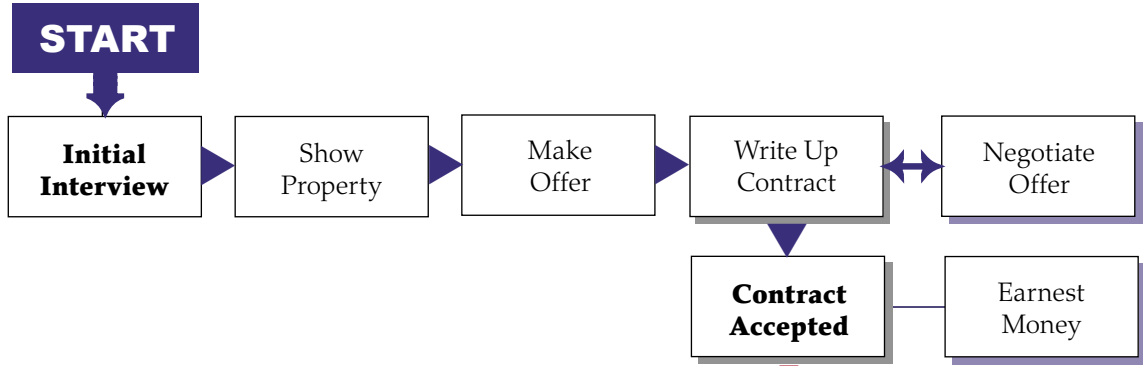
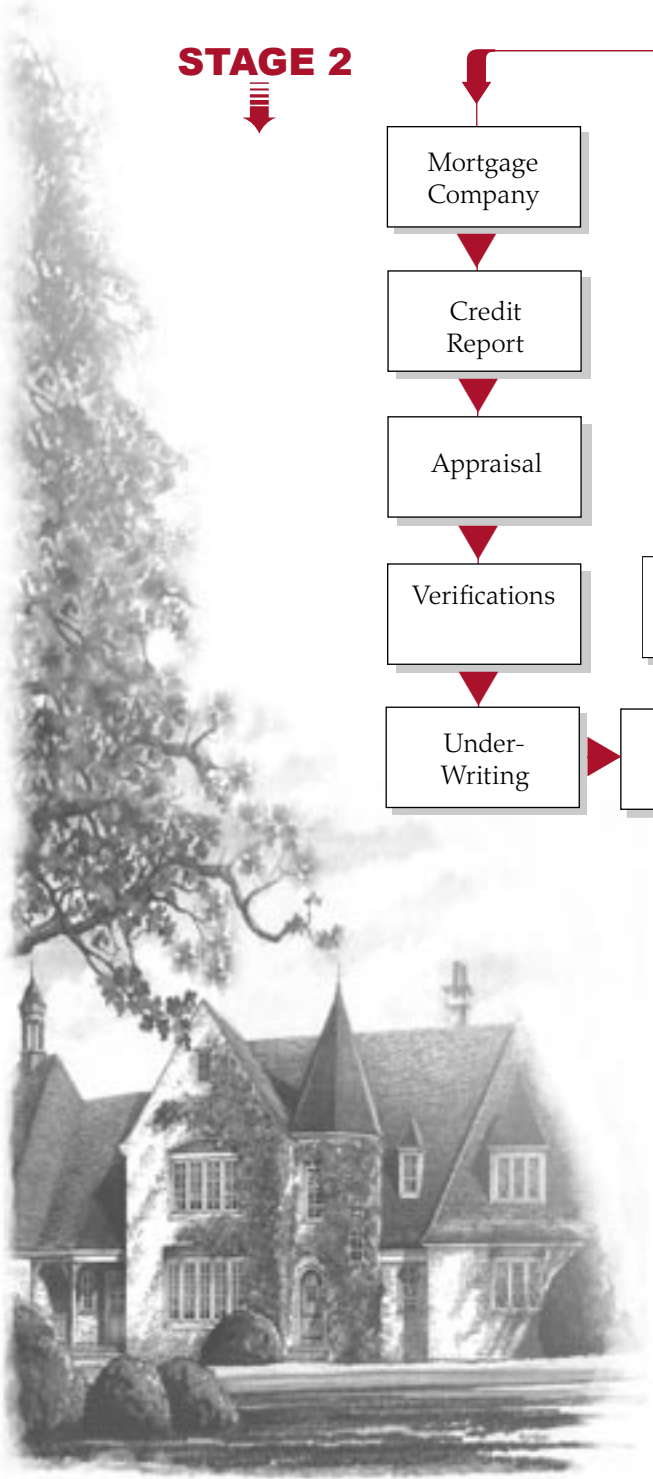
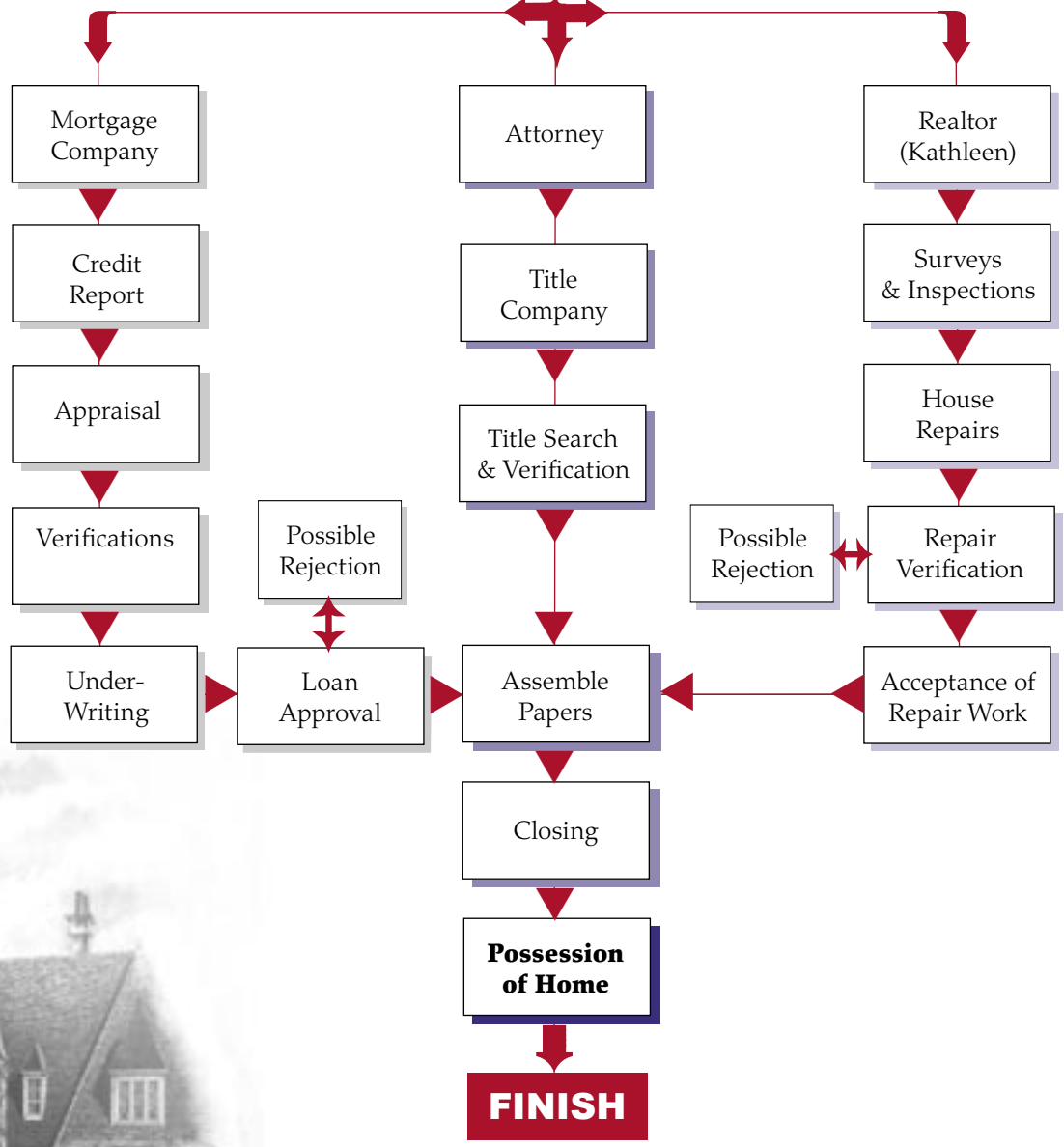


STAGE 1

THE HOME BUYING PROCESS



STAGE 2



Kathleen
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