



# Legal Information Reference Center

**Description:** While not a substitute for personalized advice from a knowledgeable lawyer, Legal Information Reference Center (LIRC) offers everyday users the necessary tools and detailed “how-to” instructions to independently address a wide-range of legal issues including business law, financial planning, family law, property & real estate, and rights & disputes.

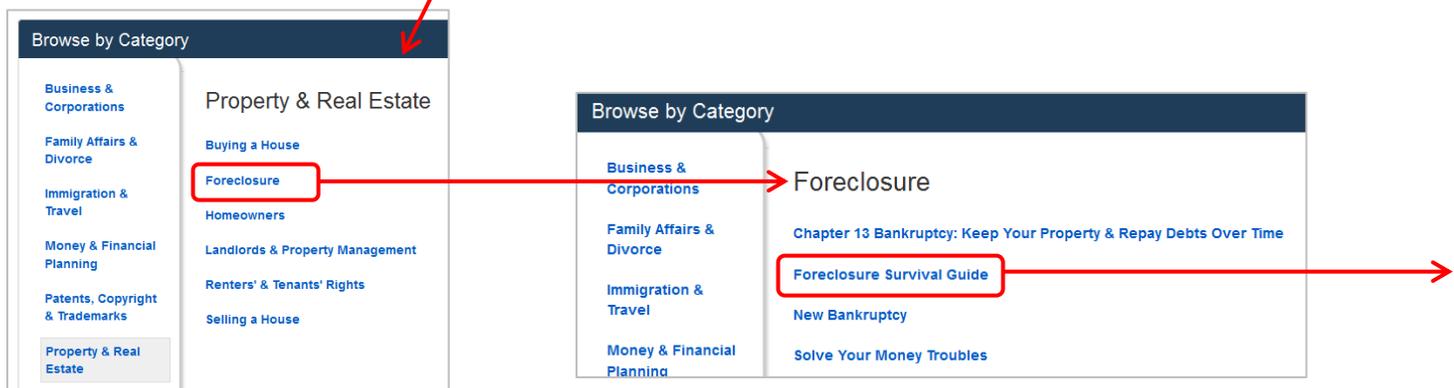
**Audience:** Individuals without legal training who want to better understand the legal implications of various actions they may take or situations they may find themselves in, both personally and professionally. In other words, almost everyone!

**Content:** Over 250 full text consumer legal reference books, a majority of which are provided through Nolo, the nation’s oldest and most respected provider of legal information for consumers and small businesses, plus thousands of state-specific and multi-state legal forms.

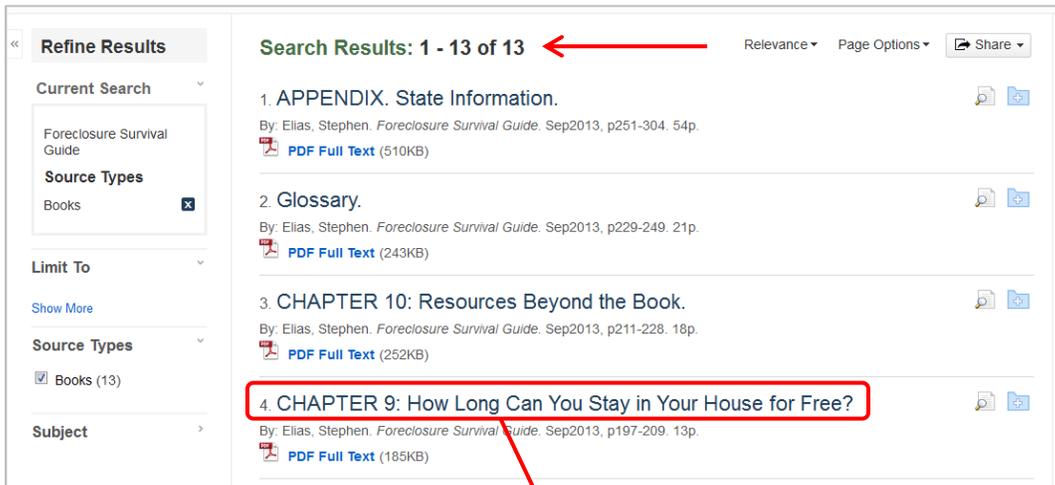
**Browse by Category:** While it is possible to search for information in LIRC using the Basic or Advanced Search screens, the database is designed for browsing. The “Browse by Category” section of the LIRC home page currently displays eight broad categories of legal interest:



Clicking on a broad category (Property & Real Estate) retrieves a list of subcategories. Clicking on a subcategory (Foreclosure) retrieves a title list of relevant books available through LIRC. Clicking on a book title (*Foreclosure Survival Guide*) retrieves a result list in which each chapter of the book is represented by an individual record.



