

Foreclosure Analysis: November, 2009

Foreclosures are on the rise in the state of Michigan. The normal rate of property entering the process is being masked by the moratorium to cause renegotiations. Many counties, including the four represented in this newsletter, have shown a steady increase over that past 3 months in the number of houses going into foreclosure. Our metrics predict foreclosures will start to rise in the coming year.



Lenders Portfolio

A Lenders Portfolio LLC Company

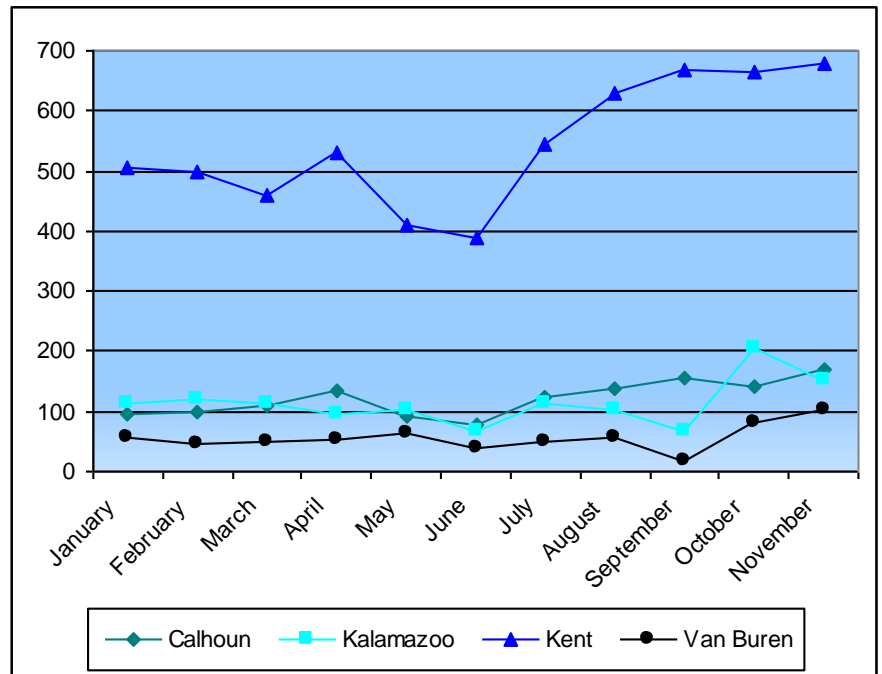
A Special Services Real Estate Company

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Lender Recovery Services

- BPO/field service distribution
- Securing and marketing of real estate
- Industry research and multifamily performance studies
- Portfolio MGT
- Credit Services
- Brokerage Services

Number of Foreclosures by County



A Division of

HMS Companies Inc.

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of Houses Foreclosed in November

Calhoun County	169	Kalamazoo County	151
Kent County	680	Van Buren County	101

Home Marketing Systems can provide analyses for the entire state of Michigan. If you would like more information regarding what you have received, or any other counties in Michigan, please contact us.