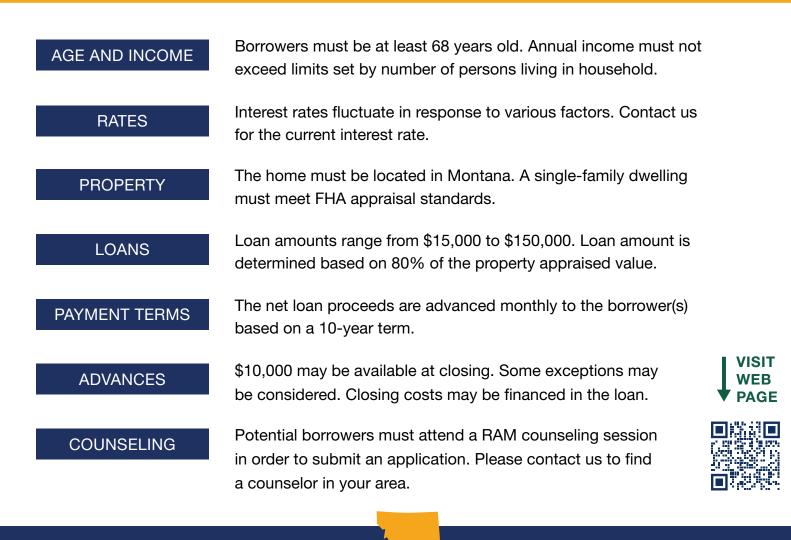
COMMERCE

REVERSE ANNUITY MORTGAGE (RAM) PROGRAM FINANCIAL FLEXIBILITY FOR SENIOR HOMEOWNERS



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