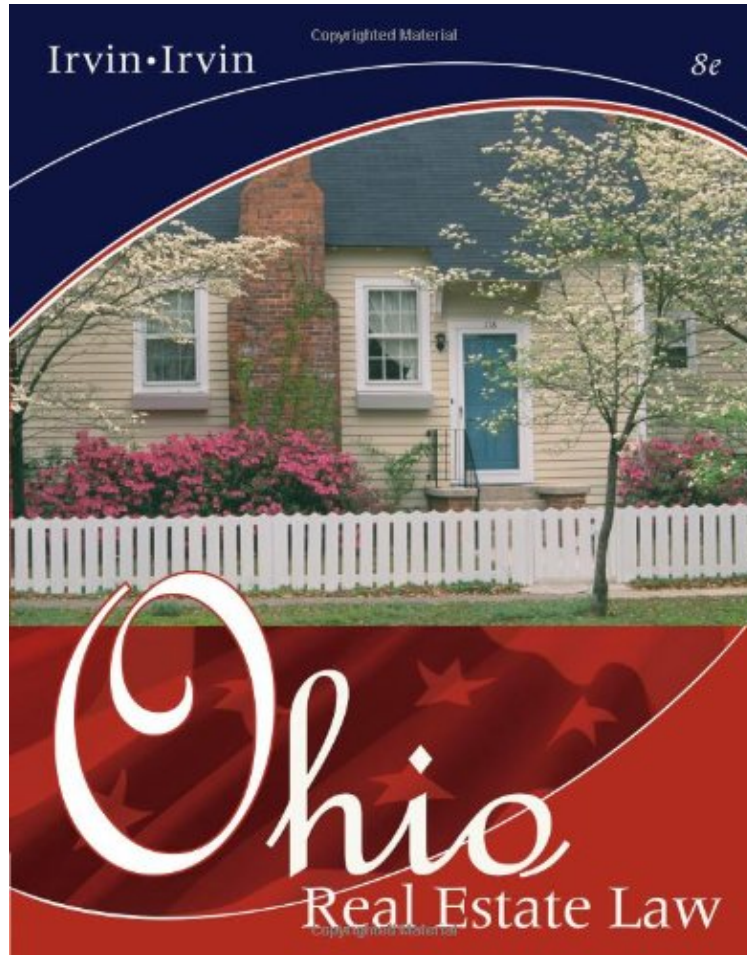


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About the Author Carol Knowlton Irvin was raised in the real estate business from the age of 5 with her real estate broker parents, Dolores and Calvin Knowlton. They ran a large Cleveland brokerage until their retirement in the mid 1990s. Following their lead, Carol became both an attorney and a broker who later branched into teaching and textbook writing. She received her BA from Ohio University and her JD from Cleveland State University Law School. Carol is also an artist and quite savvy with computer programs. Currently, she is using all of those skills at Cuyahoga Community College as well as in independent projects.

James D. Irvin, J.D., has been a practicing Ohio real estate lawyer and instructor since graduating from Cleveland State University's Marshall College of Law in 1974. His undergraduate work was in English and Creative Writing at Ohio University, and he graduated in 1969 with a B.A. From 1974-1984 he practiced general law with his wife, partner, and co-author, Carol Irvin. Their firm specialized in real estate, small business, and domestic matters. From 1984-1994 he acted as in-house General Corporate Counsel and Director of Education for Dolores C. Knowlton Realtors, then greater Cleveland's third-largest residential real estate brokerage firm. From 1994-present he has acted as in-house General Corporate Counsel and Director of Education for Coldwell Banker Hunter Realty, at present greater Cleveland's third-largest residential real estate brokerage firm. All during this time, he has taught many real estate-related Continuing Education and Technical Skills classes, both company-sponsored and board-sponsored, for real estate licensees.