

CONTENTS

| | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| Kristy A. Hernandez <i>Managing Attorney, Hernandez Law Group Inc.</i> EDUCATING UNDERWATER HOMEOWNERS ON THE OPTIONS FOR KEEPING OR LEAVING THEIR HOMES | 7 |
| Patricia A. Boyes <i>Owner, Law Firm of Patricia A. Boyes</i> USING CALIFORNIA'S REAL ESTATE LAWS TO PROTECT CONSUMERS | 27 |
| Connie J. Yi <i>Managing Partner, Law Offices of Connie Yi PC</i> UNIQUE CHALLENGES FOR BUYERS AND SELLERS—AND THEIR ATTORNEYS—IN CALIFORNIA'S REAL ESTATE MARKET | 41 |
| Michael R. Sment <i>Principal, Law Offices of Michael R. Sment</i> CALIFORNIA REAL ESTATE: MANY RULES, MANY NEW LAWS, AND THE TOP TEN ISSUES FOR CONSUMERS | 53 |
| Duff S. McEvers <i>Owner, Law Office of Duff S. McEvers</i> NEW ISSUES IN REAL ESTATE PURCHASES AND LITIGATION | 77 |
| Brian DeAmicis <i>Sole Practitioner, Law Offices of Brian DeAmicis</i> UNDERSTANDING THE NEW REGULATIONS IMPACTING CALIFORNIA HOMEBUYERS AND LENDERS | 93 |
| Appendices | 109 |

APPENDICES

| | |
|------------------------------------------------------------------------------------|-----|
| Appendix A: Judicial Opinion: <i>Brown v. Jensen</i> | 110 |
| Appendix B: Judicial Opinion: <i>Roseleaf Corp. v. Chierighino</i> | 118 |
| Appendix C: First Amended Complaint for Violations of Civil Code § 1695 et seq. | 126 |
| Appendix D: List of Recordable Documents | 140 |
| Appendix E: Sample Deed of Trust | 143 |