

ADAMS COUNTY PUBLIC TRUSTEE OFFICE STATISTICS

4th QUARTER COMPARISONS 2025

	Oct -Dec 2024	Oct-Dec 2025	Number Increase or Decrease	% Change for Time
NED's (new foreclosures)	185	198	13	7.03%
Cures*	19	11	-8	-42.11%
Withdrawals**	139	118	-21	-15.11%
Sold at Auction	20	39	19	95.00%
Lienor Redeemed	3	1	-2	0.00%
Deeded	10	35	25	250.00%
Sold with a Deficiency ***	8	33	25	312.50%

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**Foreclosure withdrawn at request of attorney on behalf of lender,

OR withdrawn because the foreclosure was "cured".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 2024	Oct - Dec 2025	#increase/decrease	% increase/decrease
3,163	3,360	197	6.23%