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December 31, 2000



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Baltimore Office**

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BANK OF RICHMOND

December 31, 2000



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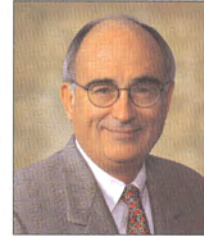
December 31, 2000



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BANK OF RICHMOND

December 31, 2000



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James G. Patterson; David E. Lowe



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December 31, 2000



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Seated: James H. Thompson; Jay Lauver; William Fitting *Standing:* John DuBose; William E. Swords; James T. Riffe

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Community Development Advisory Council

FEDERAL RESERVE
BANK OF RICHMOND

December 31, 2000



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Maryland Department of Housing
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