## ADAMS COUNTY PUBLIC TRUSTEE OFFICE STATISTICS

## **3RD QUARTER COMPARISONS 2023**

	July - Sept 2022	July - Sept 2023	Number Increase or Decrease	% Change for Time
NED's (new foreclosures)	165	137	-28	-16.97%
Cures*	31	20	-11	500.00%
Withdrawals**	153	160	7	4.58%
Sold at Auction	31	12	-19	-61.29%
Lienor Redeemed	1	0	-1	0.00%
Deeded	26	11	-15	-57.69%
Sold to Outside Bidders	8	8	0	0.00%
Sold with a Deficiency ***	3	3	0	0.00%

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OR withdrawn because the foreclosure was "cured".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

July - Sept 2022	July - Sept 2023	#increase/decrease	% increase/decrease
4,4	462 3,12	7 -1335	-29.92%

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

<sup>\*\*</sup>Foreclosure withdrawn at request of attorney on behalf of lender,

<sup>\*\*\*</sup>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.