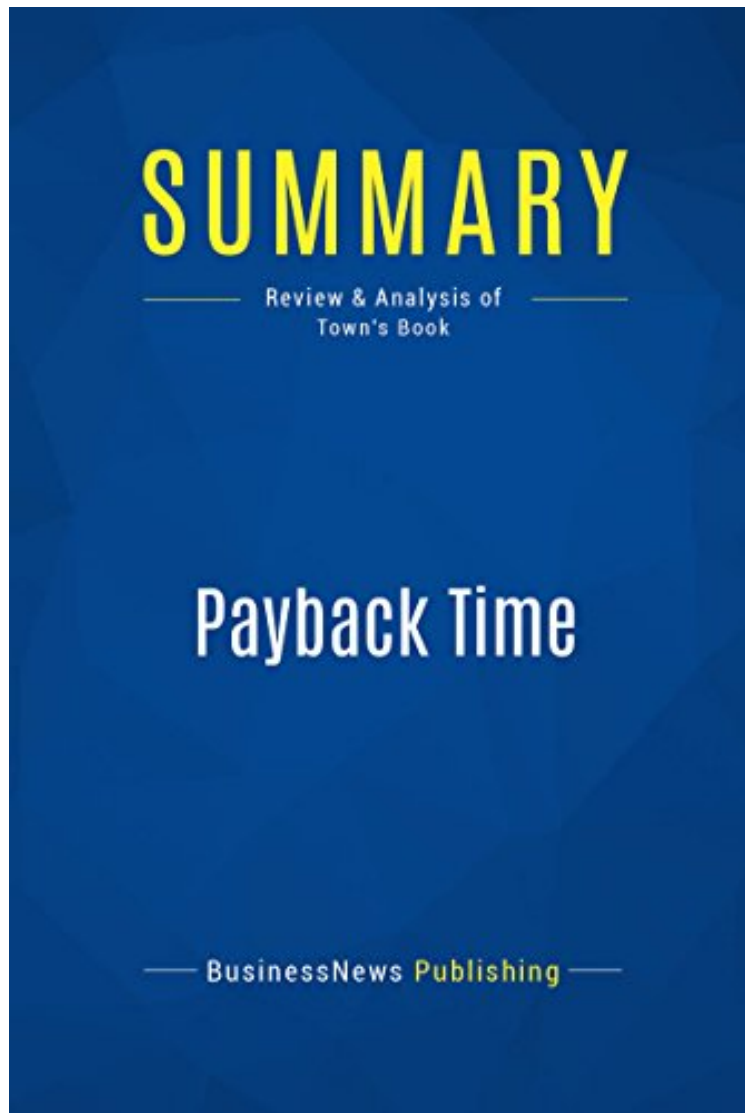


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## Summary: Payback Time: Review and Analysis of Town's Book

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