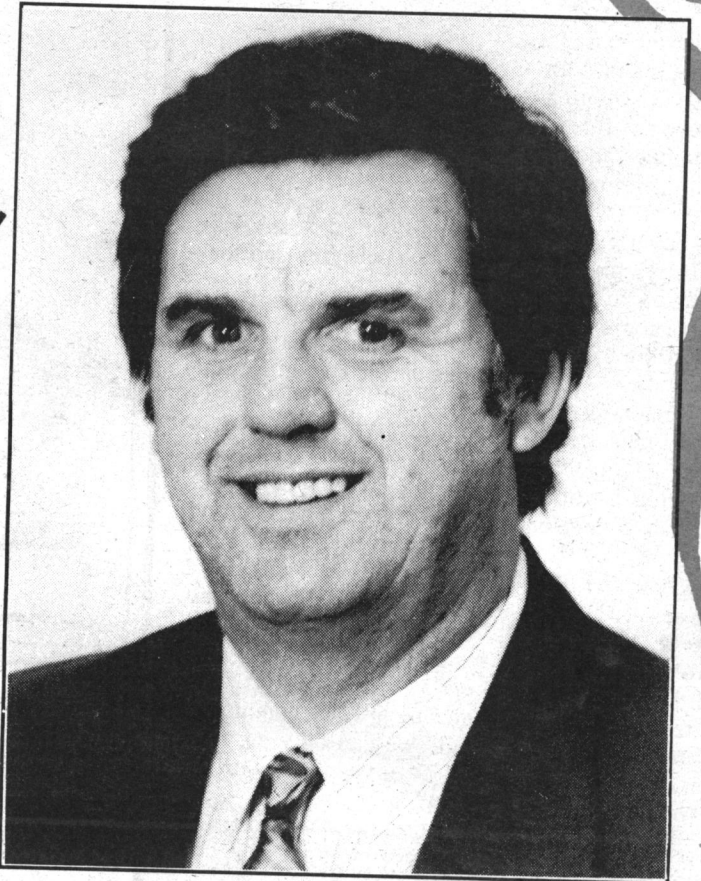


MERRY CHRISTMAS

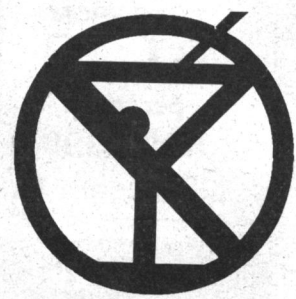
I would like to extend my warmest holiday wishes to all my past & present clients, fellow real estate agents and everyone I've worked with in 1993.

Season's Greetings to all!
Have a safe & happy holiday!



MICHAEL (MIKE) ADAMS
Award Winning Sales Representative

REMEMBER --
Christmas is for the kids!



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