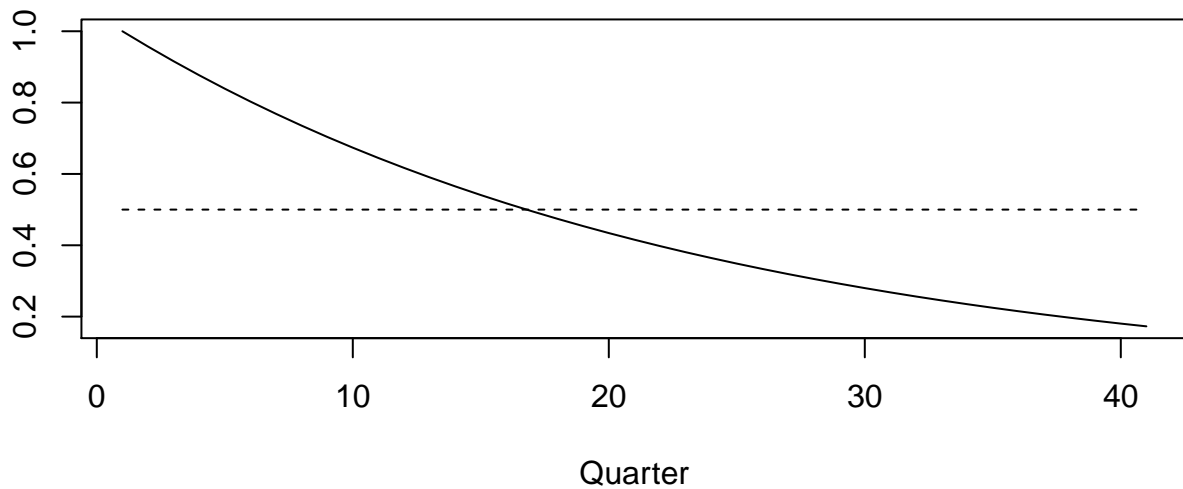


## Credit IRF



## Housing Price IRF

