ADAMS COUNTY PUBLIC TRUSTEE OFFICE STATISTICS

2ND QUARTER COMPARISONS 2025

	April - June 2024	April - June 2025	Number Increase or Decrease	% Change for Time
NED's (new foreclosures)	135	184	49	36.30%
Cures*	29	24	-5	-17.24%
Withdrawals**	155	158	3	1.94%
Sold at Auction	14	33	19	135.71%
Lienor Redeemed	2	1	-1	0.00%
Deeded	13	29	16	123.08%
Sold with a Deficiency ***	9	27	18	200.00%

Information Available ONLY as Quarterly Reports

OR withdrawn because the foreclosure was "cured".

A release deed of trust is prepared by the lender when a mortgage is paid off. The Public Trustee executes and records the release at the request of the holder.

RELEASE DEEDS OF TRUST

April - June 2024 April - June 2025 #increase/decrease % increase/decrease

1,075 1,047 -28 -2.60%

^{*}Past due loan payments + costs and fees brought current to get out of foreclosure.

^{**}Foreclosure withdrawn at request of attorney on behalf of lender,

^{***}Lender's bid at foreclosure auction was for LESS THAN FULL AMOUNT owed to lender (lender's bid MUST be for what lender considers current market value of property +costs) - borrowers can remain PERSONALLY liable for amount of deficiency.