

ADAMS COUNTY PUBLIC TRUSTEE OFFICE STATISTICS

3RD QUARTER COMPARISONS 2024

	July - Sept 2023	July - Sept 2024	Number Increase or Decrease	% Change for Time
NED's (new foreclosures)	137	158	21	15.33%
Cures*	20	17	-3	-15.00%
Withdrawals**	160	128	-32	-20.00%
Sold at Auction	12	72	60	500.00%
Lienor Redeemed	0	2	2	0.00%
Deeded	11	17	6	54.55%
Sold to Outside Bidders	8	7	-1	-12.50%
Sold with a Deficiency ***	3	6	3	100.00%

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**Foreclosure withdrawn at request of attorney on behalf of lender,
OR withdrawn because the foreclosure was "cured".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

July - Sept 2023	July - Sept 2024	#increase/decrease	% increase/decrease
3,127	3,130	3	0.10%