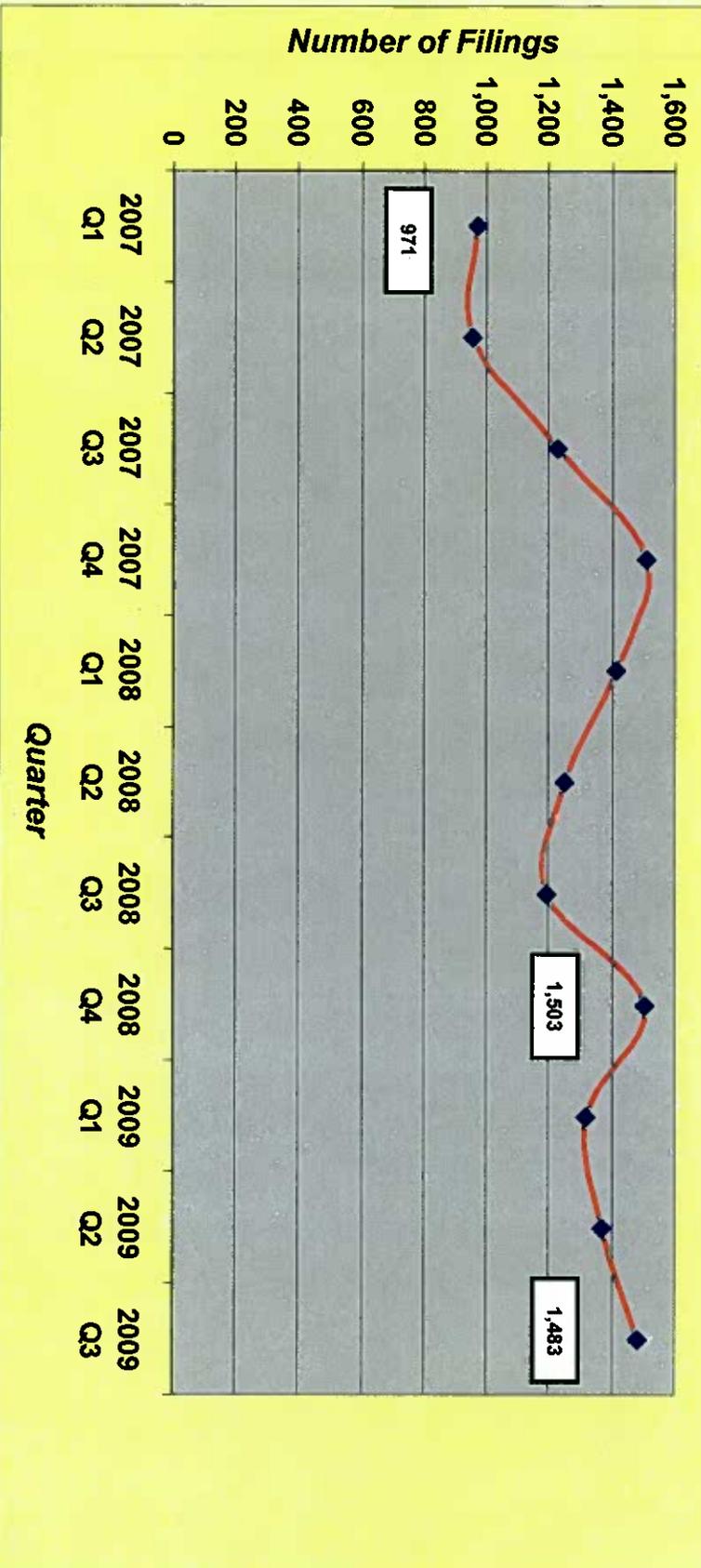


Foreclosure Filings

City of Milwaukee Quarterly Foreclosure Filings
2007 - 2009



City of Milwaukee Foreclosure Filings:

- January 1 – September 30, 2007: 3,145
- January 1 – September 30, 2008: 3,850
- January 1 – September 30, 2009: 4,167

