



# 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 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.



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