



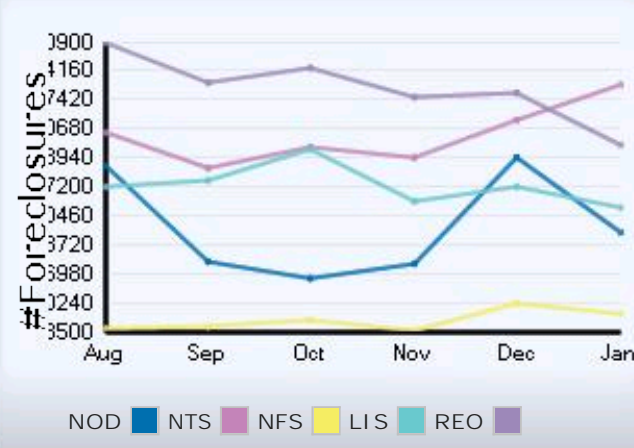
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We specialize in saving you money by purchasing a foreclosure property or another property best suited to your needs. Please let us be of assistance. Ask about our Bank Owned Property Listings!

Foreclosure Market Trends *Report*

February 2010 Vol. 4, Issue 5

6 month National Foreclosure Trends



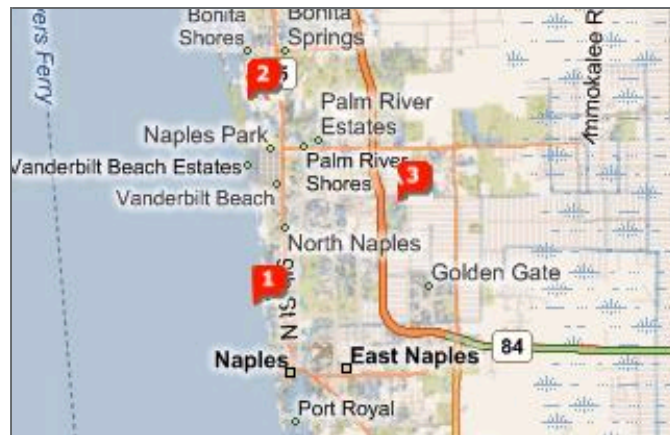
KEYSTONE ASSET MANAGEMENT PARTNERS WITH REALTYTRAC TO MARKET FORECLOSED PROPERTY LISTINGS

Keystone Asset Management Inc., a national provider of comprehensive REO, Default Management and Property Valuation Services, recently announced that it has partnered with RealtyTrac Inc., the leading online foreclosure marketplace for default, auction and bank-owned REOs. The partnership gives additional market exposure for foreclosed property listings provided by Keystone Asset Management, displaying them prominently to RealtyTrac's 3 million unique monthly visitors.

Best to buy before new FHA guidelines take effect

Starting in early summer, the Federal Housing Administration is tightening lending standards in an effort to bolster its dwindling reserves. The new lending standards will make it tougher for some prospective buyers to purchase a home by requiring a higher down payment than the typical 3.5 percent for some borrowers, higher insurance premiums and reduced seller concessions. Securing FHA-insured mortgages are attractive to borrowers because down payments are only 3.5 percent. Most conventional loans now require 20 percent down, keeping many creditworthy borrowers on the sidelines.

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



1 Pre-Foreclosure

Springline Dr
Naples
FL, 34102

Market Value
\$617,444
Beds/Bath
0/0
Default Amount
\$N/A
Sq. FT
3,015

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Pan Am Ave, Naples, FL 34110	\$1,000	N/A	2,512
Auction	Teak Wood Dr, Naples, FL 34119	\$227,554	N/A	0

Auction Date: 4/28/10

FORECLOSURE TRENDS : DECEMBER 2009

	NATL	FL	COLLIER CTY
NODs	96,765	0	0
NTSs	219,090	2	0
NFSs	79,810	33,504	993
LISs	151,344	66,984	1,497
REOs	196,460	17,681	575

Why Borrowers Are Welcoming Foreclosure

Which would you rather lose, your home or your credit cards? It's a choice most of us would prefer not to face, but for some the answer is that they would rather hang onto their plastic. In a new study of 27 million credit records, TransUnion says that since 2008 credit card delinquencies have been lower than mortgage payment delinquencies. "This 'flip' is representative of the change in the conventional wisdom around the payment hierarchy, or which debt obligations consumers would choose to pay first," according to the company. Foreclosure, it seems, is no longer the stain it once was.