City of Milwaukee
Bank Owned and In Rem Foreclosed Properties by Aldermanic District
 Data reflects City Assessors Records as of December 15, 2009

| Aldermanic District | Bank Owned Foreclosures as of 12/15/2009 | Percentage Increase from October 23, 2009 Report | City Owned In Rem Foreclosures as of 12/15/2009 | Total Foreclosed Properties | Open Foreclosure Filings (Includes filings through November 8, 2009) |
|---------------------|--|--|---|-----------------------------|--|
| 1 | 114 | -11.6% | 21 | 135 | 560 |
| 2 | 99 | -21.4% | 4 | 103 | 626 |
| 3 | 38 | 46.2% | 6 | 44 | 128 |
| 4 | 33 | 10.0% | 14 | 47 | 175 |
| 5 | 65 | -7.1% | 5 | 70 | 371 |
| 6 | 133 | -7.0% | 62 | 195 | 465 |
| 7 | 172 | -9.0% | 43 | 215 | 647 |
| 8 | 68 | -8.1% | 6 | 74 | 316 |
| 9 | 73 | -12.0% | 6 | 79 | 423 |
| 10 | 87 | -8.4% | 5 | 92 | 378 |
| 11 | 27 | -6.9% | 1 | 28 | 204 |
| 12 | 82 | -8.9% | 19 | 101 | 268 |
| 13 | 37 | 12.1% | 2 | 39 | 229 |
| 14 | 53 | -10.2% | 6 | 59 | 263 |
| 15 | 151 | -12.2% | 68 | 219 | 515 |
| City Total | 1,232 | -8.6% | 268 | 1,500 | 5,568 |

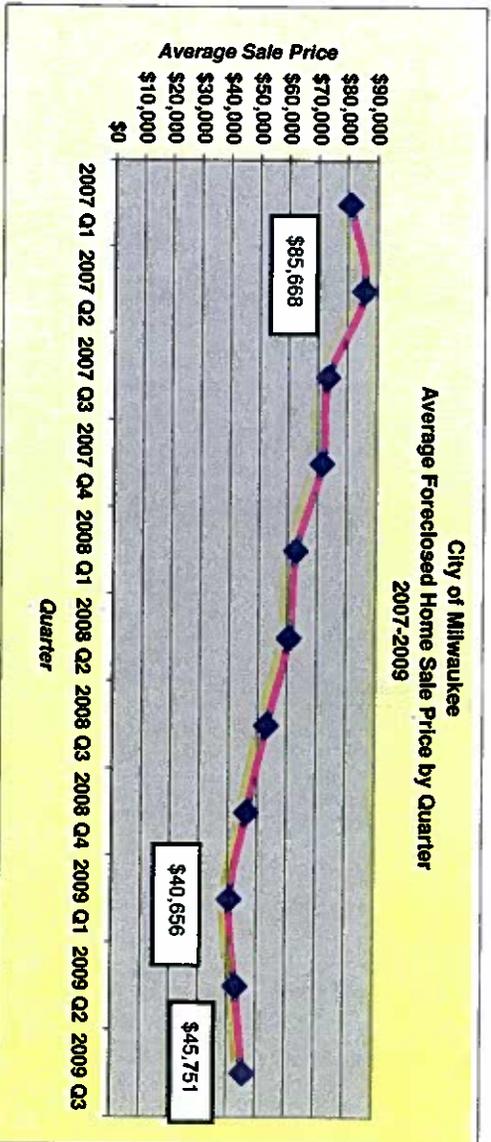
Property information reflects City Assessor's Office Records. There is a multiple week gap between when a foreclosed property is bought or sold, the transaction is recorded with the County Register of Deeds Office and the information is updated in City records. Therefore, recent transactions will not be reflected in the reported statistics.

