ADAMS COUNTY PUBLIC TRUSTEE OFFICE STATISTICS

2nd QUARTER COMPARISONS 2024

	April & June 2023	April - June 2024	Number Increase or Decrease	% Change for Time
NED's (now forcelesures)	151	151	0	0.00%
NED's (new foreclosures)	151		U	
Cures*	26	29	3	11.54%
Withdrawals**	195	155	-40	-20.51%
Sold at Auction	18	14	-4	-22.22%
Lienor Redeemed	3	2	-1	0.00%
Deeded	20	13	-7	-35.00%
Sold to Outside Bidders	10	4	-6	-60.00%
Sold with a Deficiency ***	7	9	2	28.57%
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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OR withdrawn because the foreclosure was "cured".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 2023 April - June 2024 #increase/decrease % increase/decrease

3,124 3,110 -14 -0.45%

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^{**}Foreclosure withdrawn at request of attorney on behalf of lender,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