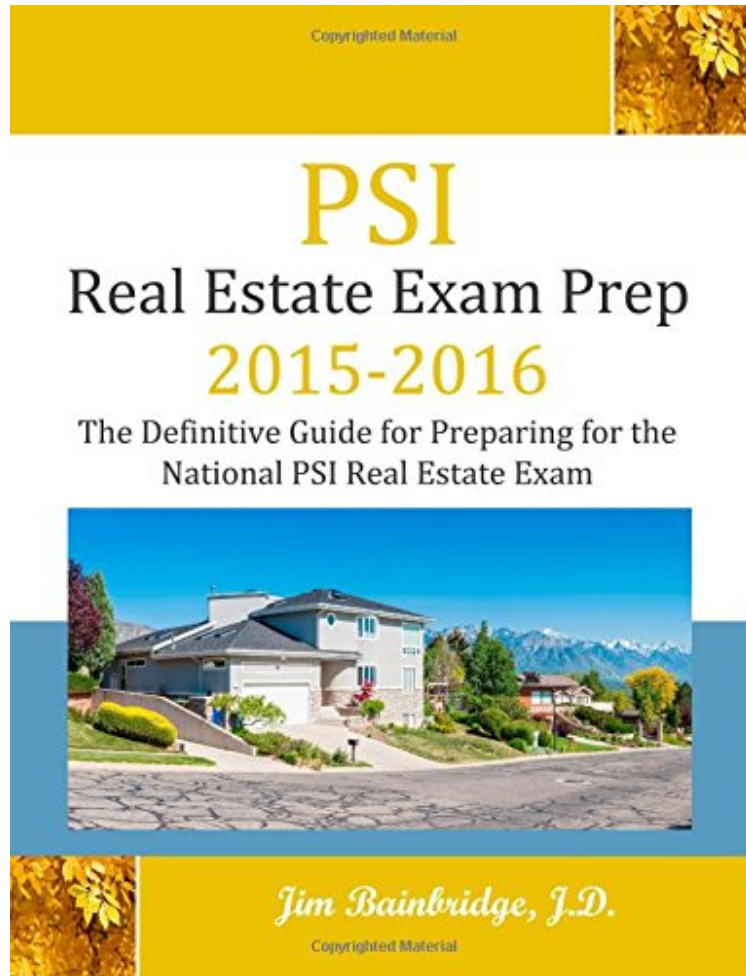


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About the Author Jim Bainbridge is a graduate of Harvard Law School and has been an active member of the California Bar for more than 30 years. He is a licensed California real estate broker, and a past recipient of a National Science Foundation Fellowship for graduate studies in mathematics at UC Berkeley. He is the author numerous works that have been published in more than 50 journals in the USA, UK, Canada, Australia, Japan, and the Netherlands. Jim Bainbridge is also a member of the Real Estate Educators Association (REEA) and has received recognition as a Certified Distance Education Instructor by IDECC, which is a function of the Association of Real Estate License Law Officials.