Prepared by City of Milwaukee - Department of City Development

City of Milwaukee - Residential Real Estate Market Summary
Data Reflects City Assessors Office Property Data as of 12/14/2009*
Prepared by Department of City Development

| Sales of Foreclosed Homes | | | | Sales of Non-Foreclosed Homes | | | |
|---------------------------|--------------------------------|--------------------|--|--------------------------------|--------------------|--|--|
| | Number of Sales (Year to Date) | Average Sale Price | Average Sale Price as a Percentage of Assessed Value | Number of Sales (Year to Date) | Average Sale Price | Average Sale Price as a Percentage of Assessed Value | |
| 1 | 176 | \$28,105 | 33.0% | 119 | \$74,878 | 78.0% | |
| 2 | 216 | \$45,884 | 48.4% | 125 | \$80,469 | 80.8% | |
| 3 | 22 | \$89,655 | 57.4% | 120 | \$225,574 | 86.7% | |
| 4 | 36 | \$31,306 | 29.3% | 11 | \$40,918 | 56.7% | |
| 5 | 111 | \$85,401 | 59.8% | 332 | \$136,173 | 92.0% | |
| 6 | 221 | \$20,130 | 27.3% | 77 | \$58,644 | 67.5% | |
| 7 | 290 | \$30,945 | 36.2% | 103 | \$60,404 | 64.3% | |
| 8 | 101 | \$48,915 | 44.0% | 129 | \$100,674 | 82.9% | |
| 9 | 129 | \$62,351 | 50.3% | 96 | \$108,965 | 78.7% | |
| 10 | 125 | \$54,346 | 48.7% | 256 | \$125,084 | 86.8% | |
| 11 | 45 | \$96,239 | 68.4% | 262 | \$144,066 | 93.1% | |
| 12 | 94 | \$27,921 | 33.5% | 77 | \$58,389 | 63.7% | |
| 13 | 64 | \$93,496 | 66.3% | 236 | \$141,391 | 89.9% | |
| 14 | 81 | \$63,940 | 51.3% | 262 | \$150,701 | 94.6% | |
| 15 | 249 | \$18,950 | 27.6% | 66 | \$46,053 | 62.5% | |
| Total | 1,961 | \$42,708 | 41.0% | 2,282 | \$120,959 | 84.6% | |

*Above figures include all single family and duplex home sales reported to the City Assessor's Office as of December 14, 2009. There is a multiple week gap between when a property is bought or sold, the transaction is recorded with the County Register of Deeds Office and the information is updated in City records. Therefore, recent transactions will not be reflected in the above figures.



