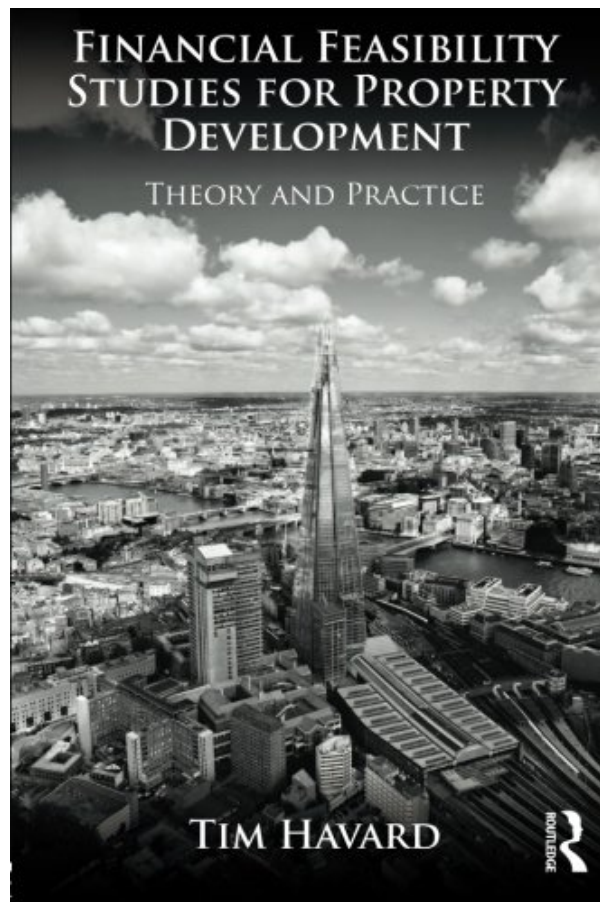
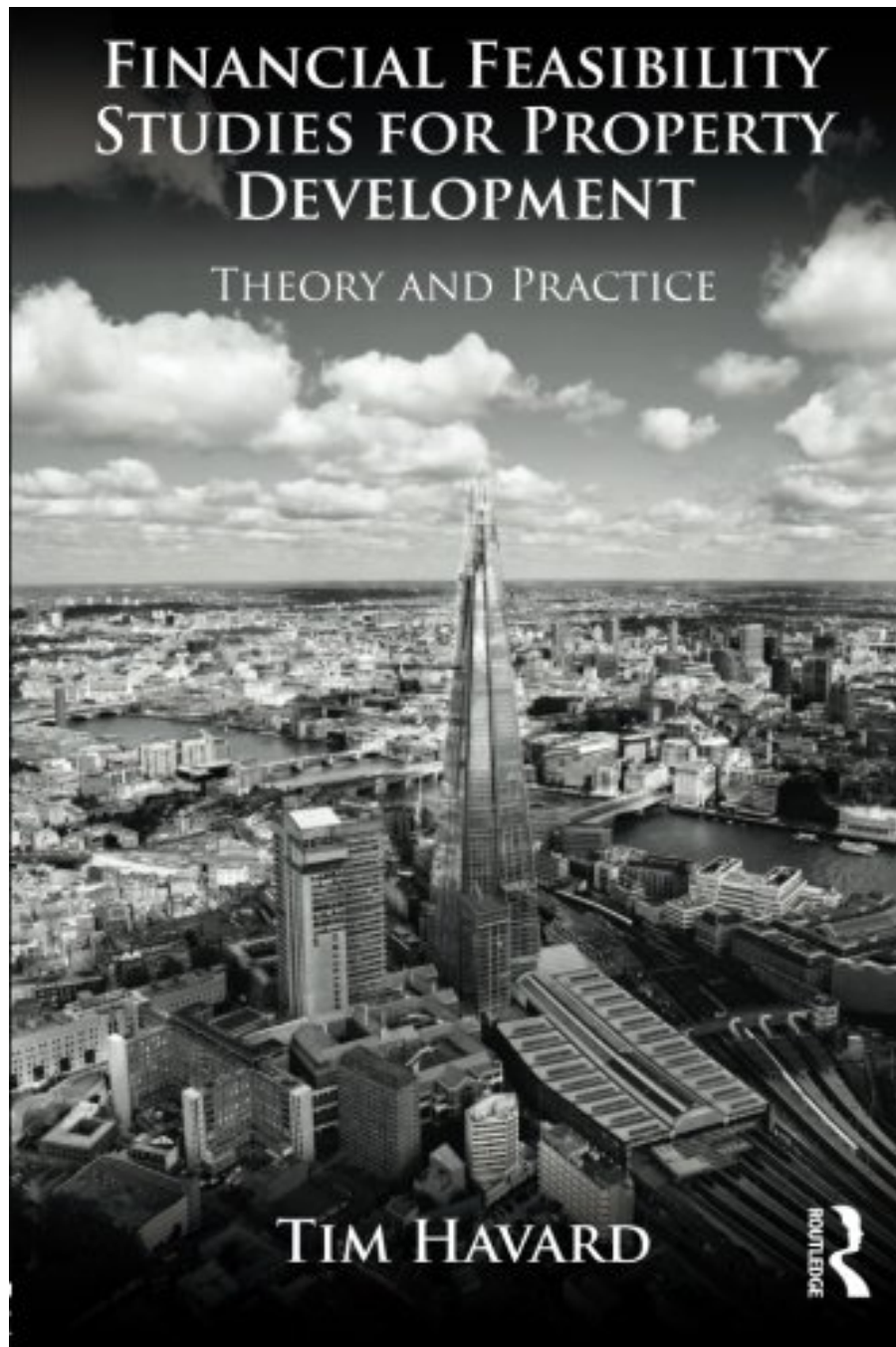


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Dr Tim Havard is the author of two books, Investment Property Valuation Today and Contemporary Property Development, now in its 2nd edition. He has been in the property industry for more than 25 years as a surveyor and academic.

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