



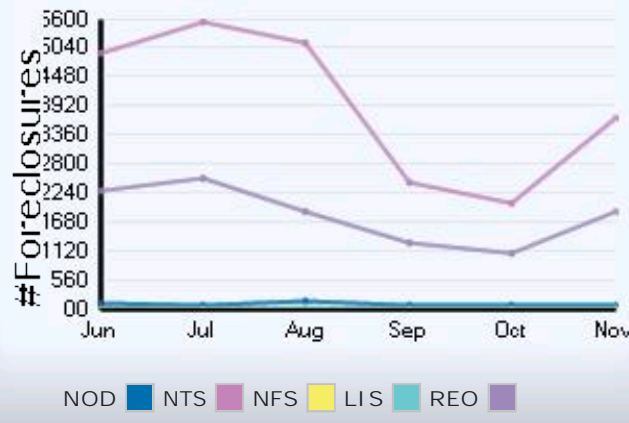
Rene Nelson
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I am available locally to assist you in purchasing a foreclosure property or another property best suited to your needs. Buying or selling, I am here to act as your local real estate specialist.

Foreclosure Market Trends *Report*

January 2010 Vol. 4, Issue 4

6 month Oregon Foreclosure Trends



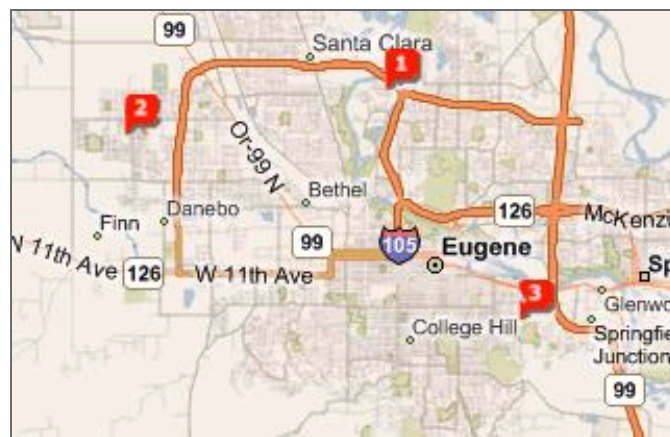
Oregon Foreclosure Activity Up 90 Percent in 2009

Oregon ended 2009 tallying 34,121 properties with foreclosure filings, a 90 percent increase from the total reported for 2008, according to the latest RealtyTrac[®] U.S. Foreclosure Market Report. The yearly total is 303 percent higher than the level reported for all of 2007. "Oregon reported a major increase in foreclosure filings for December, bringing the state's 2009 activity to nearly double the level seen in 2008 and more than quadruple what was reported in 2007," said James J. Saccacio, chief executive officer of RealtyTrac. "Oregon's unemployment rate reached 11 percent in December, and has been stuck in double-digits for four months. This rising jobless rat

College Town Real Estate Displays Immunity To Foreclosure Crisis

There's simply no doubt about it. Burlington, Vt., and neighboring South Burlington are the best housing market in America rated by the lowest number of foreclosures in the nation, and there's not any doubt why. All bottom seven communities on the 2009 RealtyTrac foreclosure list are college towns, where local economies have been boosted by the rush to higher education. Burlington only saw 45 residential properties tagged with foreclosure notices in 2009, and not even all of them went to foreclosure. Only eight experienced the worst case scenario.

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



1 Pre-Foreclosure

Kingfisher Way
Eugene
OR, 97401

Market Value
\$13,318
Beds/Bath
5/4
Default Amount
\$13,318
Sq. FT
3,555

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Heathman Dr, Eugene, OR 97402	\$264,900	N/A	2,761
3 Auction	Suntrek Dr, Eugene, OR 97403	\$379,000	N/A	2,478

Auction Date: 4/26/10

FORECLOSURE TRENDS : NOVEMBER 2009

	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

Federal program aims to streamline short sales in 2010

Like many of her colleagues, Chicago Realtor Carol Grobman has been wondering for a long time why the real estate community at large, and the federal government in particular, have not made a move toward relieving the prolonged short sale process that has been trying the patience of their sellers and buyers alike. Well, the federal government has finally answered back, adding another acronym to its list of government-sponsored programs. This one is called HAFA (it stands for Home Affordable Foreclosure Alternatives) and is part of the Home Affordable Modification Program (HAMP).