In the month of June 2010, there were 2,569 newly filed foreclosures and 1,522 completed foreclosures in Chicago. The following report examines the trends illustrated by this month’s foreclosure data.

Recent home buyers overwhelmingly comprised most of June’s foreclosures (new and completed) with 4,088 properties, purchased since 2000 and 42 percent or 3,631 purchased just since 2007. In June, the median length of stay was three years and 87 days and the average length was three years and 262 days. Eighty-one percent or 3,310 foreclosures were on homes owned for less than five years.

The average foreclosing amount was 252,676 while the median was $207,595. Two out of three properties owed between $100,000 and $300,000. Altogether, outstanding foreclosure complaints (mortgages and liens) amounted to $1.03 billion ($1,033,698,940).

Of the properties with mortgage type listed, conventional mortgages made up 2,134 (53%) of primary mortgages with 295 listed as FHA and 15 listed as a VA mortgage. Another 1,389 (34%) of primary mortgages had adjustable rates and 128 had balloon rates. Zip codes with the highest incidence of adjustable loans can be found in Lender Information page 6.

Newly filed foreclosures experienced a steep increase from the previous month while completions show a downward trend.

Of the foreclosure properties in June which sold at auction, 48% sold at a profit or equal to the foreclosing amount. The average loss was $52,839 from the sale amount and foreclosure judgment. The aggregate dollar amount lost at auction was $53 million.

For a complete list of Foreclosure Reports, Visit: http://chicagorehab.org/ForeclosureReports.aspx

FACTS AT A GLANCE:

**Foreclosures**
2,569 New/1,522 Complete

**Outstanding Complaints**
$1,033,698,940

**Property Types**
1,786 Single Family
1,087 Multi-Family
1,090 Condominiums
89 Townhomes
39 Vacant land
FORECLOSURE TRENDS

A: NEWLY-FILED FORECLOSURE BY ZIP CODE

LEGEND

- **0-10**
- **11-30**
- **31-50**
- **50+**
FORECLOSURE TRENDS

B: COMPLETED FORECLOSURE BY ZIP CODE

LEGEND

0-10
11-30
31-50
50+

© 2010 Chicago Rehab Network
# Foreclosure Trends

## C. Newly Filed by ZIP

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FORECLOSURE TRENDS

Foreclosure Trends

Purchased since 2000: 3,944 (96%)
Purchased since 2007: 1,799 (44%)
### LENDER INFORMATION

#### A: TOP FORECLOSED LENDERS

**20+ Foreclosures in June 2010**

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**6-19 Foreclosures in June 2010**

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#### SALES IN FOCUS

**DISTRIBUTION OF SALES TYPE**

- INTERCONTY SALES: 8
- JUDICIAL SALES CORP: 102
- KALLEN FINANCIAL: 378
- SHERIFF SALES: 1,034

**RESULT OF SALES**

- Rescheduled: 0
- Sold: 2000
- Private Sale: 500
- Cancelled: 1500
- REO: 2000
- Unlisted: 2500
**LENDER INFORMATION**

**B: TOP LENDERS IN ZIP CODES WITH HIGHEST FORECLOSURES**

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**C: TOP ZIP CODES WITH ADJUSTABLE LOANS**

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**D: LENDERS WITH HIGHEST NUMBER OF REOS**

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**E: AVG. PRIMARY MORTGAGE AMT. BY PROPERTY TYPE**

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**MORTGAGE TYPE**

- ARM
- Ballon
- Commercial
- Construction
- Conventional
- FHA
- Reverse
- VA
## PROPERTY INFORMATION

### A: FORECLOSURES BY PROPERTY TYPE AND ZIP CODE

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Total: 1,786

### B: RESIDENTIAL CONDOMINIUMS

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Total: 1,090

© 2010 Chicago Rehab Network 8
### C: Apartment Buildings

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**Total:** 1,087

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# Foreclosures by Ward

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DATA SOURCE
Record Information Services

A Picture of Chicago Foreclosure™ is a monthly report of the Chicago Rehab Network. For more information please contact Pia Hermoso Heslip at pia@chicagorehab.org. For a complete list of Foreclosure Reports, Visit: http://chicagorehab.org/ForeclosureReports.aspx

ABOUT THE CHICAGO REHAB NETWORK:

The Chicago Rehab Network (CRN) is a citywide coalition of neighborhood and community based development organizations. Founded in 1977 by community groups seeking to pool expertise and share information, the coalition membership consists of over 40 housing organizations representing over 60 city neighborhoods.

Over the years CRN’s members have created tens of thousands of affordable housing units and made a visible impact on some of Chicago’s most disinvested communities, while preserving affordable housing in some of its most rapidly gentrifying ones.