



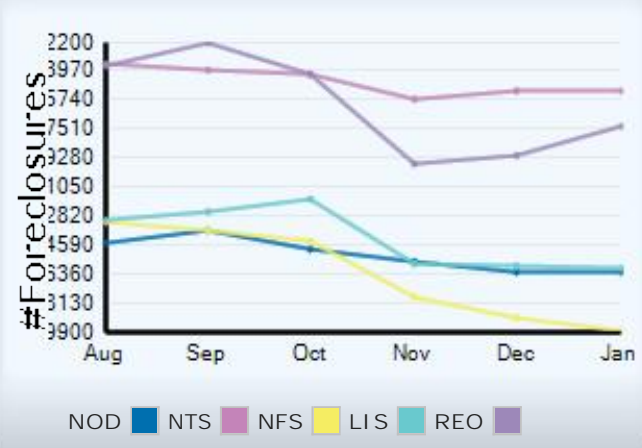
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I am available to assist you in purchasing a foreclosure property or another property best suited to your needs. Buying or selling, I am here to act as your local real estate specialist.

Foreclosure Market Trends *Report*

March 2011 Vol. 5, Issue 6

6 month National Foreclosure Trends



Foreclosures Frozen in February

Foreclosure filings were reported on 225,101 U.S. properties in February, a 14 percent decrease from the previous month and a 27 percent decrease from February 2010, according to the February 2011 RealtyTrac U.S. Foreclosure Market Report. The report also shows one in every 577 U.S. housing units with a foreclosure filing during the month "Foreclosure activity dropped to a 36-month low in February as allegations of improper foreclosure processing continued to dog the mortgage servicing industry and disrupt court dockets," said James J. Saccacio, chief executive officer of RealtyTrac.

Buy-and-Hold Investors Benefit from Tighter Lending, Returning Renters

The QRM will soon be here and it will change the way we finance and refinance real estate. This could be very good news for foreclosure buyers, especially those who purchase and hold. So what's a QRM? The initials "QRM" stand for qualified residential mortgage. If you're a lender you want to originate QRMs for two important reasons under the Wall Street reform legislation: First, you don't have to set aside 5 percent of the loan amount in a reserve account. Second, with QRMs you remove most of the grounds for borrower suits against you.

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



- 1** Pre-Foreclosure
E Pikes Peak Ave
Colorado Springs
CO, 80903
Amount: N/A
Beds/Bath: 0/0
Sq. FT: 12,152

Property Type	Address	Amount	Default	Sq. Ft.
2 Bank-Owned	Little Johnny Dr, Colorado Springs, CO 80918	\$169,900	N/A	1,481
3 Auction	Meadowood Pl, Colorado Springs, CO 80918	\$188,500	N/A	1,206

Auction Date: 7/13/11

	NATL	CO	EL PASO CTY
NODs	36,964	7	0
NTSs	88,050	3,190	382
NFSs	19,952	0	0
LISs	38,234	0	0
REOs	78,133	1,749	195

Cheaper Mortgages When Fannie Mae & Freddie Mac Are Gone?

Are we ready to phase out Fannie Mae and Freddie Mac? This is not an idle question for anyone who needs a mortgage, worries about interest rates or wonders where real estate values are headed. The Obama Administration now says that it's time to begin "the orderly and deliberate wind down of Fannie Mae and Freddie Mac." As a result the secondary market — the electronic platform where mortgages are bought and sold — will be placed in the hands of the private sector once the transition is completed. Huh? Wait a minute. Why should we deliberately make Fannie Mae and Freddie Mac less