ACKNOWLEDGEMENTS

We would like to acknowledge the individuals and organizations that made the development and publication of this monograph possible.

Wayne Bell, California Real Estate Commissioner, saw the need for this monograph, initiated the project, and participated in the manuscript reviews. Sandra Knau, DRE Licensing Program Manager, was involved at every stage of the project from inception to completion. The following members of the DRE staff reviewed the monograph and generously gave their time to make contributions to its accuracy: Wes Jigour, Jeff Mason, Chris Neri, Tom Pool, and Shelly Wilson.

We are also indebted to Bruce Inman for his contribution to the legal accuracy of the monograph and Editor Mallory Leone who contributed to readability and consistency.

Elizabeth Perez, Graphic Designer from the College of Continuing Education at Sacramento State (CCE), provided expert assistance in the design of the figures, illustrations and created the cover design. She also designed the Residential Subdivision Buyer's Guide published separately. Scott A. Holliday, Graphic Specialist from CCE, provided graphic formatting and layout of the publication. Project Manager Susan Gonzalez, also from CCE, guided the different phases of the project from planning to production with great enthusiasm, dedication, and professionalism.

We greatly appreciate the contributions made by each of these individuals and we thank them for their dedication and excellent work.