

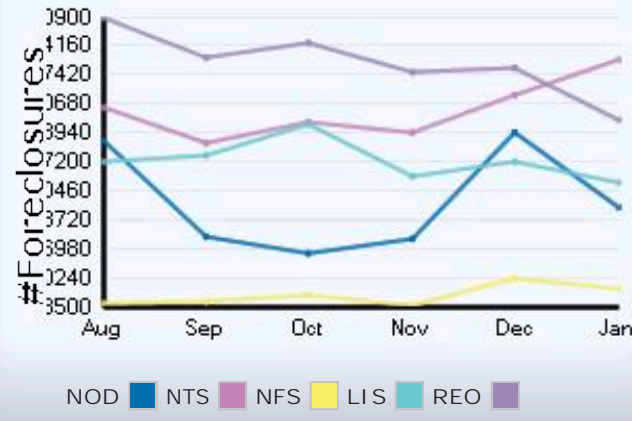
Joe Esther
6183 Paseo del Norte #140
Carlsbad, CA 92011

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*

May 2009 Vol. 3, Issue 11

6 month National Foreclosure Trends



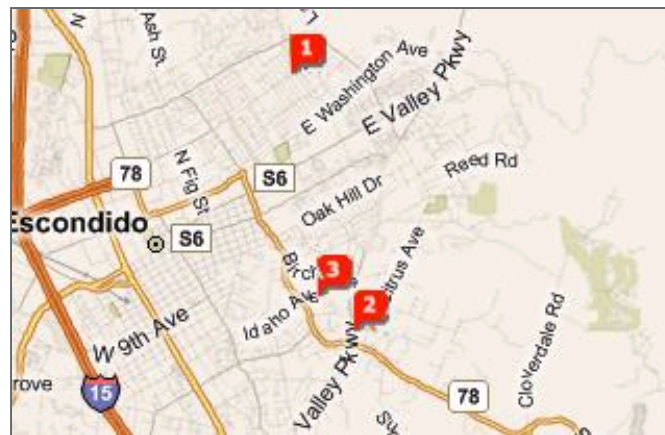
FORECLOSURE ACTIVITY REMAINS AT RECORD LEVELS IN APRIL

Foreclosure filings were reported on 342,038 U.S. properties in April, an increase of less than 1 percent from the previous month and an increase of 32 percent from April 2008, according to the U.S. Foreclosure Market Report. The report also shows that one in every 374 U.S. housing units received a foreclosure filing in April. "Much of the April activity was at the initial stages of foreclosure – the default and auction stages – while bank repossessions, or REOs, were down on a monthly and annual basis to their lowest level since March 2008," said James J. Saccacio, chief executive officer of RealtyTrac.

10 Best Places to Buy Foreclosures

Pin a map of the United States to the wall, take 10 steps back, aim and throw your dart. Almost anywhere you hit is going to have some level of foreclosure activity going on, even if it is negligible in relation to the area's real estate market. Despite the housing problems that have hit many areas nationwide, some areas of the country are better poised to stand the test of time than others. Those areas are still affected by the overall psychology of the down market, but represent an opportunity to buy low and realize a high rate of return when the market recovers.

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



1 Pre-Foreclosure

N Midway Dr
Escondido
CA, 92027

Market Value
\$9,291
Beds/Bath
3/2
Default Amount
\$9,291
Sq. FT
1,006

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	Kinross Ct, Escondido, CA 92027	\$460,747	N/A	1,392
Auction	Viewmont Dr, Escondido, CA 92027	\$440,000	N/A	1,938

Auction Date: 5/21/09

	NATL	CA	SAN DIEGO CTY
NODs	211,107	171,820	12,716
NTSs	304,415	100,859	7,295
NFSs	95,530	0	0
LISs	170,633	0	0
REOs	209,750	42,314	2,573

Mortgage Reform Moves Ahead in Washington

For as long as anyone can remember banks have been one of the most powerful lobbies in Washington. No less important, major banks, Wall Street brokerages, insurers and credit card companies are tied together in a web of relationships, shared interests and mutual concerns. Bump one and you bump them all, something no one in Washington has been able to do for decades. That was then, but now the financial community is a ward of the government, dependent on friendly federal loans for survival and in business only because the outright failure of major banks is widely seen as worse than their continuation.