NSP Report 12-16-09

| | Name | Status | Address | Dist | Aid Cat | Loan Cat | Units |
|----|---------------------------------|-------------|------------------------|------|---------|----------|-------|
| 1 | Her, Lao | Scope Dev | 8009-8009 W SCRANTON F | | 2 | NSP HB | 1 |
| 2 | Jackson, Kelly | Scope Dev | 830-830 N 26TH ST | | 4 | NSP HB | 2 |
| 3 | Whittley, Iona | Scope Dev | 3819-3819 N 54TH BL | | 2 | NSP HB | 1 |
| 4 | Newell, Kevin | Scope Dev | 4671-4671 N 78TH ST | | 5 | NSP HB | 1 |
| 5 | Scott, Gerald | Scope Dev | 2039-2041 N 40TH ST | | 15 | NSP HB | 2 |
| 6 | Thompson, Sharon | Scope Dev | 8735-8735 W GREENWOOD | | 9 | NSP HB | 1 |
| 7 | Adeyemi, Abdulaseez | Scope Dev | 834-838 N 26TH ST | | 4 | NSP HB | 1 |
| 8 | Cross-Jones, Vera | Scope Dev | 8626-8626 W LAWRENCE A | | 5 | NSP HB | 1 |
| 9 | Johnson, Cedric | Scope Dev | 4746-4746 N 36TH ST | | 7 | NSP HB | 1 |
| 10 | Lathavong, Somloth | Scope Dev | 1945-1945 N 25TH ST | | 15 | NSP HB | 1 |
| 11 | Mursal, Yussuf | Scope Dev | 2333-2333 N HUBBARD ST | | 6 | NSP HB | 2 |
| 12 | Nunez-Toribio, Radhames | Scope Dev | 701-703 S 34TH ST | | 8 | NSP HB | 2 |
| 13 | Vue, Xee | Out for Bid | 2111-2111 N 38TH ST | | 15 | NSP HB | 1 |
| 13 | Howard, Danielle | Out for Bid | 3148-3150 N 54TH ST | | 10 | NSP HB | 2 |
| 14 | Luckett, Ronnie | Out for Bid | 840-840 N 26TH ST | | 4 | NSP HB | 1 |
| 15 | Truong, Loc | Out for Bid | 2238-2238 S 36TH ST | | 11 | NSP HB | 1 |
| 16 | Bond, Steve | Out for Bid | 4214-4214 N 72ND ST | | 2 | NSP HB | 1 |
| 17 | Chang, Joua Vang | Out for Bid | 1915-1915 N 33RD ST | | 15 | NSP HB | 1 |
| 18 | Sustainable Development, Layton | Out for Bid | 1034-1034 S 34TH ST | | 8 | NSP HB | 1 |
| 19 | Villarreal, Esmeralda | Out for Bid | 3223-3223 S 15TH ST | | 13 | NSP HB | 1 |
| 20 | Hall, Amerigo | Out for Bid | 4840-4840 N 37TH ST | | 1 | NSP HB | 1 |
| 21 | Adams, Shawndrika | Approved | 7628-7628 W COURTLAND | | 5 | NSP HB | 1 |
| 22 | Carson, Telicia | Approved | 2932-2932 N 7TH ST | | 6 | NSP HB | 2 |
| 23 | Hines, Richard | Approved | 1929-1929 W KNEELAND S | | 4 | NSP HB | 1 |
| 24 | Lassiter, Yolanda | Approved | 2528-2530 N 1ST ST | | 6 | NSP HB | 2 |
| 25 | Link, Carla | Approved | 4151-4151 N 61ST ST | | 2 | NSP HB | 1 |
| 26 | Neeb, Tammy | Approved | 1312-1312 E SVELAND AV | | 14 | NSP HB | 1 |
| 27 | Proctor, Richanda | Approved | 2566-2568 N 20TH ST | | 15 | NSP HB | 2 |
| 28 | Volkman, Andrew | Approved | 2729-2731 N BOOTH ST | | 3 | NSP HB | 1 |
| 29 | Chang, Jeremiah | Closed | 6872-6872 W GRANTOSA D | | 2 | NSP HB | 1 |
| 30 | Korinek, Russell | Closed | 3329-3329 S LENOX ST | | 14 | NSP HB | 1 |
| 31 | Encarnacion, Jose | Closed | 2176 S 36TH ST | | 8 | NSP HB | 1 |
| 32 | Glover, Stephen | Closed | 4303-4305 N 13TH ST | | 1 | NSP HB | 2 |
| 33 | Grimage, Charles | Closed | 5280 N 67TH ST | | 2 | NSP HB | 1 |
| 34 | Monroe, Martha | Closed | 3039-3041 N SHERMAN BL | | 7 | NSP HB | 2 |
| 35 | Barnes, Lesean | Closed | 2757 N 54TH ST | | 10 | NSP HB | 1 |
| 36 | Cortes, Yamilka R. | Closed | 224 W SVELAND AV | | 13 | NSP HB | 1 |
| 37 | Jackson, Monique | Closed | 8834 W BRENTWOOD AV | | 9 | NSP HB | 1 |
| 38 | Johnson, David | Closed | 1134-1134A N 44TH ST | | 10 | NSP HB | 2 |
| 39 | Konings, Dirk | Closed | 1520 N 48TH ST | | 10 | NSP HB | 1 |
| 40 | Parker, Charlie | Closed | 8001-8003 W VILLARD AV | | 2 | NSP HB | 2 |
| 41 | Peine, Zackery | Closed | 3425-3427 N 54TH ST | | 10 | NSP HB | 2 |
| 42 | Rasper, Janell | Closed | 7613 N 60TH ST | | 9 | NSP HB | 1 |
| 43 | Robbins, Seth | Closed | 5420-5420 W LOUISE PL | | 10 | NSP HB | 2 |
| 44 | Santiago, Veronica | Closed | 3324 S 14TH ST | | 14 | NSP HB | 1 |
| 45 | Smith, Darnene | Closed | 6700 N 54TH ST | | 9 | NSP HB | 1 |
| 46 | Winter, Heather | Closed | 1540-1540A N 49TH ST | | 10 | NSP HB | 2 |
| 47 | Biles, Makisha | Closed | 6201 N 95TH ST | | 5 | NSP HB | 1 |
| 48 | Killiebrew, Kimberly D. | Closed | 3854 N 80TH ST | | 5 | NSP HB | 1 |
| 49 | Solomon, Brandy | Closed | 4048 N 67TH ST | | 2 | NSP HB | 1 |
| 50 | Winters, Letonia | Closed | 2222-2224 N 49TH ST | | 15 | NSP HB | 2 |
| 51 | Herring, Anthony | Closed | 4029 N 11TH ST | | 1 | NSP HB | 1 |
| 52 | Wagner, Kristina | Closed | 2903-2905 W PIERCE ST | | 8 | NSP RR | 4 |
| 53 | Lowney, Melissa | Closed | 633-635 E LOCUST ST | | 3 | NSP RR | 1 |

