



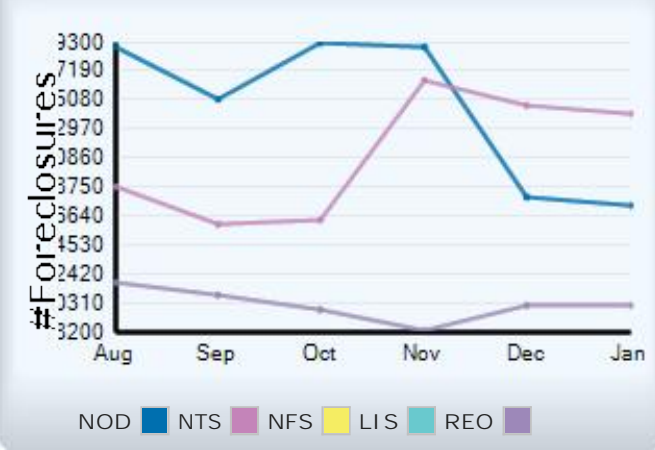
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I work for several banks prelisting and marketing foreclosures in the Mammoth Lake, Crowley Lake and Bishop area. I am available locally to assist you in purchasing a property best suited to your needs

Foreclosure Market Trends *Report*

March 2012 Vol. 6, Issue 3

6 month California Foreclosure Trends



Govt-Backed Loan Mods Coming for Investors

The Obama administration recently announced an expansion of its three-year-old HAMP loan modification program that includes opening the program up to non-owner occupants struggling to make mortgage payments.

Fourth Quarter and Year-End 2011 U.S. Foreclosure Sales Report: Shifting Toward Short Sales

Sales of homes that were in some stage of foreclosure or bank owned accounted for 24 percent of all U.S. residential sales during the fourth quarter. Third parties purchased a total of 204,080 residential properties in some stage of pre-foreclosure (NOD, LIS, NTS, NFS) or bank-owned (REO) during the fourth quarter, down 8 percent from a revised third quarter total and down 2 percent from the fourth quarter of 2010. That brought total foreclosure-related sales in 2011 to 907,138, down 2 percent from 2010 and accounting for 23 percent of all sales during the year.

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

Property Type	Address	Amount	Default	Sq. Ft.
1 Pre-Foreclosure				
2 Pre-Foreclosure	Old Mammoth Rd # 53, Mammoth Lakes, CA 93546	\$230,000	\$13,899	0
3 Pre-Foreclosure	Forest Trl, Mammoth Lakes, CA 93546	\$348,377	\$25,562	601
2 Pre-Foreclosure	Hillside Dr, Mammoth Lakes, CA 93546	\$662,237	\$41,437	1,700
3 Auction	Valley Vista Dr, Mammoth Lakes, CA 93546	\$939,029	N/A	4,350

Auction Date: 6/22/12

FORECLOSURE TRENDS : JANUARY 2012

	NATL	CA	MONO CTY
NODs	24,531	17,405	10
NTSs	62,260	24,115	20
NFSs	23,777	0	0
LISs	33,831	0	0
REOs	66,542	10,064	7

5 Best Banks to Buy From

More than 600,000 bank-owned properties nationwide give buyers ample inventory to choose from. But not all bank-owned purchases are created equal; some banks sell more quickly and offer bigger discounts. To help buyers sort through this vast bank-owned REO maze, Foreclosure News Report has analyzed RealtyTrac foreclosure sales data from the fourth quarter of 2011, broken down by lender, to provide a list of the best banks to buy a foreclosure from. To come up with this list we started with lenders that sold more than 1,500 REOs during the quarter and then used a combined ranking of the lenders with the highest percentage savings and the