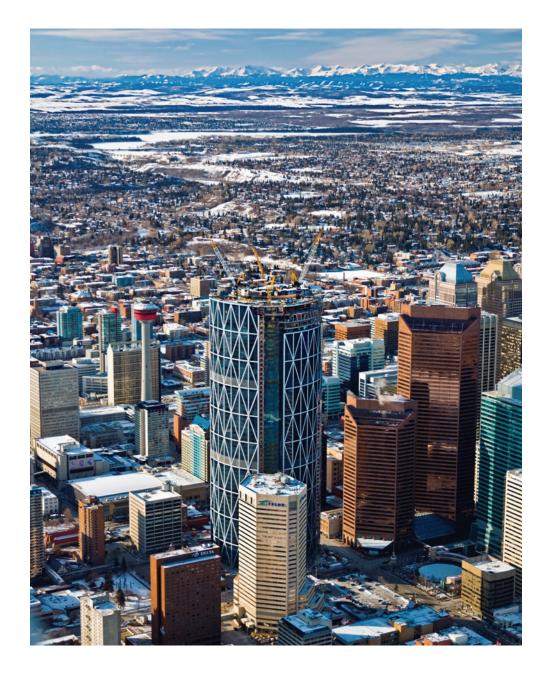


H&R Real Estate Investment Trust H&R Finance Trust



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Including Combined MD&A and Financial Statements