NSP Report 12-16-09

| | Name | Status | Address | Dist | Aid | Loan Cat | Units |
|----|------------------------------------|--------|-------------------------|------|-----|-------------|-------|
| 54 | LoDuca, Dominic | Closed | 537-537 N 25TH ST | | 4 | NSP RR | 2 |
| 55 | QI 6 LLC, QI 6 LLC | Closed | 3306-3306 W GREENFIELD | | 8 | NSP RR | 0 |
| 56 | Goulet, Joyce | Closed | 2629-2631 N 48TH ST | | 15 | NSP RR | 2 |
| 57 | Van Hoof, Tom | Closed | 801-801 E HADLEY ST | | 3 | NSP RR | 5 |
| 58 | Ghojallu, Stephanie | Closed | 3157-3159 N BUFFUM ST | | 6 | NSP RR | 2 |
| 59 | Four Jokers LLC, Four Jokers LLC | Closed | 1222-1222 W WASHINGTON | | 12 | NSP RR | 2 |
| 60 | Juszczak, Larry J | Closed | 4663-4663 N 37TH ST | | 7 | NSP RR | 1 |
| 61 | Monaghan, Teresa | Closed | 2539 N 37TH ST | | 15 | NSP RR | 1 |
| 62 | Romboy, Ryan | Closed | 4054-4054 N 19TH ST | | 1 | NSP RR | 1 |
| 63 | Deuel, Renee | Closed | 2617-2617A N 52ND ST | | 10 | NSP RR | 2 |
| 64 | Genesis Fulfillment Irrevocable Tr | Closed | 2177-2177 S 17TH ST | | 12 | NSP RR | 3 |
| 65 | Sharwani, Zarak | Closed | 2632-2634 N 49TH ST | | 15 | NSP RR | 2 |
| 66 | Whiteside, Cornelius | Closed | 4240-4240A N 14TH ST | | 1 | NSP RR | 2 |
| 67 | Aman, Saleem | Closed | 2702-2704 N 40TH ST | | 15 | NSP RR | 2 |
| 68 | Group, LLC, Kems Investment | Closed | 2935-2935 W WALNUT ST | | 15 | NSP RR | 2 |
| 69 | Heltemes, Todd R. | Closed | 1225-1225 S 37TH ST | | 8 | NSP RR | 2 |
| 70 | Namin, Reza | Closed | 2670 S 8TH ST | | 14 | NSP RR | 1 |
| 71 | Palmer, Dian | Closed | 2600-2600 N 53RD ST | | 10 | NSP RR | 2 |
| 72 | Pattee, Ryan | Closed | 2510-2510 W JUNEAU AV | | 4 | NSP RR | 4 |
| 73 | Schulz, Elizabeth | Closed | 2466-2468 N TEUTONIA AV | | 15 | NSP RR | 2 |
| 74 | Sharwani, Zarak | Closed | 2747 N 56TH ST | | 10 | NSP RR | 1 |
| 75 | Stark, Nathan | Closed | 2512-2512 N 48TH ST | | 15 | NSP RR | 2 |
| 76 | Monaghan, Teresa | Closed | 2568 N 34TH ST | | 15 | NSP RR | 1 |
| 77 | Lutynski, Peggy | Closed | 911-911 S 26TH ST | | 8 | NSP RR | 1 |
| 78 | Namin, Reza | Closed | 2422 S 7TH ST | | 12 | NSP RR | 1 |
| 79 | Reyes, Adolfo | Closed | 3400-3402 W SCOTT ST | | 8 | NSP RR | 2 |

Are you in the market for a new home?
The City of Milwaukee invites you to two:

Homeownership Fairs

Great prices, low rates, and lots of choices make this a great time to buy.

