



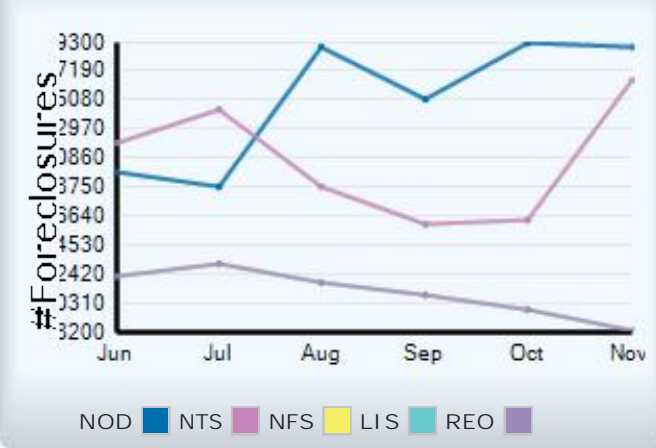
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I work for several banks prelisting and marketing foreclosures in the Mammoth Lake, Crowley Lake and Bishop area. I am available locally to assist you in purchasing a property best suited to your needs

## Foreclosure Market Trends *Report*

January 2012 Vol. 6, Issue 1

### 6 month California Foreclosure Trends



### California Foreclosure Activity Rises in November

Foreclosure filings — default notices, scheduled auctions and bank repossessions — were reported on 63,689 California properties in November, a 15 percent increase from October and 11 percent above the level reported for November 2010, according to the latest RealtyTrac® U.S. Foreclosure Market Report.

### 2011 Year-End Foreclosure Report: Foreclosures on the Retreat

Foreclosure filings were reported on 1,887,777 U.S. properties in 2011, a decrease of 34 percent in total properties from 2010, according to the RealtyTrac Year-End 2011 U.S. Foreclosure Market Report. Foreclosure activity in 2011 was the lowest since 2007. The report also shows that 1.45 percent of U.S. housing units (one in 69) had at least one foreclosure filing during the year, down from 2.23 percent in 2010, 2.21 percent in 2009, and 1.84 percent in 2008. Total U.S. foreclosure activity and the U.S. foreclosure rate in 2011 were both at their lowest annual level since 2007.

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



#### 1 Pre-Foreclosure

Mono St  
Mammoth Lakes  
CA, 93546

Amount  
\$74,600  
Beds/Bath  
0/0  
Sq. FT  
0

Property Type	Address	Amount	Default	Sq. Ft.
2 Bank-Owned	Majestic Pines Dr, Mammoth Lakes, CA 93546	N/A	N/A	0
3 Auction	Pinecrest Ave, Mammoth Lakes, CA 93546	\$389,826	N/A	1,249

Auction Date: 1/30/12

### Why Lenders Have Begun To Accept Foreclosure Write-Offs

The term "cramdown" used to be a dirty word in real estate, an expression meaning that a court would change loan terms — and not in a way that lenders liked.

	NATL	CA	MONO CTY
NODs	37,397	28,897	10
NTSs	74,100	26,509	17
NFSs	22,440	0	0
LISs	34,333	0	0
REOs	56,124	8,283	3