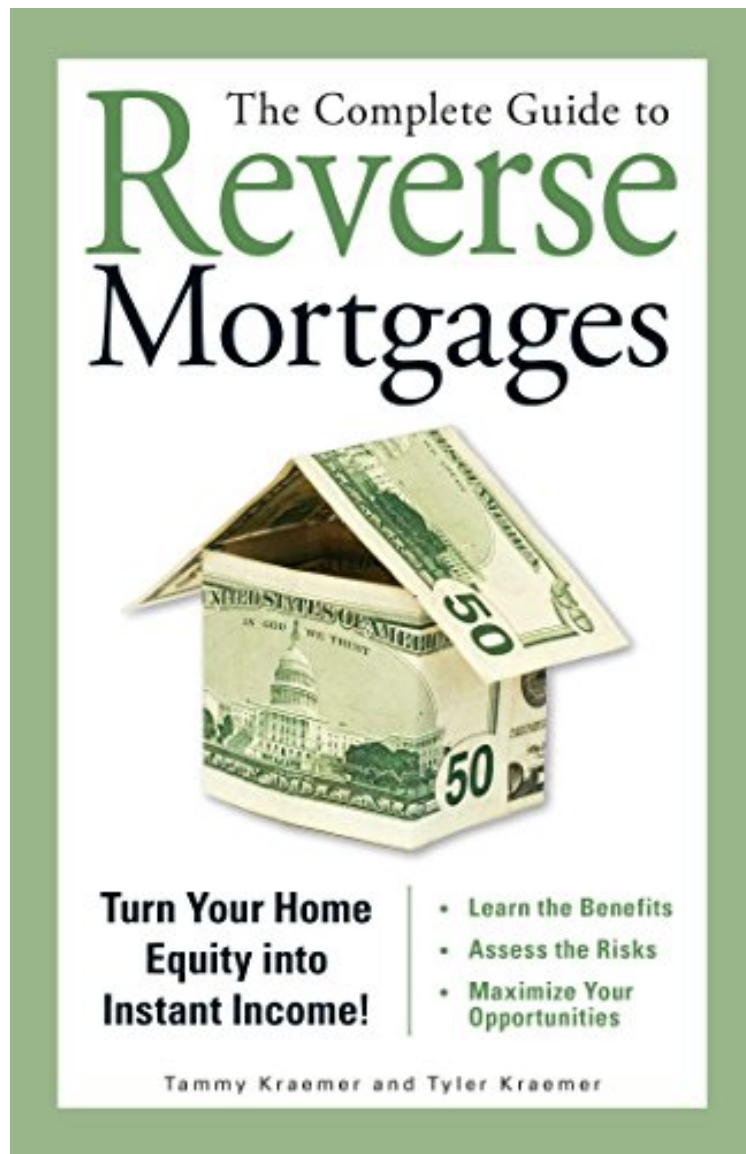


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The Complete Guide to Reverse Mortgages: Turn Your Home Equity into Instant Income!

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About the AuthorTammy Kraemer has been an attorney practicing business, real estate, and intellectual property law for almost ten years. She is currently in private practice. She worked in general counsel for a mid-size software company with worldwide offices. She also worked at a large regional law firm in their corporate law and securities department. She has written and edited numerous articles for newsletters and law journals. She lives in Colorado with her husband Tyler and their two children. Tyler Kraemer has been an attorney in private practice focusing on estate planning, real estate, finance, and business law for almost ten years. His clients include lenders, borrowers, mortgage brokers, real estate brokers, real estate buyers and sellers, and business owners. Tyler has been a part of outside general counsel for the REALTORreg; trade association and the for-profit multiple listing service, which included giving daily advice on homeowner issues. He has participated in National Association of REALTOR conferences and workshops dealing with all facets of homeowner issues. He lives in Colorado with his wife Tammy and their two children.