- The City is providing forgivable loans of up to \$30,000 for the purchase of a foreclosed home.
- View current listings of available foreclosed homes and other properties.
- Meet with homeownership counselors, lenders, realtors and neighborhood groups who can help you on the path to homeownership.
- Light refreshments will be available.

Wednesday October 14, 2009
South Division High School
1515 W. Lapham Blvd.
5:00 p.m. to 7:00 p.m.
Brief Presentations at 5:30 (English)
& 6:00 (Spanish)

Thursday October 22, 2009
Hi-Mount Blvd. Community School
4921 W. Garfield Ave.
5:00 p.m. to 7:00 p.m.
Brief Presentation at 5:30

RSVP to 286-5847 or nspinfo@milwaukee.gov is appreciated
Visit www.MilwaukeeHousingHelp.org for more information

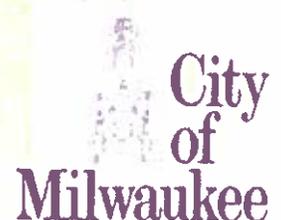


Home Mortgage

Sponsored by:

Freddie Mac, U.S. Bank, The City of Milwaukee &

the members of the Milwaukee Homeownership Consortium





The City of Milwaukee's Neighborhood Stabilization Program (NSP)

City Owned Homes For Sale • Assistance Available

Purchasers of City of Milwaukee owned homes may be eligible for up to **\$30,000** to assist with needed rehabilitation through the City's NSP Homebuyer Assistance Program. This program will allow eligible homeowners to purchase and rehabilitate these homes at an affordable cost.

Levels of Assistance

The level of assistance is based on your income and the location of the property. Visit www.milwaukeehousinghelp.org to determine if a home is in the Homeownership Incentive Area:

| | Income less than 80% Area Median Income (AMI) | Income more than 80%, but less than 120% of Area Median Income (AMI) |
|----------------|---|--|
| Program Area | Up to \$20,000* | Up to \$10,000* |
| Incentive Area | Up to \$30,000* | Up to \$20,000* |

**Funds can only be used for property rehabilitation, not purchase, and assistance is limited to not more than one half of the total cost to purchase and rehabilitate a home.*



Requirements:

- Buyer must complete eight hours of homebuyer education from a HUD approved agency.
- Buyer must occupy home as primary residence during initial period of affordability.
- Buyer must complete all repairs identified in scope of work.
- Buyer's household income must be below 120% of Area Median Income (AMI). Additional assistance available for households below 80% of AMI (see chart at right for income eligibility).

| Family Size | 120% of Area Median Income—Eligible for up to \$20,000 in NSP assistance. | 80% of Area Median Income—Eligible for up to \$30,000 in NSP assistance. |
|-------------|---|--|
| 1 | \$59,400 | \$39,600 |
| 2 | \$67,920 | \$45,250 |
| 3 | \$76,320 | \$50,900 |
| 4 | \$84,840 | \$56,550 |
| 5 | \$91,680 | \$61,050 |
| 6 | \$98,400 | \$65,600 |

Additional Benefits:

- A scope of work has already been completed to identify necessary work items. A Rehabilitation Specialist will work with program participants to help obtain bids, select contractors and monitor progress.
 - A number of lenders offer mortgage products which complement this program.
 - Buyers may be eligible for additional tax credit of up to \$8,000. Visit IRS.gov for details.

For more information email Karen.Taylor@Milwaukee.gov or call 286-5738.

