

**ADAMS COUNTY PUBLIC TRUSTEE OFFICE STATISTICS**

**1st QUARTER COMPARISONS 2024**

	<b>Jan - Mar 2023</b>	<b>Jan - Mar 2024</b>	<b>Number Increase or Decrease</b>	<b>% Change for Time</b>
NED's (new foreclosures)	176	145	-31	-17.61%
Cures*	21	15	-6	-28.57%
Withdrawals**	136	127	-9	-6.62%
Sold at Auction	17	16	-1	-5.88%
Lienor Redeemed	2	4	2	0.00%
Deeded	16	16	0	0.00%
Sold to Outside Bidders	10	7	-3	-30.00%
Sold with a Deficiency ***	5	6	1	20.00%

Information Available ONLY as Quarterly Reports

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

\*\*Foreclosure withdrawn at request of attorney on behalf of lender,

OR withdrawn because the foreclosure was "cured".

\*\*\*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.

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**

<b>Jan - Mar 2023</b>	<b>Jan - Mar 2024</b>	<b>#increase/decrease</b>	<b>% increase/decrease</b>
<b>2,509</b>	<b>2,658</b>	<b>149</b>	<b>5.94%</b>