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David Reed (Austin, TX) is a veteran mortgage banker who has closed more than 1,000 mortgages. He is a columnist for Realty Times and Mortgage Originator Magazine and is a member of the Mortgage Speakers Bureau. He is the author of Mortgages 101 (0-8144-7245-1), Who Says You Can't Buy a Home (0-8144-7340-7), and Mortgage Confidential (0-8144 ...

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