A list of certified homebuying counselors and participating lenders is available at:

www.MilwaukeeHousingHelp.org



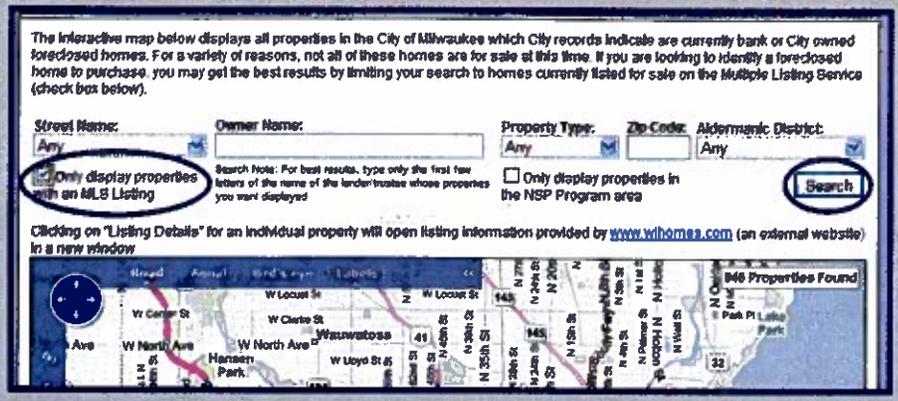
The City of Milwaukee's Neighborhood Stabilization Program

Using the City Website to Identify Foreclosed Homes

1. Visit www.milwaukeehousinghelp.org and select "Interactive Map of Foreclosed Properties."



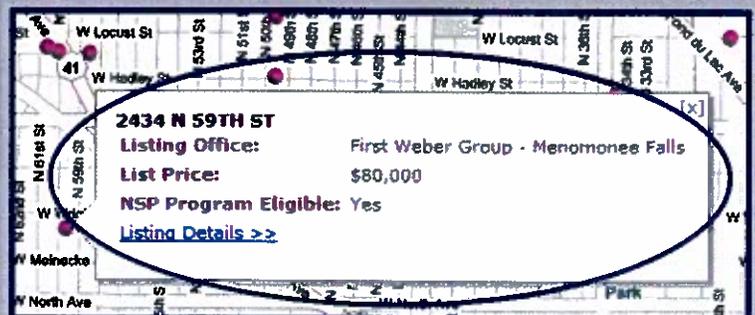
2. To limit your search to homes which are currently listed for sale, check "Only display properties with an MLS listing" and then click search.



3. Use the navigation tools to zoom in to the areas you are looking for homes.



4. Move your cursor over any of the red dots for more information on a property and a link to its MLS listing.



Information on the map reflects City Assessor's Office property records. There is a multiple week gap between when a property is bought or sold and the information is updated in City records. Therefore, recent sales may not be reflected on the map. MLS listings are updated weekly, courtesy of the Multiple Listing Service Inc. While the City attempts to provide comprehensive information, a realtor may be able to help you identify additional foreclosed homes which are eligible for the City's NSP programs.

Email nspinfo@milwaukee.gov for additional information

FACING FORECLOSURE?

Do you think you might lose your home?
You are not alone. Get the help you need at the
MILWAUKEE FORECLOSURE PREVENTION EVENT



MONDAY, OCTOBER 19, 2009
DESTINY YOUTH PLAZA
7220 N. 76th STREET, MILWAUKEE
2:00 – 8:00PM



**For questions about the event or to jump start the process of getting help,
call the Metropolitan Milwaukee Fair Housing Council at 414-921-1090.**

Lenders and housing counselors will be on hand to:

- Conduct loan workout sessions
- Provide information about financial literacy programs
- Offer mortgage refinance options

If you need help avoiding foreclosure NOW, you can get FREE professional help from a nonprofit counselor who will help you establish a budget, understand the terms of your loan and talk with your lender. Go to www.milwaukeehousinghelp.org, www.findaforeclosurecounselor.org, or www.hud.gov.





The City of Milwaukee is building stronger neighborhoods through an initiative to address rising mortgage foreclosures.

Are you at risk of foreclosure?

Homeowners in Milwaukee and across the nation are increasingly struggling to make their monthly mortgage payments. Job losses, medical bills, unexpected expenses, and interest rate changes on adjustable rate mortgages are all resulting in homeowners facing the possibility of losing their homes to foreclosure.

If you think you may be at risk SEEK HELP AS SOON AS POSSIBLE.

There are a number of options available to homeowners at risk of foreclosure. The earlier in the process that a homeowner takes action, the more options are available. Here are three steps you can take:

Contact your lender or servicer: Lenders and servicers are able to work with borrowers to explore potential options for avoiding foreclosure, including mortgage refinancing under the Federal Government’s new Making Home Affordable Program.

