



Spring  
2004

THE LAW OFFICES OF

# LEE D. GLASSMAN

A PROFESSIONAL ASSOCIATION

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## YOUR REAL ESTATE - YOUR MORTGAGE

### *A Lawyer's Perspective*

The residential and commercial real estate market in South Florida has reached epic proportions. Present economic conditions have created a booming real estate industry that has been fueled by the lowest mortgage interest rates in forty years. Every economist tells us that as property values rise and interest rates remain low, there is no better time than the present to invest in real estate. Buyers now have the opportunity to purchase, finance, and refinance property that they own or have dreamed of owning, at rates that have never been more affordable.

From a lawyer's perspective, we suggest that our clients review their real estate loan options without delay. Procrastination can result in unnecessary, higher costs. If you have an existing mortgage, review the interest rate you are paying and consider whether you should refinance. In general, our clients have saved thousands of dollars when they refinanced existing mortgages. Because of our close association with several lenders, our clients have the added ability to get incredible rates for mortgages and save money on unnecessary fees and costs. If you are considering the purchase of commercial or residential property, become educated about the wide variety of mortgage products available, all of which can be customized to each borrower's unique needs and qualifications.

Unexpected problems can always occur before and during any real estate transaction. It is of utmost importance that your interests are represented in a cost-effective, professional manner. Our highly qualified staff and attorneys are ready to help you review new or existing loans, gain clear title, simplify the real estate process, and assist throughout the entire purchase or refinance of commercial or residential property.

In this complicated world of divorce, temporary job loss, bankruptcy and credit problems, situations with respect to the purchase, sale, finance or refinance of property, are likely to arise and may require the advice of well-seasoned experts in the field. The Law Offices of Lee D. Glassman, P.A. offer clients the assistance and the answers that will help avoid unforeseen problems with regard to property ownership in Florida. Please feel free to contact our office, (954) 915-8800.

### **JURY AWARDS OVER \$800,000**

The Law Offices of Lee D. Glassman, P.A., recently represented a former employee of Frontier Communications, a publicly traded local and long distance telephone company, headquartered in Rochester, New York. The former employee was a long distance sales representative based in South Florida and was terminated by the company prior to the company honoring its obligation to pay him over \$800,000 in earned commissions and bonuses. Distressed by the refusal of Frontier Communications to pay the commissions, the former employee retained the services of Lee D. Glassman, Esq. After futile attempts at negotiation and grossly inadequate settlement offers, the office filed suit and through expert trial strategy employed by Lee D. Glassman, Esq., and co-counsel, a Broward County jury awarded Lee's client every cent he was owed plus interest, attorneys' fees and costs. Proudly, we note that the \$800,000 verdict was the fourth largest jury award in Broward County during that calendar year.

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# PRACTICAL LAW FOR YOUR LIFE

## TITLE INSURANCE:

Avoid Costly Mistakes!



Many of our clients have had living trusts prepared, but have failed to title their house properly in the trust. Did you know that upon your death or incapacity your family members may not be able to sell your house without a court order from a Guardianship or a Probate Court judge?

Proper planning and review of existing title papers could avoid this pitfall and the accompanying legal expense that would be incurred. The manner in which a deed is titled is vital to avoid costly problems for a family in the event of death or disability.

Most married couples have property jointly titled, which means that if one partner dies, the other inherits the property without the need for probate. Unfortunately, most people are unaware of potential problems and financial ramifications that can surface if one of the partners becomes sick or incapacitated. If provisions are not made in order for one partner to be able to sell the home, the unwary partner may be shocked to learn that a costly court order may be needed in order to sell the half interest owned by the incapacitated spouse.

The Law Offices of Lee D. Glassman, P.A., as real estate and estate planning experts, will help you configure a plan and title your property, so that the special needs of each of our client's families will be met and costly mistakes will be avoided. Call our office at (954) 915-8800 for a confidential review and assessment of your individual needs.



## KEEPING CLIENTS SAFE: EPHEDRA BANNED!

Ephedra, also called ma huang, an herb taken to help people increase energy, contains the natural chemical ephedrine, which stimulates the central nervous system. Ephedra has been found in products such as Metabolife, Metabolite and others. The FDA believes that ephedra may be related to over 50 deaths and after years of consumer complaints and related litigation, the product has finally been pulled off store shelves.

