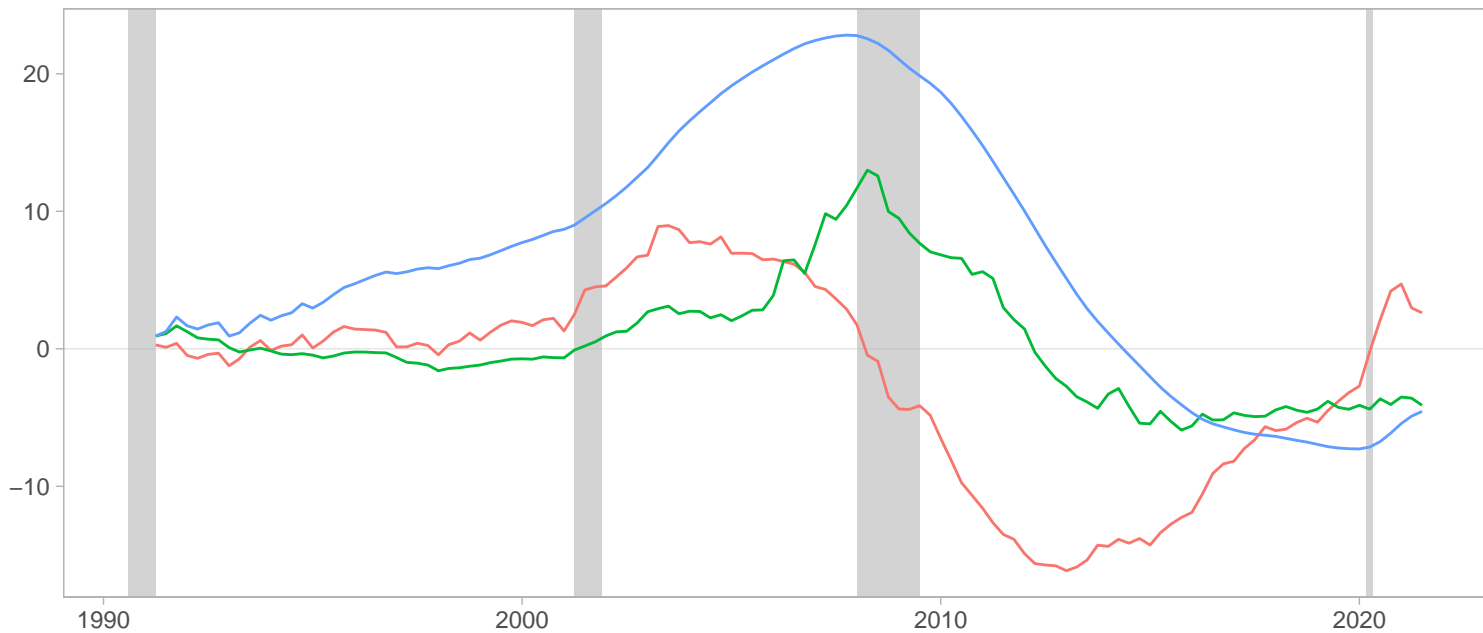
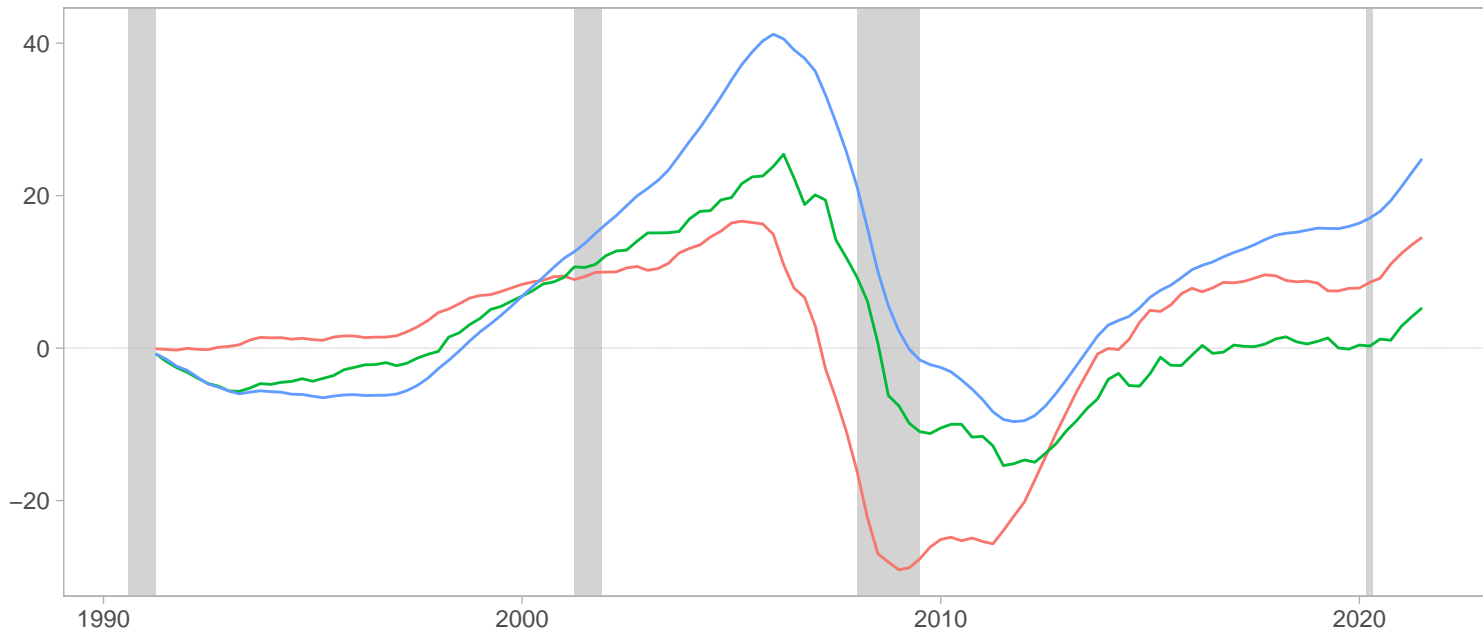


Credit cycle: US



Housing Price cycle: US



variable — HPI_HP_cycle — HPI_UC_cycle — HPI_UC_Univariate