



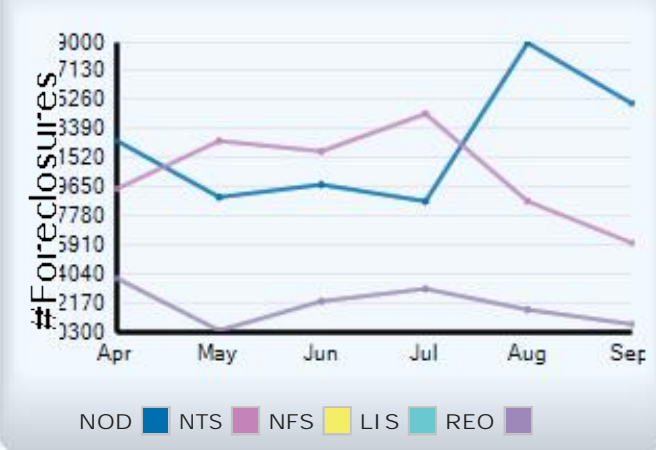
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I work for several banks prelisting and marketing foreclosures in the Mammoth Lake, Crowley Lake and Bishop area. I am available locally to assist you in purchasing a property best suited to your needs

## Foreclosure Market Trends *Report*

November 2011 Vol. 5, Issue 16

### 6 month California Foreclosure Trends



### California Foreclosure Activity Up in Third Quarter

Foreclosure filings — default notices, scheduled auctions and bank repossessions — were reported on 153,051 California properties during the third quarter of 2011, up 5 percent from the second quarter of 2011, but still 20 percent below the level reported for the same quarter last year, according to the latest RealtyTrac® U.S. Foreclosure Market Report.

### U.S. Foreclosure Activity Hits 7-Month High in October

Foreclosure filings were reported on 230,678 U.S. properties in October, a 7 percent increase from the previous month, but still down nearly 31 percent from October 2010, according to the RealtyTrac U.S. Foreclosure Market Report for October 2011. The report also shows one in every 563 U.S. housing units with a foreclosure filing during the month. "The October foreclosure numbers continue to show strong signs that foreclosure activity is coming out of the rain delay we've been in for the past year as lenders corrected foreclosure paperwork and processing problems," said James Saccacio, chief executive officer of RealtyTrac.

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



#### 1 Pre-Foreclosure

Aspen PI  
Mammoth Lakes  
CA, 93546

Amount  
\$481,000  
Beds/Bath  
0/0  
Sq. FT  
0

Property Type	Address	Amount	Default	Sq. Ft.
2 Bank-Owned	Lager Ln, Mammoth Lakes, CA 93546	\$125,153	N/A	743
3 Auction	Old Mammoth Rd, Mammoth Lakes, CA 93546	\$879,115	N/A	0

Auction Date: 12/22/11

### Four Foreclosure Financing Myths

The word is out: it's harder to get a mortgage, maybe impossible. Lenders are clamping down, especially on foreclosure purchases. Just about everyone says so. Since this is a "fact" why bother to buy real estate when you can't get financing? Well, maybe not a fact. Maybe tales of mortgage woes are exaggerated. Or, maybe they're not true at all. Here are four commonly believed myths about securing financing in today's real estate market, especially when it comes to financing a foreclosure purchase.

FORECLOSURE TRENDS : SEPTEMBER 2011			
	NATL	CA	MONO CTY
NODs	36,932	25,073	24
NTSs	57,836	15,958	11
NFSs	21,262	0	0
LISs	33,778	0	0
REOs	65,047	10,811	7