

**ADAMS COUNTY PUBLIC TRUSTEE OFFICE STATISTICS**

**4TH QUARTER COMPARISONS 2023**

	<b>Oct - Dec 2022</b>	<b>Oct - Dec 2023</b>	<b>Number Increase or Decrease</b>	<b>% Change for Time</b>
NED's (new foreclosures)	137	152	15	10.95%
Cures*	13	16	3	23.08%
Withdrawals**	153	160	7	4.58%
Sold at Auction	31	12	-19	-61.29%
Lienor Redeemed	1	2	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

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 \*\*Foreclosure withdrawn at request of attorney on behalf of lender,  
 OR withdrawn because the foreclosure was "cured".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

<b>RELEASE DEEDS OF TRUST</b>			
<b>Oct -Dec 2022</b>	<b>Oct - Dec 2023</b>	<b>#increase/decrease</b>	<b>% increase/decrease</b>
<b>2,943</b>	<b>2,446</b>	<b>-497</b>	<b>-16.89%</b>