



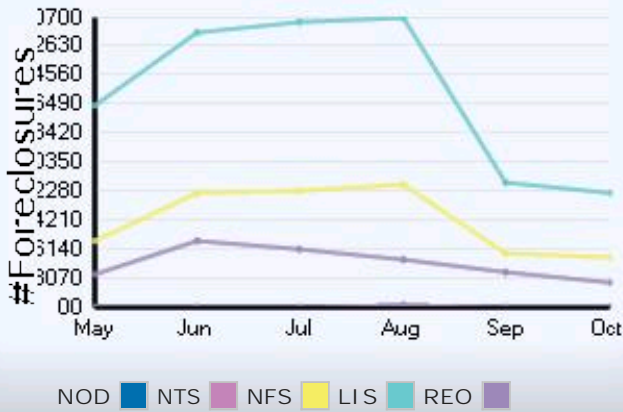
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I am available locally to assist you in purchasing a foreclosure property or another property best suited to your needs. Buying or selling, I am here to act as your local real estate specialist.

## Foreclosure Market Trends *Report*

December 2009 Vol. 4, Issue 2

### 6 month Florida Foreclosure Trends



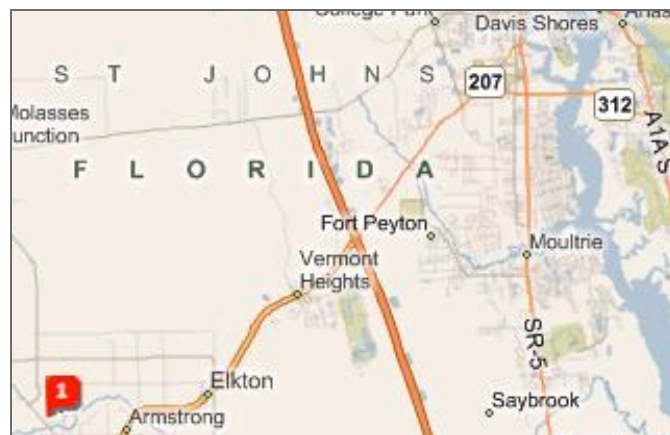
### Florida Foreclosure Activity Up Slightly in November

Florida foreclosure activity rose in November to 52,935 properties with foreclosure filings, up 2 percent from the previous month, and still 8 percent ahead of the level reported in November 2008, according to the latest RealtyTrac® U.S. Foreclosure Market Report. With one in every 165 Florida housing units receiving a foreclosure filing in November, the state's foreclosure rate ranked second highest in the nation. "Florida foreclosures were up slightly both in November and from this time last year," said James J. Saccacio, chief executive officer of RealtyTrac. "The highest increase was in auctions, which climbed 22 percent from November of last year."

### New Year, New Opportunities

As we enter a new year — and begin a new decade — it's a good time to take a look ahead and try to answer some of the most frequently asked questions about the foreclosure market. Overall, we expect an ample supply of discounted foreclosures to be available in 2010, but pent-up demand and record-low cost of ownership will ensure the best deals will be snatched up quickly by well-prepared bargain hunters. Most local markets won't experience a double-dip in home prices during the year, but the prime buying conditions in place now may be gone by year's end.

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



#### 1 Pre-Foreclosure

Don Manuel Rd  
Elkton  
FL, 32033

Market Value  
\$172,053  
Beds/Bath  
2/2  
Default Amount  
\$N/A  
Sq. FT  
1,776

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Collier St, St Augustine, FL 32084	\$5,000	N/A	1,889
3 Auction	White St W, St Augustine, FL 32080	\$280,000	N/A	1,827

Auction Date: 3/10/10

### Real Estate 2010 -- Will It Be Better?

There's little doubt that 2009 was a brutal year for many in real estate while for others it was a buying opportunity. Foreclosure filings reported by RealtyTrac topped 300,000 per month for much of the year while the National Association of Realtors says that a typical existing home sold for \$173,100 in October, down 7.1 percent from a year earlier. There's also been good news. Interest rates fell below 5 percent and NAR reports that home prices actually rose in 30 metro areas during the third quarter. What about 2010? Where are we headed?

	NATL	FL	SAINT JOHNS CTY
NODs	51,373	0	0
NTSs	94,850	0	0
NFSs	36,076	13,639	144
LISs	72,916	31,380	240
REOs	77,077	6,892	89