

American Bar Association

Your Legal Guide to Home Ownership

AMERICAN BAR ASSOCIATION

Robert A. Stein , *Executive Director*

Michael T. Scanlon, Jr., *Associate Executive Director*

Mabel C. McKinney–Browning, *Director, Division for Public Education*

Charles White, *Series Editor*

Standing Committee on Public Education

Hilarie F. Bass, *Chair*
Miami, Florida

Robert L. Geltzer
New York, New York

Shirley S. Aabrahamson
Madison, Wisconsin

Brian T. Hermanson
Ponca City, Oklahoma

David W. Adamany
Detroit, Michigan

T. Richard Kennedy
New York, New York

Al Ellis
Dallas, Texas

Howard H. Vogel
Knoxville, Tennessee

Principal Author

Jane Easter Bahls, Columbus, Ohio

Reviewers

Stanley B. Balback
Balback, Fahr & Hodson
Urbana, Illinois

John Brusniak Jr.
Attorney at Law
Dallas, Texas

Gurden Buck
Robinson & Cole
Hartford, Connecticut

John Horwich
University of Montana
School of Law
Missoula, Missouri

Bernice Cilley

Jonathan Hoyt

Mays & Valentine
Richmond, Virginia

Attorney at Law
Clinton, Connecticut

Martha Easter–Wells
Attorney at Law
Davenport, Iowa

Eric Larsen
Attorney at Law
Sacramento, California

Edward T. Flynn
Attorneys' Title Guaranty
Fund, Inc.
Chicago, Illinois

Ronald Jay Maas
Weichert Realtors
Morris Plains, New Jersey

Sally H. Foote
Thompson & Foote
Clearwater, Florida

Amy Meland
Attorneys' Title Guaranty
Fund, Inc.
Chicago, Illinois

Richard M. Frome
Attorney at Law
New York, New York

Frank A. Melchior
1st American Title Ins. Co.
Iselin, New Jersey

Jerry T. Gorman
Attorneys' Title Guaranty
Fund, Inc.
Champaign, Illinois

Steven Paul
Warner & Stackpoll
Boston, Massachusetts

Leonard M. Groupe
Groupe & Katz
Chicago, Illinois

Leopold Z. Sher
McGlinchey, Stafford & Lang
New Orleans, Louisiana

David L. Haron
Frank & Stefani
Troy, Michigan

Julius J. Zschau
Baynard, Harrell, Ostrow &
Ulrich, P.A.

ABOUT THE AUTHOR

Jane Easter Bahls is a free-lance writer based in Columbus, Ohio. She specializes in legal and business topics, and her articles have appeared in *Student Lawyer*, *Entrepreneur*, *Nation's Business* and many other publications. She is the author of several chapters in *The American Bar Association Legal Guide for Small Business*.