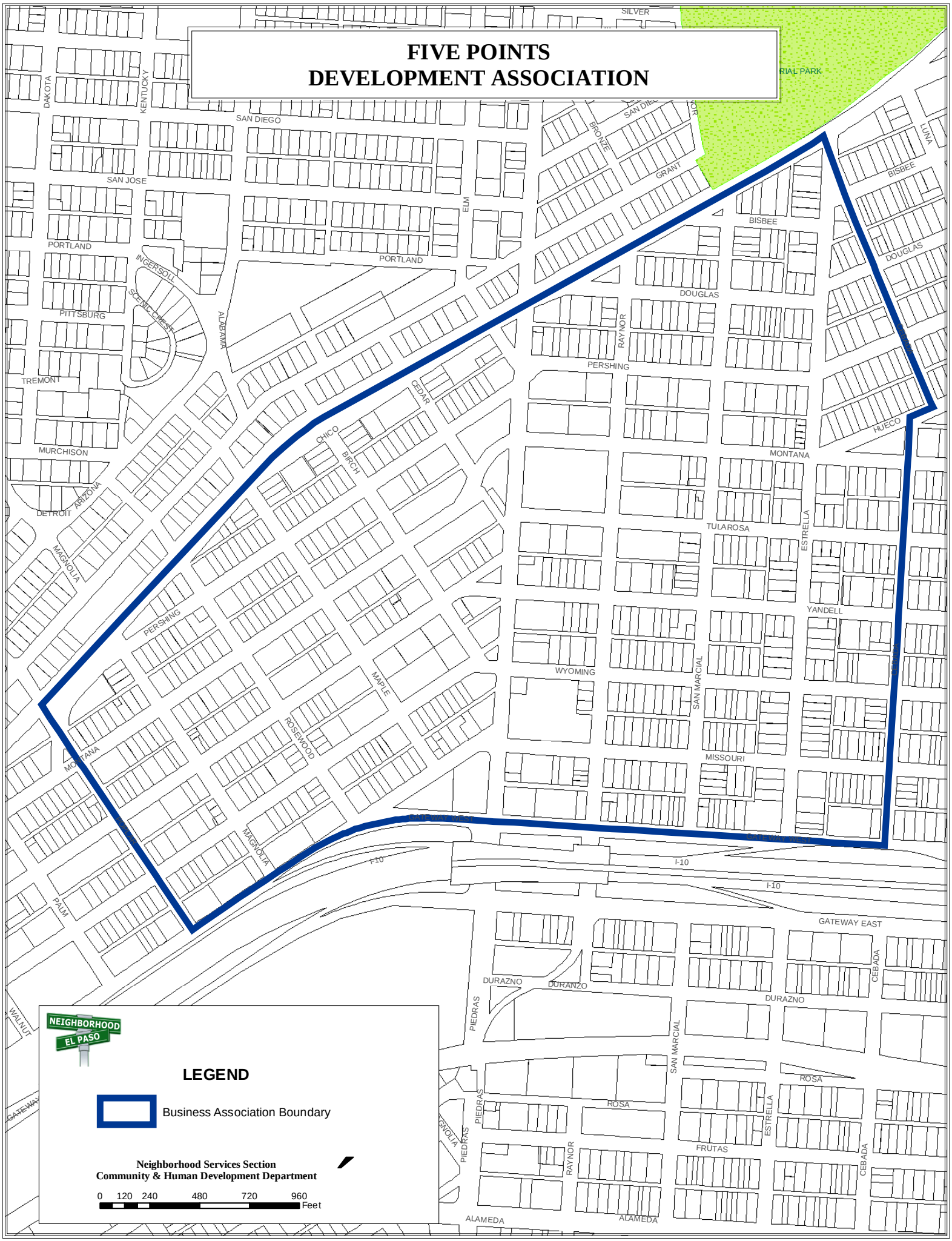FIVE POINTS DEVELOPMENT ASSOCIATION