# Credit IRF



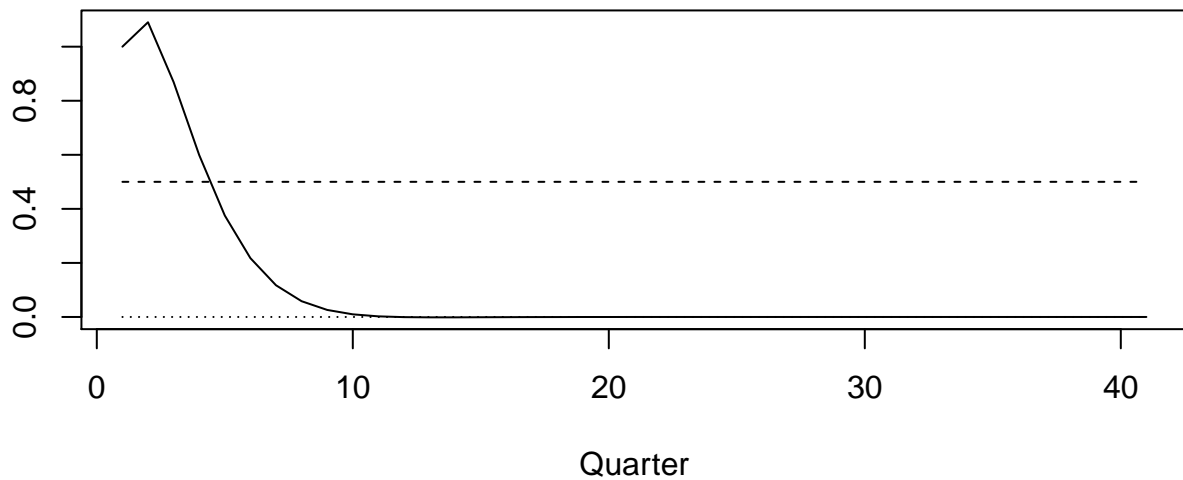# Housing Price IRF