



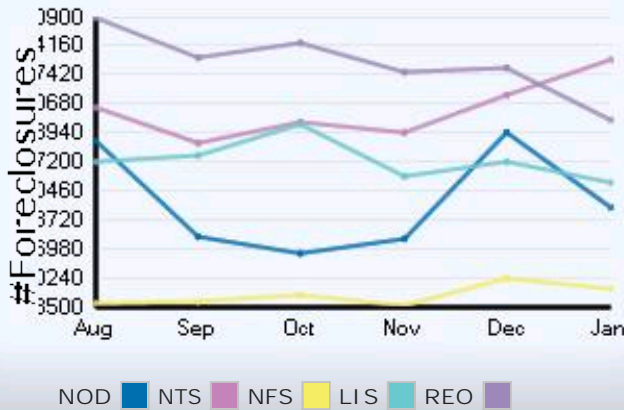
Rene Nelson
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I am available locally to assist you in purchasing a foreclosure property or another property best suited to your needs. Buying or selling, I am here to act as your local real estate specialist.

Foreclosure Market Trends *Report*

January 2010 Vol. 4, Issue 3

6 month National Foreclosure Trends



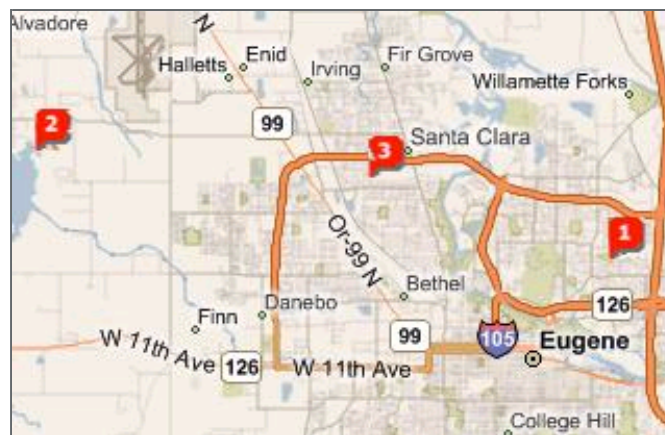
REALTYTRAC® YEAR-END REPORT SHOWS RECORD 2.8 MILLION U.S. PROPERTIES WITH FORECLOSURE FILINGS IN 2009

A total of 2,824,674 U.S. properties in received a foreclosure filing in 2009, a 21 percent increase in total properties from 2008 and a 120 percent increase in total properties from 2007, according to the RealtyTrac Year-End 2009 U.S. Foreclosure Market Report. The report also shows that 2.21 percent of all U.S. housing units (one in 45) received at least one foreclosure filing during the year, up from 1.84 percent in 2008, 1.03 percent in 2007 and 0.58 percent in 2006. Foreclosure filings were reported on 349,519 U.S. properties in December and foreclosure activity in the fourth quarter decreased 7 percent from the third quarter.

Will Principal Cuts Reduce Foreclosures?

The latest idea bubbling up in the world of real estate is the use of principal reductions to stem the foreclosure tide, the theory being that if we lower mortgage balances then homeowners will have smaller monthly payments and fewer foreclosures. Truth is, the only reason lenders will reduce principal balances is when it's to their advantage. Reducing principal balances will instantly produce big and hideous losses, something lenders don't want but something lenders will accept if the probability of even bigger and more hideous losses from short sales and foreclosures can be avoided.

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



1 Pre-Foreclosure
Honeysuckle Ln
Eugene
OR, 97401
Market Value \$3,123
Beds/Bath 3/3
Default Amount \$3,123
Sq. FT 644

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Green Oaks Dr, Eugene, OR 97402	\$299,900	N/A	2,138
Auction	Dalton Dr, Eugene, OR 97404	N/A	N/A	1,384

Auction Date: 5/12/10

	NATL	OR	LANE CTY
NODs	88,790	70	4
NTSs	160,660	3,695	258
NFSs	65,922	0	0
LISs	132,813	0	0
REOs	152,008	1,884	126

Faster Sales Coming For Foreclosure Buyers

Foreclosure buyers got a Christmas Eve goodie from Fannie Mae, a new strategy that's likely to make foreclosure purchasing very much quicker. The catch? A bunch of lenders are about to be very unhappy. With the growing number of distressed properties there's now a substantial "foreclosure discount" in most markets. What were once tolerable and controlled losses are today steep and sharp declines that leave lender red ink everywhere. The question for loan owners is this: Is there anyway to make such lender losses smaller? The answer, as we shall see, turns out to be good news for foreclosure buyers.