Request mediation: The Milwaukee Foreclosure Mediation Program provides homeowners facing foreclosure an opportunity to request mediation between the homeowner and lender with help from an impartial mediator. For more information call 288-4040.

Contact a local non-profit housing counseling agency:

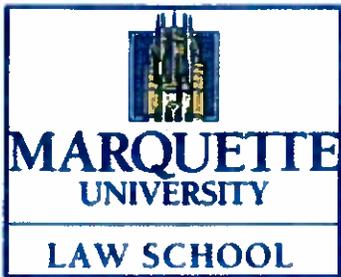
| | |
|--|----------|
| Acorn Housing | 444-6902 |
| Aurora Family Services, Consumer Credit Counseling Services of Greater Milwaukee | 482-8801 |
| Career Youth Development | 264-6888 |
| HBC Services, Inc. | 727-5700 |
| Housing Resources, Inc. | 461-6330 |
| Greenpath Inc. | 282-8064 |

| | |
|---|----------|
| Light Streams for Better Living Center | 466-4999 |
| Metropolitan Milwaukee Fair Housing Council | 278-9190 |
| Ministry Enterprises | 342-8997 |
| Select Milwaukee Inc. | 562-5070 |
| United Community Center | 384-3100 |
| Hmong American Friendship Association | 344-6577 |

The above non-profit housing counseling agencies work *at no cost* with City of Milwaukee residents at risk of foreclosure. These counseling agencies are skilled at working with individual homeowners and lenders to determine the best option for avoiding foreclosure .

Seek legal advice: If you believe you have been the victim of predatory or unlawful lending practices contact the Metropolitan Milwaukee Fair Housing Council at **414-278-9190**. If you have questions about your legal rights during foreclosure, contact The Legal Aid Society of Milwaukee at **414-727-5300**.

**For more information about the City of Milwaukee’s response to rising foreclosures, visit:
<http://milwaukeehousinghelp.org>**



 [Translate Home](#)

Milwaukee Foreclosure Mediation Program

[Mediation Application Forms](#)
[Directive 9-14 Notice of Mediation Required](#)
[Spanish Language Application](#)
[Program Flowchart](#) ^{NEW}

As of September 2009, there have been 4818 foreclosure filings in Milwaukee County this year. The number of foreclosure actions filed in the past year is nearly quadruple the pre-2005 average. It is estimated that there will be more than 27,000 foreclosure filings in Wisconsin in 2009.

A court based foreclosure mediation process can successfully bring lender and borrower back from the brink, allow the parties to negotiate in a more equal bargaining process, preserve home equity for borrowers, cash flow for lenders, and prevent blight for communities. With seed money from the City of Milwaukee and funding contributed by Attorney General Van Hollen, Marquette University Law School instituted the Milwaukee Foreclosure Mediation Program. The Chief Mediator, a licensed attorney and experienced mediator, conducts daily mediation sessions and works with other volunteer mediators to serve the parties in foreclosure requesting mediation services.

Details about the program:

- Any foreclosure case currently pending, subject to the eligibility requirements and approval of both parties, can be mediated.
- A notice announcing the availability of the mediation process is attached to the foreclosure summons and complaint by the party initiating the foreclosure action.
- Pursuant to Milwaukee County Chief Judge Directive 9-14, foreclosure cases filed on or after July 22, 2009, must include the Notice of Mediation with the Summons and Complaint.
- Foreclosure mediation services are offered only to residential homeowners who reside in owner-occupied properties with 4 units or less.
- Mediation must be affirmatively requested by either the borrower or the lender, and borrower requests will be screened to ensure there is some possibility of a successful outcome in a mediation process.



Information Homeowner
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[Spanish Langua](#)



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[School](#)

[The Milwaukee Foreclosure I Initiative](#)

[Legal Action of Milwaukee's I Milwaukee's Housing Crisis](#)

[Foreclosure Prevention](#)

[Mediation Application Form](#)

[City of Milwaukee Foreclosur](#)

[City of Milwaukee Help for Ht foreclosure](#)

[Federal Trade Commission v homeowners about loan mod](#)