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	Autore	Hibbard Howard
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Sommario/riassunto	Are you facing foreclosure? Learn the facts and your options on what you can do about it! Get the latest information on the 2012 laws affecting distressed California property owners. This book includes practical solutions in easy to understand terms on the options available to distressed California residential and commercial property owners. The Property Owners Options Chart is a quick thumbnail showing each property type and the various options from which to choose. Detailed explanations are given for each property type. It also includes valuable information about: - 2012 California legislation impacting distressed property owners; - How to walk away from your home with money in your pocket; - How distressed property owners can fall victim to lawsuits; - Foreclosure scams to collect on purchase money; - Tax consequences if you fail to file a 1099 A or C. This book is an essential tool for anyone at risk of foreclosure. Real estate agents, brokers, and loan professionals need this book, as it is their duty to insure clients are fully advised of all their options. How to Avoid Foreclosure in California, 2012 Edition was written by California real estate trial attorney Howard L. Hibbard, who, for over 30 years has handled hundreds of cases related to complex real property matters from construction defect to foreclosures. In addition, Mr. Hibbards expertise is in business law, litigating corporate issues, as well as bankruptcy adversary actions.