



Eugene

Free Title

.. Is the title to your house free and clear of all liens? Perhaps, you are sure it is because when you bought your house, the seller declared in the sales contract that he was giving you a title free and clear of all liens and encumbrances.

But have you put any liens against your title since then? Have you mortgaged your home? Have you failed to pay any real estate or special assessments? Has a creditor entered a money judgment against you? Do you still owe a contractor for work he did on your property? Any of these acts could cause a lien to be put on your property.

When you want to sell your house what will it cost you to have these liens removed? A buyer would definitely require a clause in your sales contract in which the seller declares that the title is free and clear of all liens. If there are to be any exceptions, you will want them listed.

Lien laws vary from state to state; however, there are certain acts that can cause liens to be put on your house and some possible consequences of having these liens as a cloud against your title.

Depending upon the state in which your property is located, a mortgage may be considered simply a lien on your property or it may be considered a transference of title and gives the creditor a mortgage and promissory note or bond as evidence of and security for the debt.

In other states the debtor actually turns over his title to the property to the creditor. Regardless of which practice is followed, the creditor has security for the debt and is entitled to some form of recourse if the debtor does not make his payments on time.

Usually if the debtor doesn't make his mortgage payments, he is given a limited time to catch up on his payments, his equity of redemption. If he doesn't get caught up on his payments, the property is sold at public auction to raise enough money to pay the creditor. If not enough money is raised through the sale to pay the debt, the creditor, in some cases, is allowed a deficiency judgement and may attack the debtor's other assets.

Most states, through their statutes, provide that if your real estate taxes or special assessment taxes are not paid by a certain date, a tax lien may be put on your property and eventually your property may be sold to raise enough money to pay the tax.

The procedure varies from state to state, but usually, although delinquent, the real estate taxes may be paid at any time before the tax sale. Most states impose penalties in the form of interest and charges for delinquent payment of real estate taxes.

Niki Scott To Speak At Davidson College

Davidson - Nationally syndicated newspapers columnist Niki Scott will speak at Davidson College January 30 at 12:30 and 8 p.m.

Scott will participate in an informal discussion session during a salad-and-yogurt luncheon at the Black Student Coalition House on Campus.

At 8 p.m. she will speak on "You Can Be A Super Woman, But Do You Want To Be?" in J. Spencer Love Auditorium of Chambers Building. Admission will be free, and a reception will follow in the Morrison Room of the College Union.

Author of "Working Woman," a bi-weekly column that appears in more than 150 newspapers, Scott

shares her own experiences with some 23 million working women.

She developed "Working Woman" while she was a reporter for the Charlotte News during 1972-76. Scott also is the author of "The Working Woman: A Handbook" and "The Balancing Act: A Handbook for Working Mothers." She is contributing editor for "McCall's Working Mother" magazine and radio commentator for the Sunbelt Network in Dallas, Texas.

Her visit is sponsored by Davidson Women's Concern Committee, a group that seeks to promote

awareness about women's issues. Persons interested in attending the \$1 lun-

cheon should contact the College Union at 892-2000, ext. 140, for reservations.

A LOVELY GIFT
..Get a gift subscription for those away in college, nursing homes, etc.

WEEKENDS & SUMMER WORK

Are you looking for a job on weekends (Saturday and Sunday) during the spring and fall and working daily including weekends during the summer?

CAROWINDS

is now accepting applications Monday - Saturday from 9 a.m. to 11:30 a.m. and 1 p.m. to 4:30 p.m. at Employment Services Office, located behind the park.

You must be 16 years of age prior to working, provide your own transportation and have a Social Security card.

EOE, M-F

THE 75 YEAR MARCH.

The march began in 1909, when a small group of Black and White citizens, appalled by the injustices suffered by some Americans solely because of their race, formed the National Association For The Advancement Of Colored People. Today, seventy-five years later, this march for racial equality continues, and the NAACP has emerged as the largest and most influential civil rights organization in the country.

