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## Selling "house parts" legal?

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**LEE COUNTY:** An online ad posted on Craigslist solicits "housing parts" from homeowners facing foreclosure. The person who wrote the ad says he will buy the parts from you and says it's legal. Stripping foreclosed homes is becoming a big business, but not necessarily a legal one.

"I pay for house parts."

The headline of the Craigslist ad caught our attention. Is it really legal like the ad says?

"Contractually, I think it's a problem. Criminally, potentially a problem," said Kevin Jursinski, a real estate attorney.

Jursinski says if you're facing foreclosure, you're in a contract with your lender.

If you rip out something that's part of your home, removing it will affect the appraised value of your house - and that's considered a breach of your contract.

"If they're pulling out the bathtub, sink, cabinets, refrigerators, those things all diminish the value of the house," said Jursinski.

The most common kind of home stripping is taking appliances, which Jursinski calls a "grey area."

It all depends on if they were there when the homeowner moved in.

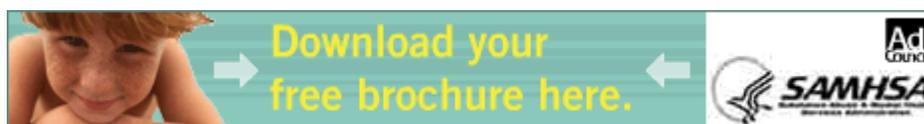
"If that's part of the appraised value of the house, it actually is secured by the loan," said Jursinski.

We called the phone number listed in the ad to see what the person soliciting "house parts" had to say.

The man who posted this ad wouldn't identify himself or talk to us on camera. He says he doesn't accept housing parts.

He admits the wording in the ad is misleading. He says he only buys back appliances and personal property of the homeowner.

Bottom line, Jursinski says if removing it decreases your home's value, it's not yours for the taking.





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