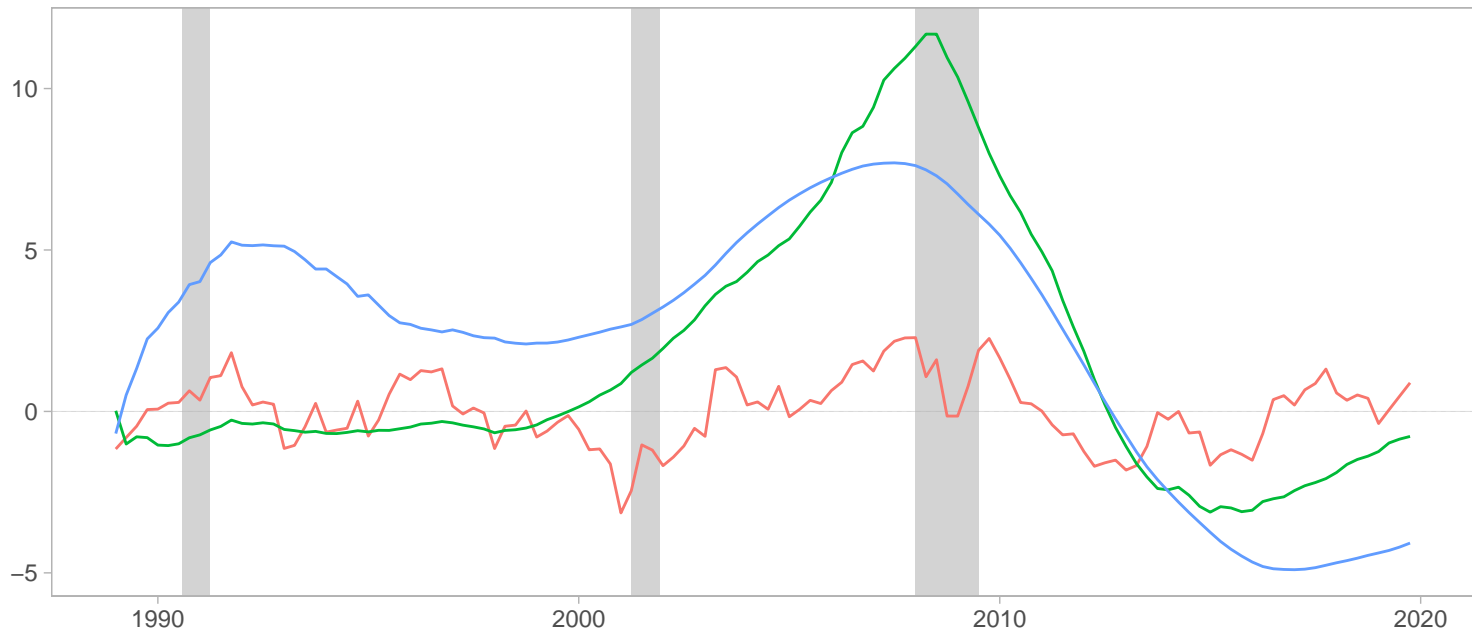
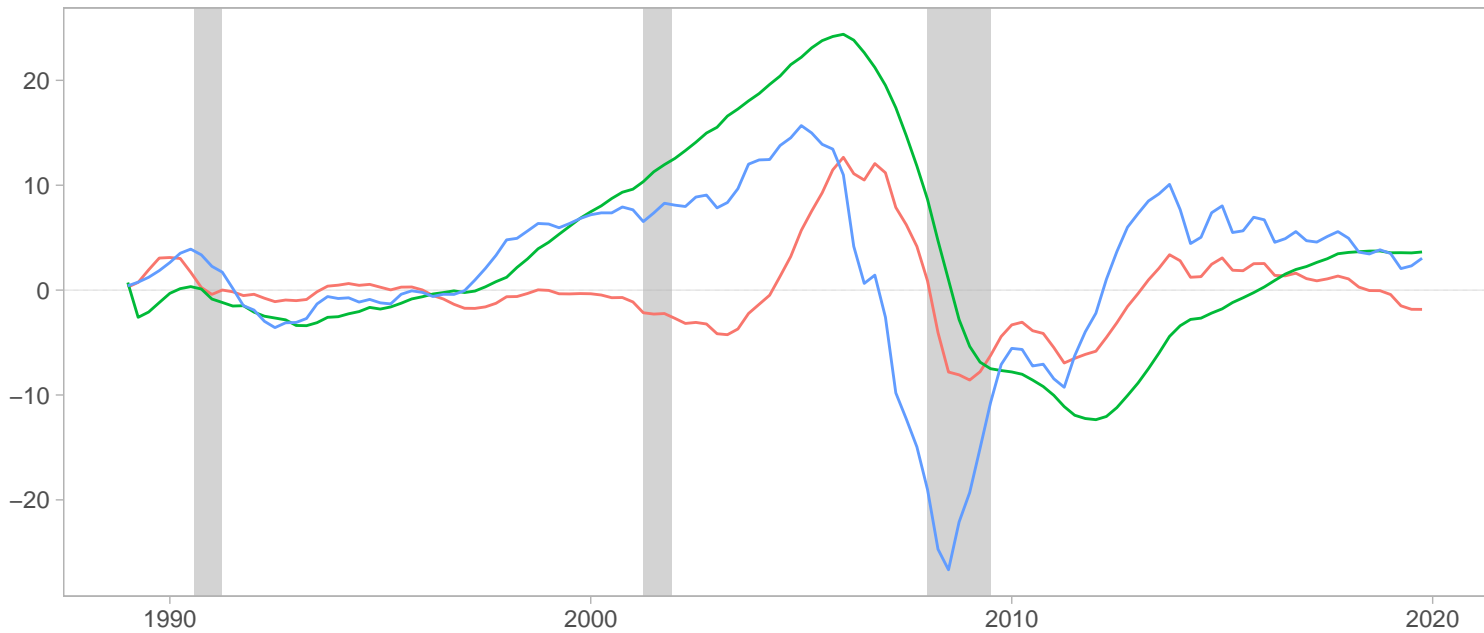


Credit cycle: US



Housing Price cycle: US



variable HP_HPI_Cycle UC_HPI_Cycle UC_Univariate_HPI