**Result List:** As you can see from the screenshot below, the text of *Foreclosure Survival Guide* is represented by 13 records – one for each of the book’s 10 chapters, plus one each for its appendix, glossary, and introductory material. Records do not appear in chapter order.



Clicking on the record title or PDF Full Text link will display that chapter or section of the text in the **PDF Full Text Viewer** tool.

Once one chapter or section of the book is displayed in the PDF Full Text Viewer, it is possible to navigate through the entire book using the **Full Text Contents** menu that appears in the left column. Result List, Refine Search, and Download PDF links appear on the left side of the horizontal blue bar at the top of the screen. Print, Email, Add to folder, Cite, Export, Permalink, and Share options appear in the right column. (Note: The print option in the right column only prints the detailed record; to print the full text of the chapter or article use the print icon within the PDF Full Text Viewer.)



**Tip:** When viewing a Nolo publication, be sure to check the introductory pages for information on how to access an online companion page to the book where you will find updates to the law that have occurred after the book was published!

**Get Legal Updates and More at Nolo.com**

You can find the online companion page to this book at:

[www.nolo.com/back-of-book/FIFO.html](http://www.nolo.com/back-of-book/FIFO.html)

There you will find important updates to the law (federal and state foreclosure laws are changing rapidly), podcasts, links to online articles on foreclosure (including many articles on state-specific foreclosure procedures, state mediation programs, and other foreclosure articles tailored to the law in your state), links to helpful calculators regarding mortgage refinancing and loans, and more.

Thank you for your purchase. Welcome to the companion page for:

**The Foreclosure Survival Guide**  
Keep Your House or Walk Away With Money in Your Pocket

Here, look for updates to the current edition — we'll post updates whenever there's an important change to the law affecting the book. You can also access related materials, such as blogs, podcasts and articles.

Register and get 15% off your next order from Nolo.com.

By: Attorney Stephen Elias  
Updated by: Attorneys Amy Loftsgordon & Leon Bayer  
Published: September 2013, 4th Ed.

**Legal Updates for Foreclosure**

Effective in 2015

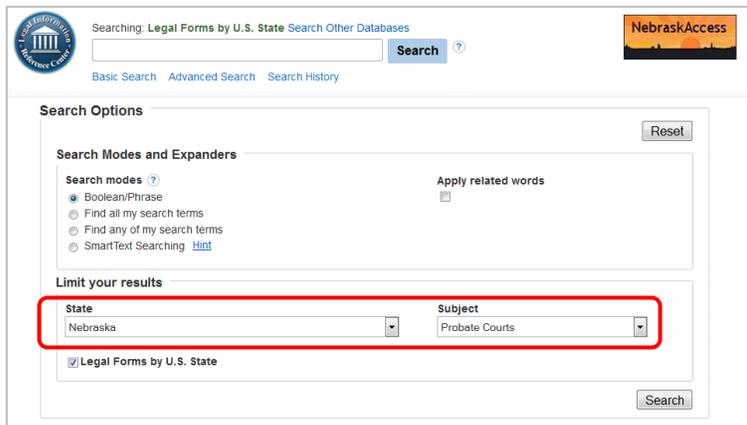
- Foreclosure Protection for Military Members Extended Through December 31, 2015
- Supreme Judicial Court Ends City Foreclosure Mediation Programs in Massachusetts
- U.S. Supreme Court Refuses to Hear Utah Case Prohibiting National Banks From Performing Foreclosures
- A Lawsuit Is Not Required to Rescind a Home Loan Under TILA, Says U.S. Supreme Court

**Browse Popular Sources:** The “Browse Popular Sources” section of the LIRC home page features a colorful carousel that allows users to scroll through cover images of 30+ popular legal reference books included in the database. Clicking on a cover image will open the book in the PDF Full Text Viewer.



While the carousel is an eye-catching way to quickly engage users, it’s important to keep in mind that it provides access to only a small percentage of the full text content included in the database.

**Legal Forms:** LIRC also provides access to thousands of legal forms. To search for state-specific legal forms, click on the **Search By State** link on the LIRC home page. This takes you to the “Legal Forms by U.S. State” search screen, where you can limit your legal forms search by State and/or Subject:



To browse popular legal forms, click on a subject link in the **Browse Popular Legal Forms** area of the LIRC home page. Select a legal form from the result list. Forms will be available in PDF or Rich Text Format (.rtf).

