

While soldier's away, home changes hands

MARY UMBERGER

Here are some real estate-related tidbits from the legal file:

■ **Out from under him.** A captain in the Army National Guard from Texas has his home back now, but it changed hands a couple of times without his knowledge while he was serving in Iraq.

Seems his homeowner association, like many others, was struggling with residents not paying their assessments and ended up foreclosing. But his wife, who said she suffered from anxiety and depression over her husband's tour of duty, didn't open the certified letters informing her that the \$315,000 home in Frisco, Texas, was about to be sold to collect \$977.55 in back dues (although by the time the house went to auction, legal costs had ballooned the amount to about \$2,600), according to the Dallas Morning News.

The house was indeed auctioned — for \$3,201. The buyer then sold it to an investor for \$135,000. A lawsuit ensued and all parties settled, although they aren't permitted to discuss the terms. Ultimately, the agreement gave ownership back to the original owner.

■ **Stripped bare.** Now that we're well into the Fore-

closure Age, it's not unusual for homeowners who are bailing out of a bad loan to strip a house of its fixtures before abandoning it.

A couple in Stockton with an entrepreneurial streak apparently did that — then tried to sell the doors, ceiling fans, appliances, cabinets and other items to the people who bought their foreclosure. Prosecutors said the items belonged to the house and charged the couple with grand theft, according to local media reports.

■ **Under lock and key.** The entrepreneurial spirit also appears to be alive and well in Staten Island, N.Y., where a man who news reports said once worked in the real estate business was sentenced to one to three years for shaking down a real estate agent. Seems the man manipulated the lockbox on a house and obtained the keys, then began living there, pretending to be a legal renter. The real estate agent who was trying to sell the house paid him to leave.

Apparently thinking he was on some kind of streak, the man tried again at another house, although he ended up being arrested and charged with attempting to extort \$2,100 from a real estate agent.

Umberger writes for the Chicago Tribune.