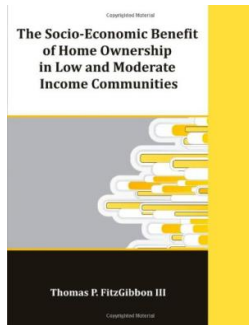


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THE SOCIO-ECONOMIC BENEFIT OF HOME OWNERSHIP IN LOW AND MODERATE INCOME COMMUNITIES



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