



The Condo Bible for Americans: Everything You Must Know Before and After Buying a Condo

Dan S. Barnabic

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"I particularly like the description of the 100-unit complex example. Barnabic's expertise is invaluable to those considering condominium ownership and to those who may find themselves on the board of a condominium association."

-KIMBERLY WINSON-GEIDEMAN, Ph.D., prolific author on real estate and Professor of Finance, Insurance, Real Estate, and Law at the University of North Texas

"A timely, admirable book. Barnabic recognizes the paradox inherent in the idea of shared private property. He provides would-be buyers with a checklist of things to look for when assessing the financial stability and long-term viability of a particular condominium corporation."

-BENJAMIN GIANNI, Associate Professor, Azrieli School of Architecture and Urbanism, Carleton University

The Condo Bible for Americans is a *buyer beware* and *owner beware* book that reveals the legal and practical realities of condo ownership, compares owning a condo with owning a house/renting an apartment, and advises consumers on the dangers of the condo real estate market, given ...

- The debilitating market crashes of the late 1990s and 2006
- The effects of today's record low interest rates, in which:
 - Developers are enticing consumers into condo ownership by allowing low or even no down payments
 - Real estate prices are soaring out of the reach of those with average incomes
 - The market is being flooded with condo units, creating an oversupply that could prove disastrousBarnabic writes that very few consumers are aware that:
- One defaulting unit owner can affect the well being of *all* unit owners
- A high percentage of units being rented out may be a sign that the complex may be converted into an apartment building
- A condo association's default on a common loan can cause the demise of the whole condo complex and its individual units

The Condo Bible for Americans also includes:

- The Ten Commandments of Condo Buying
- Recommendations and remedies for government and financial institutions, condo associations, and condo boards to make condo ownership safer

Dan S. Barnabic is a noted consumer advocate and a keen observer of condo proliferation. He worked in real estate as an agent, broker, property manager, and condominium developer. His over three decades in the real estate industry began in the 1970s and intensified after he witnessed the major real estate crashes of the late 1980s and 2006.

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