

ADAMS COUNTY PUBLIC TRUSTEE OFFICE STATISTICS

4th QUARTER COMPARISONS 2024

	Oct - Dec 2023	Oct - Dec 2024	Number Increase or Decrease	% Change for Time
NED's (new foreclosures)	152	185	33	21.71%
Cures*	16	19	3	18.75%
Withdrawals**	132	139	7	5.30%
Sold at Auction	16	20	4	25.00%
Lienor Redeemed	0	2	2	0.00%
Deeded	17	10	-7	-41.18%
Sold to Outside Bidders	5	13	8	160.00%
Sold with a Deficiency ***	10	8	-2	-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**Foreclosure withdrawn at request of attorney on behalf of lender,

OR withdrawn because the foreclosure was "cured".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

Oct - Dec 2023	Oct - Dec 2024	#increase/decrease	% increase/decrease
2,446	3,163	717	29.31%