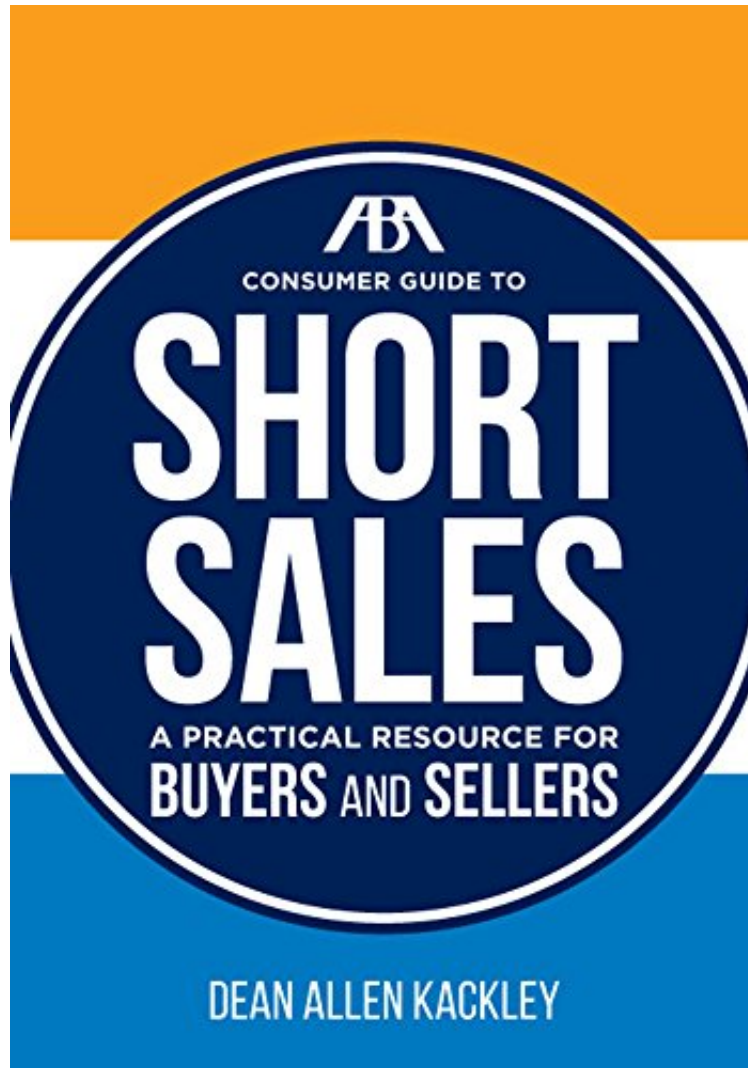


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# The ABA Consumer Guide to Short Sales: A Practical Resource for Buyers and Sellers

*Dean Allen Kackley*

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Since 2008, 2.2 million U.S. homes have been sold via short sales, providing financial relief to strapped homeowners and opportunities for savvy buyers and investors. In a short sale, the lender accepts less than the full amount owed on

the mortgage and releases the homeowner from any future payments. The ABA Consumer Guide to Short Sales explains how a consumer can make the most out of the federal program governing short sales, the Home Affordable Foreclosure Alternative, and how a buyer can purchase a short-sale property at less than market value. The book translates technical guidelines into an easy-to-understand, practical resource that will help homeowners and potential buyers to evaluate whether a short sale transaction is the right choice for their circumstances and to discuss the short sale option knowledgeably with their lenders.

About the Author Dean Allen Kackley (Napa Valley, CA) is an attorney and real estate broker, with over two decades of mortgage lending experience. He has participated in more than \$250 million of residential and commercial financial transactions. He is a graduate of Yale University and the University of Kansas School of Law.