foreclosure Activity in First Half of 2012

Foreclosure activity in the first half of 2012 increased from the previous six months in 125 of the nation's 212 metropolitan areas with a population of 200,000 or more. Despite the increases from the second half of 2011, 129 of the metro areas still posted year-over-year decreases in foreclosure activity. California accounted for seven of the 10 highest metro foreclosure rates and 10 of the top 20 metro foreclosure rates during the first half of the year. Florida accounted for four of the top 20 metro foreclosure rates, and Illinois accounted for two of the top 20. Georgia, Arizona, Nevada and Colorado each had one city in the top 20.

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



1 Pre-Foreclosure

Rainbow Ln
Mammoth Lakes
CA, 93546

Amount
\$635,648
Beds/Bath
6/3
Sq. FT
2,190

Property Type	Address	Amount	Default	Sq. Ft.
2 Pre-Foreclosure	Meadow Ln # 25, Mammoth Lakes, CA 93546	\$161,600	\$5,792	0
3 Bank-Owned	Canyon Blvd, Mammoth Lakes, CA 93546	\$207,900	N/A	687

	NATL	CA	MONO CTY
NODs	25,824	23,341	0
NTSs	58,424	16,677	9
NFSs	21,039	0	0
LISs	38,275	0	0
REOs	54,272	7,472	9

Will The Merkley Plan Slash Foreclosure Levels?

Just about everyone agrees that the housing market would be much stronger if millions of mortgages could be refinanced. It sounds like a good idea because borrowers with lower rates would pay less each month and that would make homes more affordable, reduce foreclosures, cut short sales, and generate more free cash for consumer spending.