



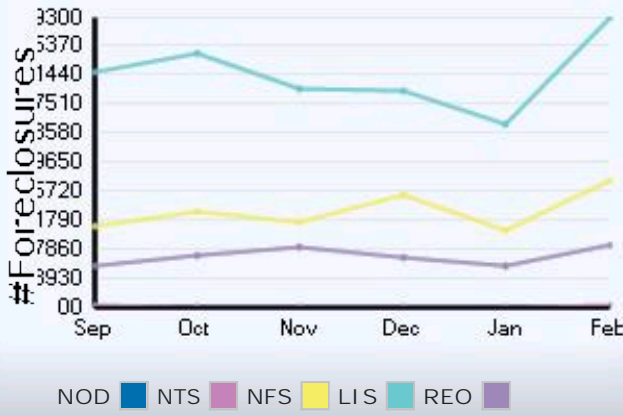
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I am available locally to assist you in purchasing a foreclosure property or another property best suited to your needs. Buying or selling, I am here to act as your local real estate specialist.

Foreclosure Market Trends *Report*

April 2009 Vol. 3, Issue 10

6 month Florida Foreclosure Trends



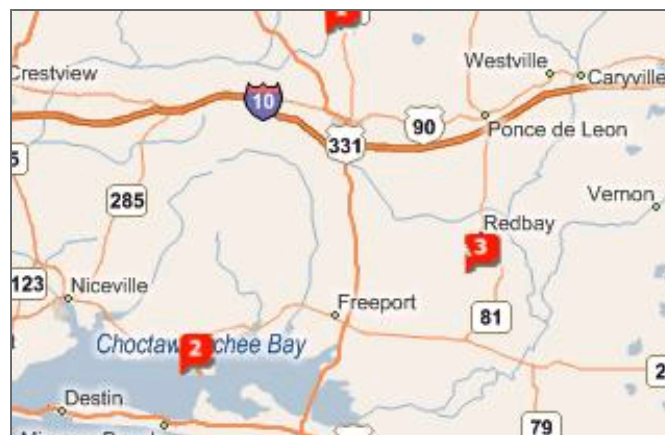
FLORIDA FORECLOSURE ACTIVITY DECREASES 12 PERCENT IN FIRST QUARTER

Foreclosure filings were reported on 119,220 Florida properties in the first quarter of 2009, a 12 percent decrease from the previous quarter and 36 percent ahead of the level reported for Q1 2008.

Millions To Miss Out On New Mortgage Help Plans

I'd like to tell you otherwise. I'd like to say that the new Obama foreclosure prevention efforts will finally resolve the real estate mess and thus the housing mess, the banking mess and the insurance mess. I'd like to say that we finally have a visible marker that shows the very moment when the housing downturn came to an end. I can't do that. What I can say is that the Obama plan goes further, much further, than any government effort to date. It ought to be applauded. It will help large numbers of homeowners. But when you see claims that millions and millions of borrowers will benefit, look out.

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



1 Pre-Foreclosure
Pinewood Dr
Defuniak Springs
FL, 32433
Market Value
\$247,500
Beds/Bath
0/0
Default Amount
\$N/A
Sq. FT
0

Property Type	Address	Market Value	Default	Sq. Ft.
2 Bank-Owned	W Poplar Way, Santa Rosa Beach, FL 32459	\$159,000	N/A	2,219
3 Auction	Golf Club Loop, Ponce de Leon, FL 32455	\$179,125	N/A	0

FORECLOSURE TRENDS : FEBRUARY 2009			
	NATL	FL	WALTON CTY
NODs	79,818	0	0
NTSs	110,810	8	0
NFSs	41,842	17,026	38
LISs	80,764	39,287	246
REOs	105,009	8,316	17

Unemployment & Foreclosure: Connecting the Dots

News on the employment front is grim and getting grimmer. It's being widely reported that job losses are the highest they've been in 50 years. Actually though, that's not quite the whole story. The whole story is worse and explains why we will continue to face growing foreclosure numbers. Not surprisingly, every administration works to tweak the unemployment numbers to put the economy in the best possible light. The result is that whatever figures we get from the Bureau of Labor Statistics are correctly estimated for whatever it is that we're estimating. The problem is that we're not estimating how many people are actually out of work.