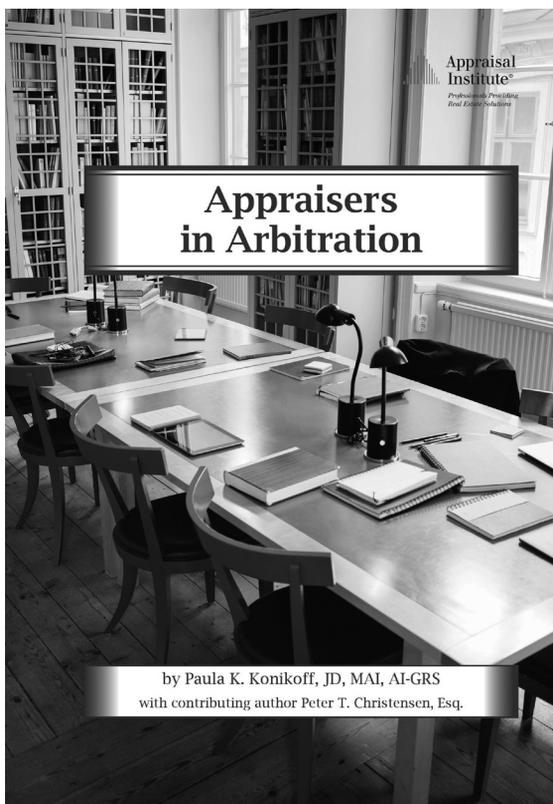


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by Paula K. Konikoff, JD, MAI, AI-GRS
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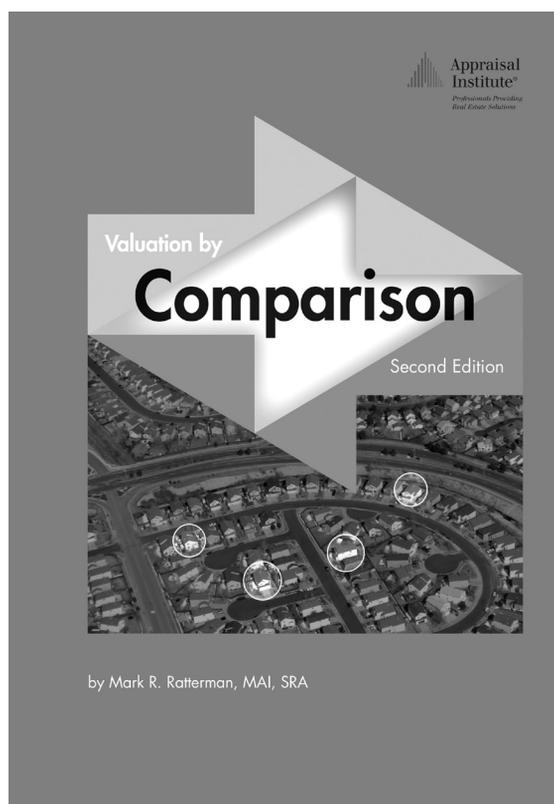
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