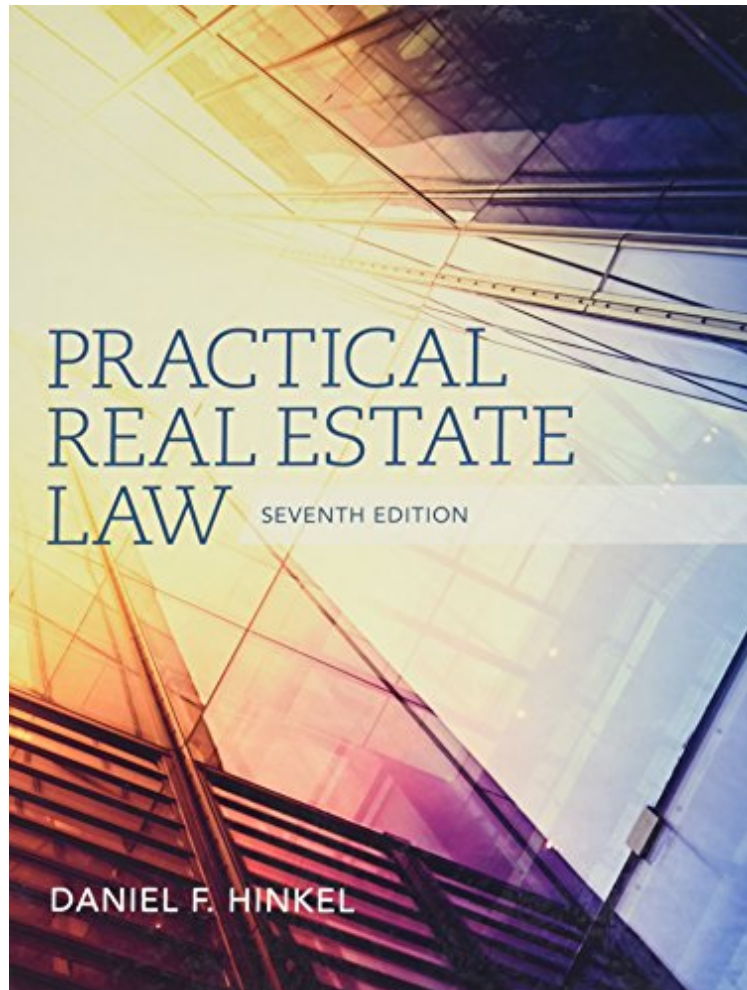


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About the AuthorBest-selling author Daniel F. Hinkel, JD, is Vice President and legal counsel for ING Investment Management, LLC. Mr. Hinkel was a real estate instructor for more than twenty years with the National Center for Paralegal Training in Atlanta, Georgia. He is a former member of the Task Force for Paralegal Regulation for the State

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