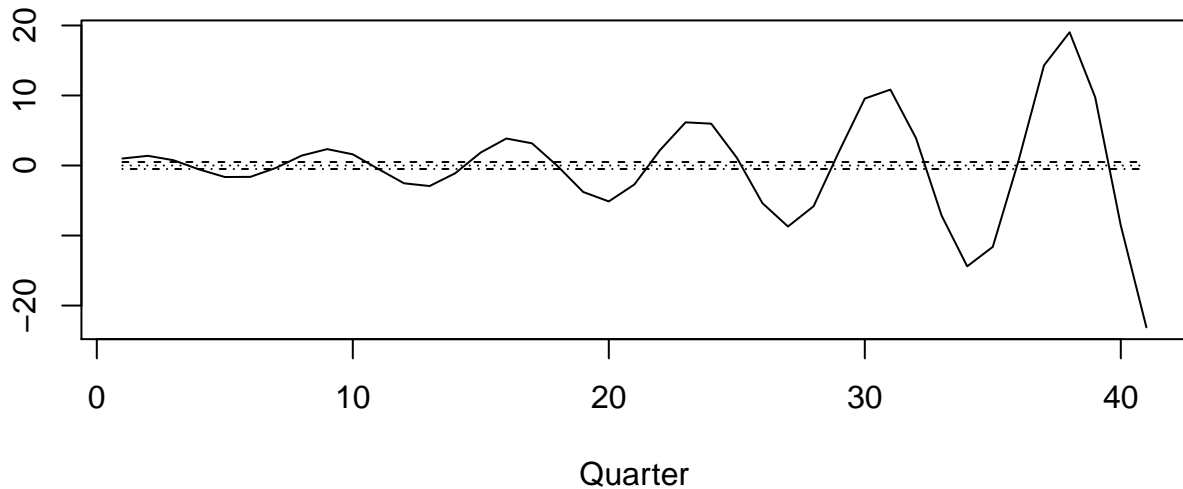


Credit IRF



Housing Price IRF

