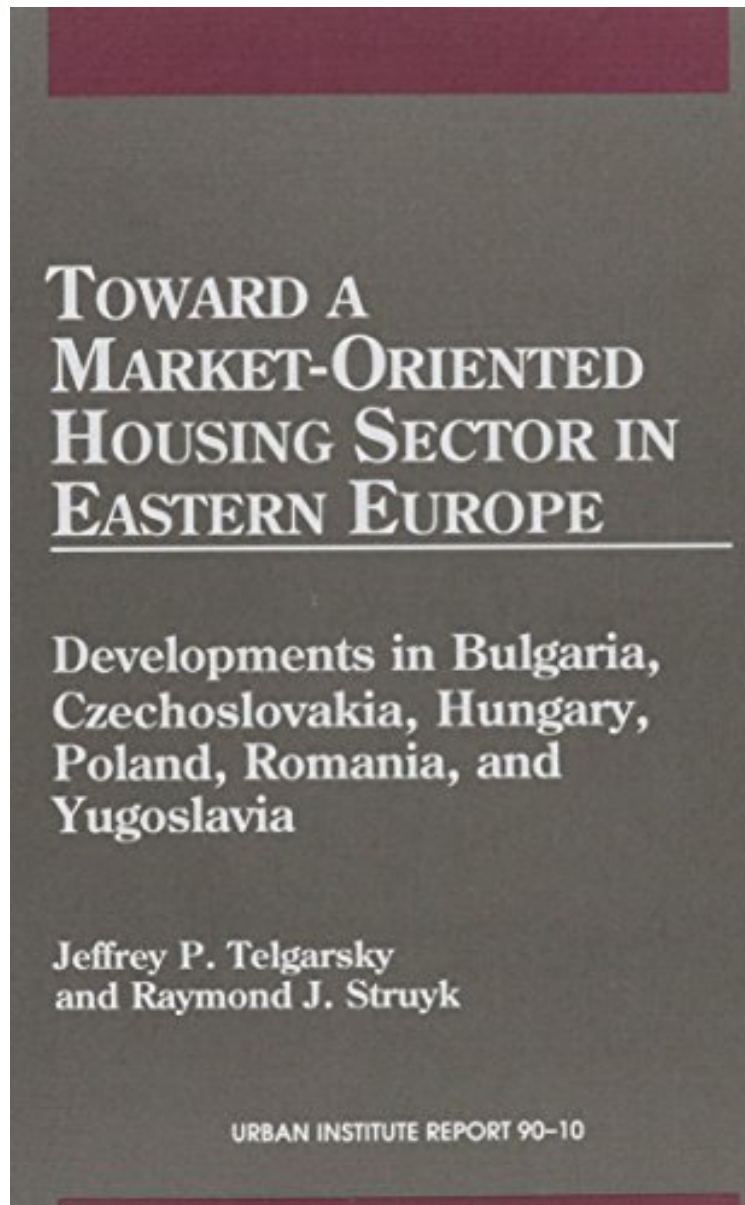


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TOWARD A MARKET-ORIENTED HOUSING SECTOR (Urban)

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