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The *University of Baltimore Journal of Land and Development* is a scholarly publication of the University of Baltimore School of Law. Founded in 2011, the *Journal* succeeds *Environmental Perspectives*, which was published by the law school's Environmental Society.

The *Journal* welcomes professional articles on a wide range of environmental topics of current interest to the legal community. Inquiries about submission guidelines should be directed to the Articles Editor, University of Baltimore Journal of Land and Development, 1420 North Charles Street, Baltimore, Maryland 21201.

The *Journal* is published twice each year and subscriptions are available for \$20.00 per year. For additional information, or to subscribe to the *Journal*, please contact the Managing Editor, University of Baltimore Journal of Land and Development, 1420 North Charles Street, Baltimore, Maryland 21201. The *Journal* may also be reached via e-mail at www.jld@ubalt.edu.

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MISSION STATEMENT

The Journal of Land and Development shall serve the legal community as a nonprofit organization established under the auspices of the University of Baltimore School of Law. The primary and paramount purpose of the Journal of Land and Development shall be to promote legal scholarship and the educational purposes of the University of Baltimore School of Law by encouraging academic excellence. The Journal of Land and Development shall achieve this purpose by publishing scholarly articles and student notes on topics including, but not limited to, land use, urban and community development, preservation, and real estate and finance. By publishing timely articles in these areas we will stimulate the academic excellence of each member, so that each may enjoy a lifetime of honorable and professional service within the legal community, while providing practitioners and academia with an excellent source of information about this expanding area of the law.

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LETTER FROM THE EDITOR

The Board of Editors is pleased to present the very first Volume of the University of Baltimore Journal of Land and Development. This edition of the *Journal* contains several articles and recent developments that discuss up-and-coming issues relating to the use and development of land.

This issue includes an article from Aditya (Adi) Habbu, Adjunct Professor at Fordham Law School. In his article, Professor Habbu tackles the mortgage crisis and the failure of the Troubled Asset Relief Program. He describes the relationship between banks, mortgage agencies, mortgage arrangers, and aspiring homeowners and further demonstrates these relationships through the creation of various models.

This issue also contains an article by Joshua Ulan Galperin, Policy Analyst and Research Attorney at Southern Alliance for Clean Energy as well as an Adjunct Faculty Member at Maryville College. Attorney Galperin discusses the importance of the Compensation Clause of the Fifth Amendment. In particular, he discusses the clause's burden on the government and benefit to landowners. He also discusses whether the Compensation Clause applies when a regulatory taking is the result of legislative activity.

Additionally Ian Hitchcock, Attorney and UB graduate, discusses in his article the role of social organizations in redeveloping communities. Specifically, Attorney Hitchcock discusses the role of social organizations in Frederick, Maryland and other similarly situated communities. We are honored to have the opportunity to publish all three articles in the first edition of the *Journal*.

Congratulations to staff editors Heather Cobun and Jacob White on being selected for publication by the *Journal's* Board of Editors. In this issue, Heather Cobun discusses the effects of the 2002 Supreme

Court decision in *Tahoe-Sierra Preservation Council v. Tahoe Regional Planning Agency* on regulatory takings. Jacob White discusses the practice of “robo-signing” as well as the shortcomings in Maryland’s policy of expediting foreclosures.

As Editor-in-Chief, I want to thank the Board of Editors and the Staff Editors for all of their hard work in making the first edition of the *Journal of Land and Development* a success. I could not have dreamed of a better group of people to work with. In addition, I want to thank Professor Audrey McFarlane, our faculty advisor, and Karen DeVore, our Administrative Assistant, for assisting us with this issue.

Melissa Biggs
Editor-in-Chief

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