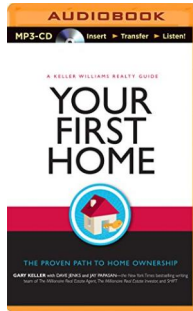


## Your First Home: The Proven Path to Home Ownership



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(Prof. Kip Spinka IV)

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