All dietary and herbal supplements have the potential to cause harmful reactions by interacting chemically with prescription drugs. Some, but not all, manufacturers have added labels to their products warning people not to take a supplement if they are taking certain medications. People should always consult a physician or pharmacist before taking any dietary supplement. If you or someone you know, believes that they have had an adverse reaction to an Ephedra product, don't wait to seek help. Time is crucial to the compensation that could be received. Call Lee D. Glassman, Esq., at (954) 915-8800 for a free confidential evaluation.

# LEGAL UPDATE

## ASK YOUR LAWYER

Question: I am selling my home and just received a citation for a code violation but have not yet been summoned to appear in court. I am currently negotiating with a buyer. Do I have to disclose this matter to the buyer?

Answer: Yes. According to Section 125.69, Florida Statutes, under those circumstances, the seller has to do the following:

- (1) Disclose in writing to the prospective buyer the existence and nature of the proceeding;
- (2) Give to the buyer a copy of all pleadings, notices and any other materials relating to the court proceeding against the seller;
- (3) Disclose to the buyer that upon closing he or she will be responsible for compliance with the code and any court orders in the proceeding; and
- (4) Within five (5) days after the closing, provide code enforcement officials with the identity and address of, as well as copies of disclosures made to the new owner.

Failure to make the first three disclosures creates a presumption of fraud.

[The information contained in this question is for general use and is summary in nature. It is not intended as legal advice or advice of any kind and should not be applied to individual situations. Specific questions need to be discussed with a legal professional. Call the Offices of Lee D. Glassman, P.A. at (954) 915-8800 with your specific questions so that we may provide the legal guidance necessary for informed decisions.]

## PRESCRIPTION FOR DISASTER:

### *Medication Errors*

If you, or someone you know, believe that a health care professional has made a prescription or medical error, and serious injuries have occurred, don't wait to seek help. Time is crucial to the compensation that could be received and the extent of your injuries.

Many individuals in Florida have suffered serious injuries resulting from prescription error or a medication overdose involving health care professionals. The Law Offices of Lee D. Glassman, P.A. want you to be aware of your rights and responsibilities when you go to the pharmacy.

- First ask your doctor what drug has been prescribed and why.
- Once your prescription has been filled, read labels and take the opportunity to speak to your pharmacist about the medication, including the danger of drug interaction.
- If you have taken this medication previously, LOOK BEFORE TAKING, to see if the pill looks the same. The pharmacist may have given you a generic drug made by another company, OR, the medication may be wrong.
- It is usually best that you go to the same pharmacy to create a medical profile, and form a relationship with the pharmacist.

By following these simple steps, clients may avoid injury and the necessity to become involved in complex medical malpractice claims involving prescription or medication errors. Do not rely on someone else to protect you in the event of a health care worker's negligence. Protect yourself as much as possible. Call our office, (954) 915-8800 for additional information on taking a pro-active role in your health and safety or if you have suffered injury.

# FROM THE DESK OF LEE D. GLASSMAN, ESQ.



Lee D. Glassman

*I wish to personally thank our clients for the trust that they have placed in the Law Offices of Lee D. Glassman, P.A. Many of the people that we have assisted have come to us through recommendations made by former clients, or through an attorney, financial institution, or realtor referral. Our office staff strives for the highest level of professionalism, concern, and representation of each client. Our full service team is there to hold a client's hand when they need financial or legal advice and don't know where to turn.*

*Taking time to become involved with the community that I work in has always been important to me. It was with great pride that I was recently able to fully sponsor the Plantation Wine & Jazz Festival. Over 800 smiling people were in attendance. In addition, I recently sponsored the Kids Sports Challenge for the West Broward YMCA in Weston. There were over 650 children in attendance as we gave awards for the flag football program, set up a rock climbing wall and bounce house for everyone's enjoyment, and witnessed the electrifying Miami Heat Extreme*

*Team performance.*

*We look forward to hearing from you and hope to see some of you at our sponsored events.*

*Best regards,*



*Lee D. Glassman, Esq.*

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience. © Copyright the Offices of Lee D. Glassman, P.A. 2004



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