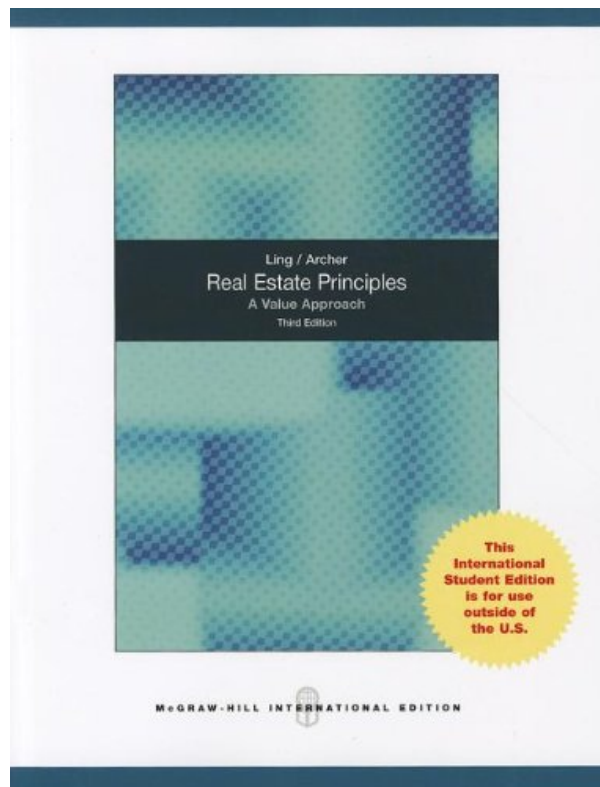
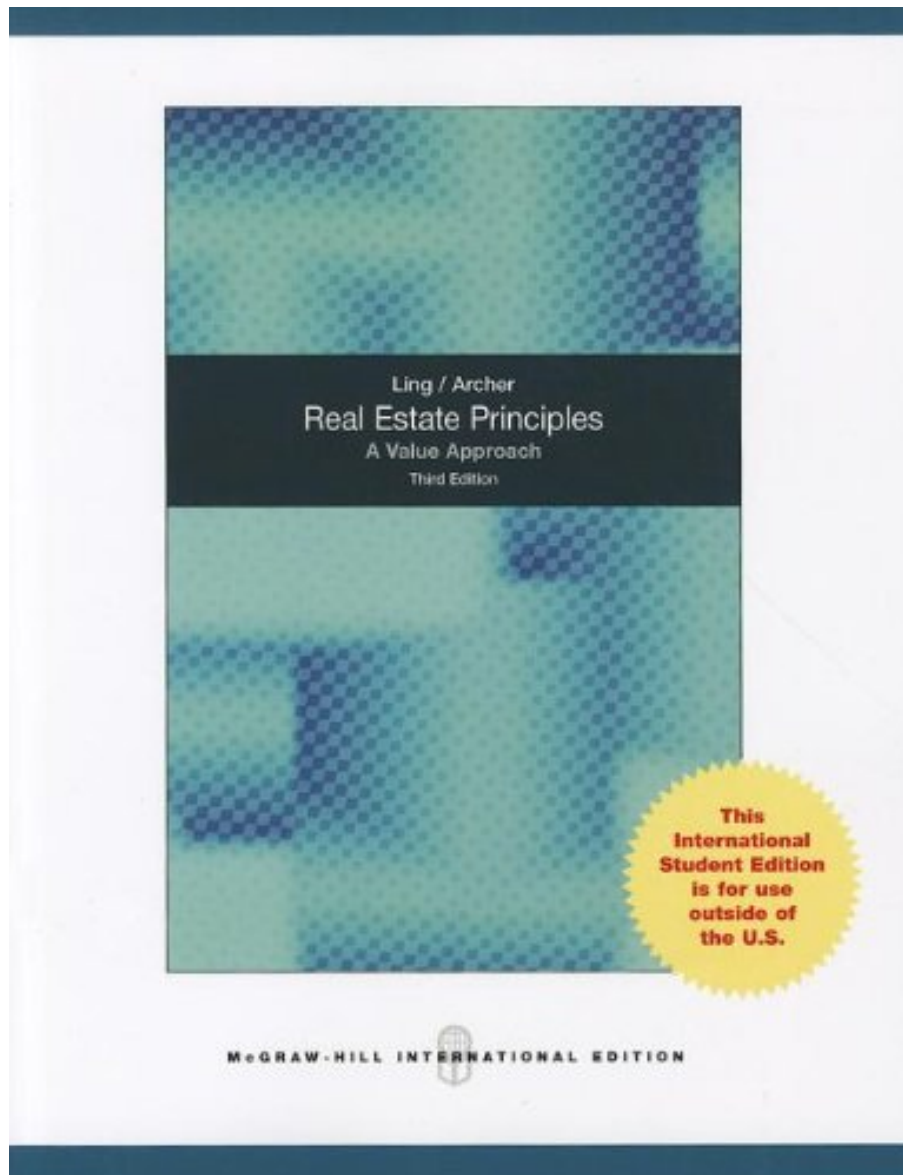


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David C. Ling is the McGurn Professor of Real Estate at the University of Florida. Professor Ling received an MBA (1977) in finance and a Ph.D. (1984) in real estate and economics from The Ohio State University. Wayne R. Archer is professor of real estate and the Wachovia Fellow at the Warrington College of Business, University of Florida.

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