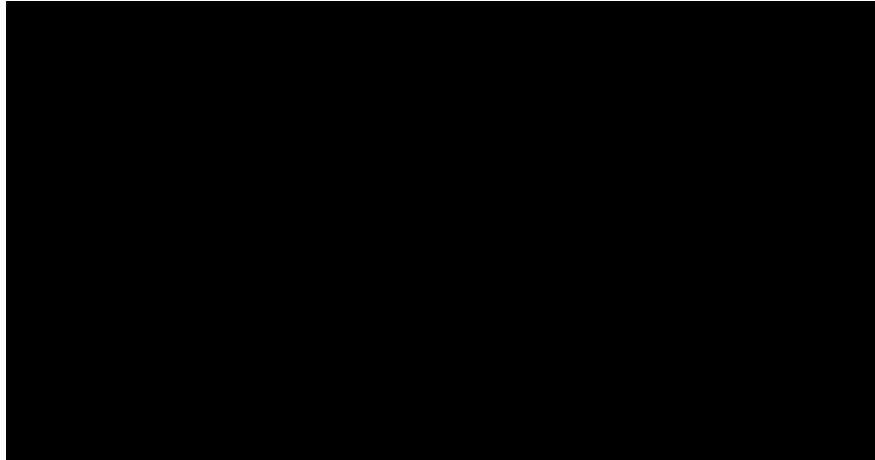


**The Colvin Institute  
of Real Estate Development  
Happy New Year!**



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