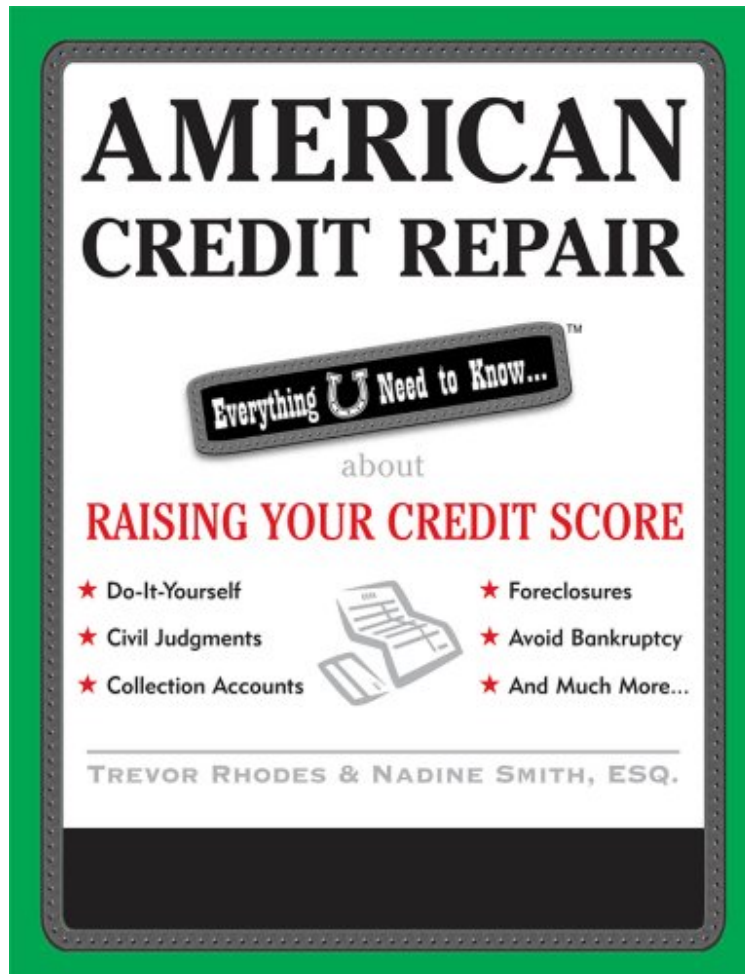


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From the Back Cover About the Author Trevor Rhodes is founder and CEO of AmerUSA, the nation's leading tenant credit reporting agency. Nadine Smith, Esq. is a respected credit attorney, concentrating in consumer debt and tax law.