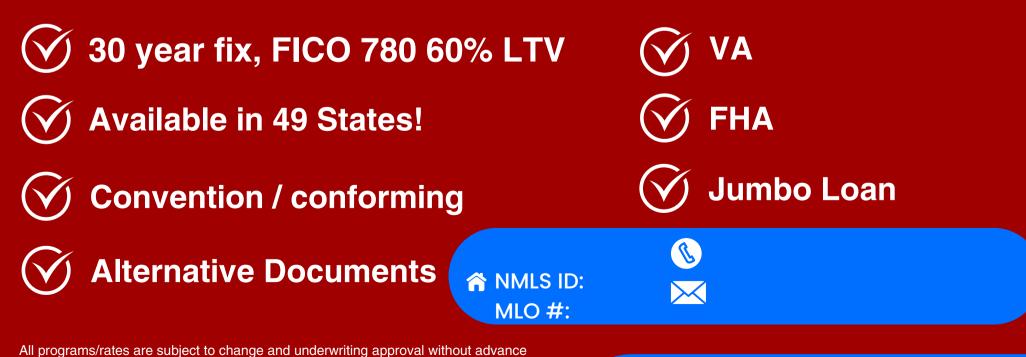


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3-2-1 BUYDOWN \$1,000,000 LOWER MORTGAGE PAYMENTS FOR THE FIRST TWO OR THREE YEARS WITH A TEMPORARY BUYDOWN



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