



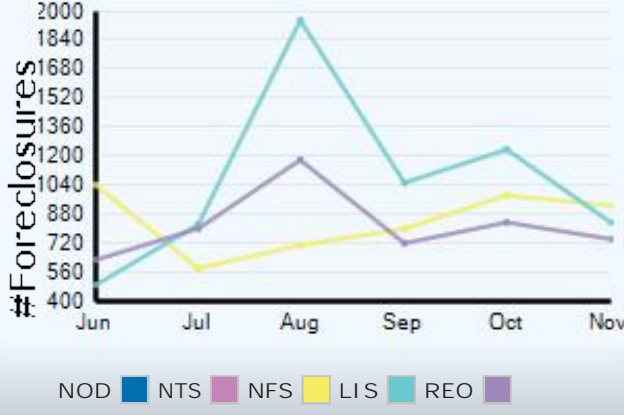
Rich Anzalone
28 South Bolton Street
Marlboro, MA 01752

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*

January 2012 Vol. 6, Issue 1

6 month Massachusetts Foreclosure Trends



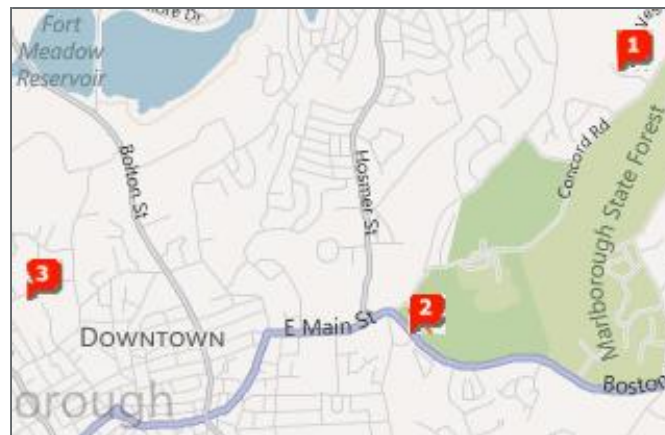
Massachusetts Foreclosure Activity Drops in November

Foreclosure filings — default notices, scheduled auctions and bank repossessions — were reported on 2,484 Massachusetts properties in November, an 18 percent decrease from October, but still 11 percent above the level reported for November 2010, according to the latest RealtyTrac[®] U.S. Foreclosure Market Report.

2011 Year-End Foreclosure Report: Foreclosures on the Retreat

Foreclosure filings were reported on 1,887,777 U.S. properties in 2011, a decrease of 34 percent in total properties from 2010, according to the RealtyTrac Year-End 2011 U.S. Foreclosure Market Report. Foreclosure activity in 2011 was the lowest since 2007. The report also shows that 1.45 percent of U.S. housing units (one in 69) had at least one foreclosure filing during the year, down from 2.23 percent in 2010, 2.21 percent in 2009, and 1.84 percent in 2008. Total U.S. foreclosure activity and the U.S. foreclosure rate in 2011 were both at their lowest annual level since 2007.

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



1 Pre-Foreclosure

Linda Cir
Marlborough
MA, 01752

Amount
\$240,700
Beds/Bath
3/1
Sq. FT
1,258

Property Type	Address	Amount	Default	Sq. Ft.
2 Bank-Owned	Boston Post Rd E # 106, Marlborough, MA 01752	\$34,350	N/A	935
3 Auction	Mechanic St, Marlborough, MA 01752	N/A	N/A	1,644

Auction Date: 1/26/12

Why Lenders Have Begun To Accept Foreclosure Write-Offs

The term "cramdown" used to be a dirty word in real estate, an expression meaning that a court would change loan terms — and not in a way that lenders liked.

FORECLOSURE TRENDS : NOVEMBER 2011			
	NATL	MA	MIDDLESEX CTY
NODs	37,397	0	0
NTSs	74,100	0	0
NFSs	22,440	921	138
LISs	34,333	826	119
REOs	56,124	737	116