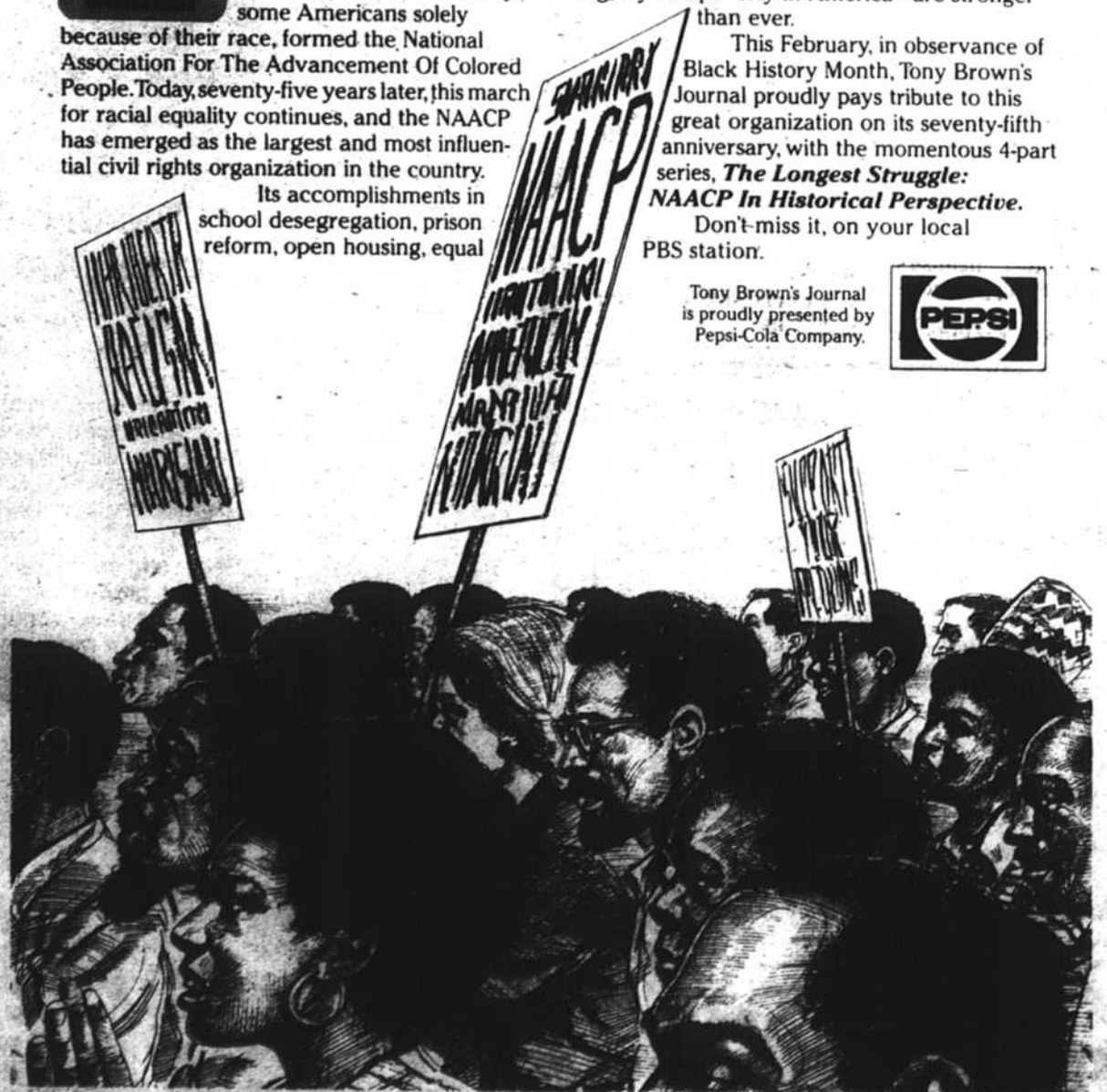
Its accomplishments in school desegregation, prison reform, open housing, equal

employment and voter registration have been extraordinary. And its plans for the future—its march towards victory over racial hatred, bigotry and poverty in America—are stronger than ever.

This February, in observance of Black History Month, Tony Brown's Journal proudly pays tribute to this great organization on its seventy-fifth anniversary, with the momentous 4-part series, *The Longest Struggle: NAACP In Historical Perspective.*

Don't miss it, on your local PBS station.

Tony Brown's Journal is proudly presented by Pepsi-Cola Company.



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The Longest Struggle
For an issue of the Tony Brown's Journal Magazine, detailing the saga of Black America and containing program editorial, please enclose \$3.00 and send to:
Tony Brown Productions
1501 Broadway, Suite 2014, New York, NY 10036.
This publication is not available on newsstands.

WTVI-TV, CH 42, SUNDAY
February 5, 5:00 P.M.
WUNG-TV, CH 58, Sunday
February 5, 6:30 P.M.
WNSC-TV, CH 30, Thursday
February 2, 10:30 P.M.