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## Introduction Symposium--The Law of Real Estate Finance

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# SYMPOSIUM ISSUE

## THE LAW OF REAL ESTATE FINANCE

Few areas of the law touch as many law practices as does the law of real estate finance. In addition to its pervasiveness, the law of real estate finance has become increasingly important in this era of record interest rates. The timeliness and importance of real estate finance law to many *Missouri Law Review* subscribers prompted this symposium.

This issue contains four Articles written by eminent academicians and practicing attorneys, four Comments written by *Missouri Law Review* Members, and four Casenotes and two Case Summaries written by *Missouri Law Review* Candidates. All of these articles pertain to a critical issue or development in real estate finance law.

Professor Grant S. Nelson, nationally known real estate finance scholar and Enoch O. Crowder Professor of Law at the University of Missouri-Columbia School of Law, discusses the deficiency judgment following deed of trust foreclosure in Missouri. Professor Nelson also proposes improvements in the current foreclosure sale procedure and suggests new judicial standards for the granting of deficiency judgments. Lynn M. Ewing, Jr. and Kendall R. Vickers, currently in private practice in Nevada, Missouri, examine federal pre-emption of state usury laws and discuss the uncertainties this legislation has created. Diana G. Browne, Assistant General Counsel for the Federal Home Loan Mortgage Corporation, explores the adjustable rate mortgage and discusses the Corporation's purchase program and loan instruments. Professor Jan W. Henkel of the University of Georgia Department of Real Estate and Legal Studies and Robert J. Dilworth, a Jervey Fellow at the Columbia University School of Law, discuss federal pre-emption of state due-on-sale clause restrictions. Their Article focuses on the jurisdictional aspects of this controversy.

The *Missouri Law Review* believes that each of these articles will make a contribution to the scholarly body of knowledge in the law of real estate finance. In combination with the Comments, Casenotes, and Case Summaries, it is hoped that scholars and practitioners will view the Articles as both insightful presentations regarding the current state of the law and as helpful research tools.

