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ELP1 The key first step to any foreclosure defense strategy is a careful review of the borrower's loan documents, including the promissory note, deed to secure debt, any personal guaranties, and any loan agreement.

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examination of the
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□ Presents the mechanics and case law governing foreclosure sales and the issuance of title, as well as the framework for objections to sale. The eBook versions of this title feature links to Lexis Advance for further legal research options.

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This manual explores the intricacies of debt collection in Florida for both secured and unsecured claims.

Prejudgment and postjudgment procedures are described, as well as issues of exemptions,

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using the business records exception rule. Over 90% of unlawful foreclosure cases result in a judgment against homeowners. This happens because the case lacked good defense strategies and tactics. Despite 12 years of

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foreclosures, attorneys still do not know how to defend an unlawful foreclosure case.

Millions of Americans lost their homes, and poor arguments created negative case law. Attorneys and homeowners refer to the 48 Laws of

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commercial real estate (CRE) investment in the U.S. totaled \$6.4 trillion at the end of 2008. As noted in the February 2010 Congressional Oversight Panel Report, \$1.4 trillion of CRE debt is coming due by 2014 and half of the CRE projects

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securing such debt
are underwater.

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how we got into

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structures, lender-borrower collusion, and bankruptcy abuses—and offers possible solutions to the CRE crisis.

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Solutions and explains how any rebound will require federal spending cuts, a vast deleveraging and a market clearing process. With a crashing CRE debt market and the hundreds of CRE-heavy regional banks destined for failure,

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essential.

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In every major city
in the world there
is a housing crisis.

How did this
happen and what
can we do about it?

Everyone needs
and deserves
housing. But today
our homes are
being transformed
into commodities,
making the

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inequalities of the city ever more acute. Profit has become more important than social need. The poor are forced to pay more for worse housing.

Communities are faced with the violence of displacement and gentrification. And

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Defense of Housing is the definitive statement on this crisis from leading urban planner Peter Marcuse and sociologist David Madden. They look at the causes and

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consequences of the housing problem and detail the need for progressive alternatives. The housing crisis cannot be solved by minor policy shifts, they argue. Rather, the housing crisis has deep political and economic

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roots—and
therefore requires
a radical response.

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