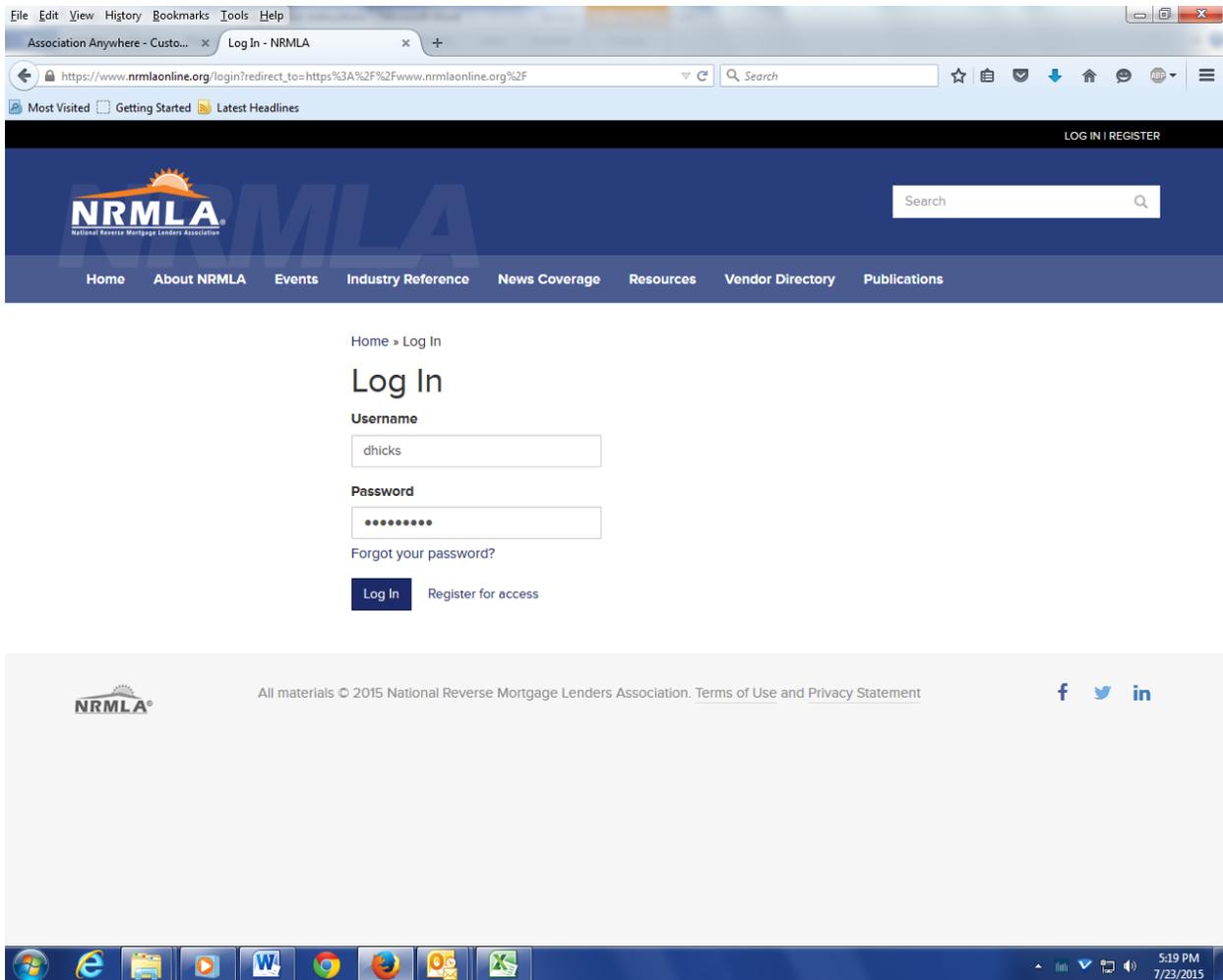
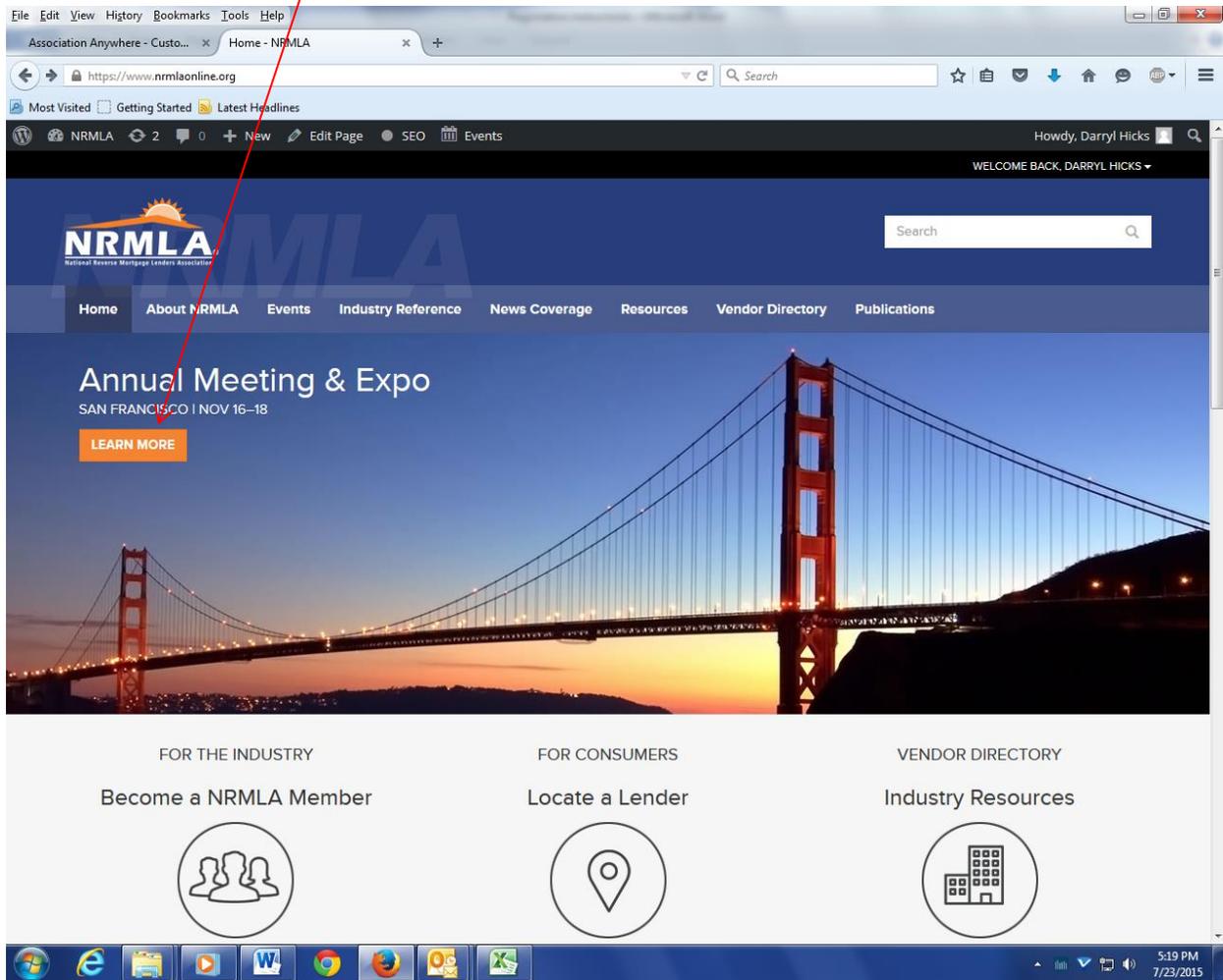




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Howdy, Darryl Hicks

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## 2015 Annual Meeting & Expo

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November 16 - November 18

**National Reverse Mortgage Lenders Association**  
cordially invites you to  
**our 2015 Annual Meeting & Expo**

**The Golden Gate to Retirement:  
Reverse Mortgages & Funding Longevity**

With boomers reaching retirement age and a large gap in many of their retirement funding needs, reverse mortgages are becoming a more widely recognized security option.

Reverse mortgage professionals, bankers, financial advisors and Realtors® can all benefit from being aware of the dramatic changes in the RFM program over the next two years. With the introduction of financial assessment

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