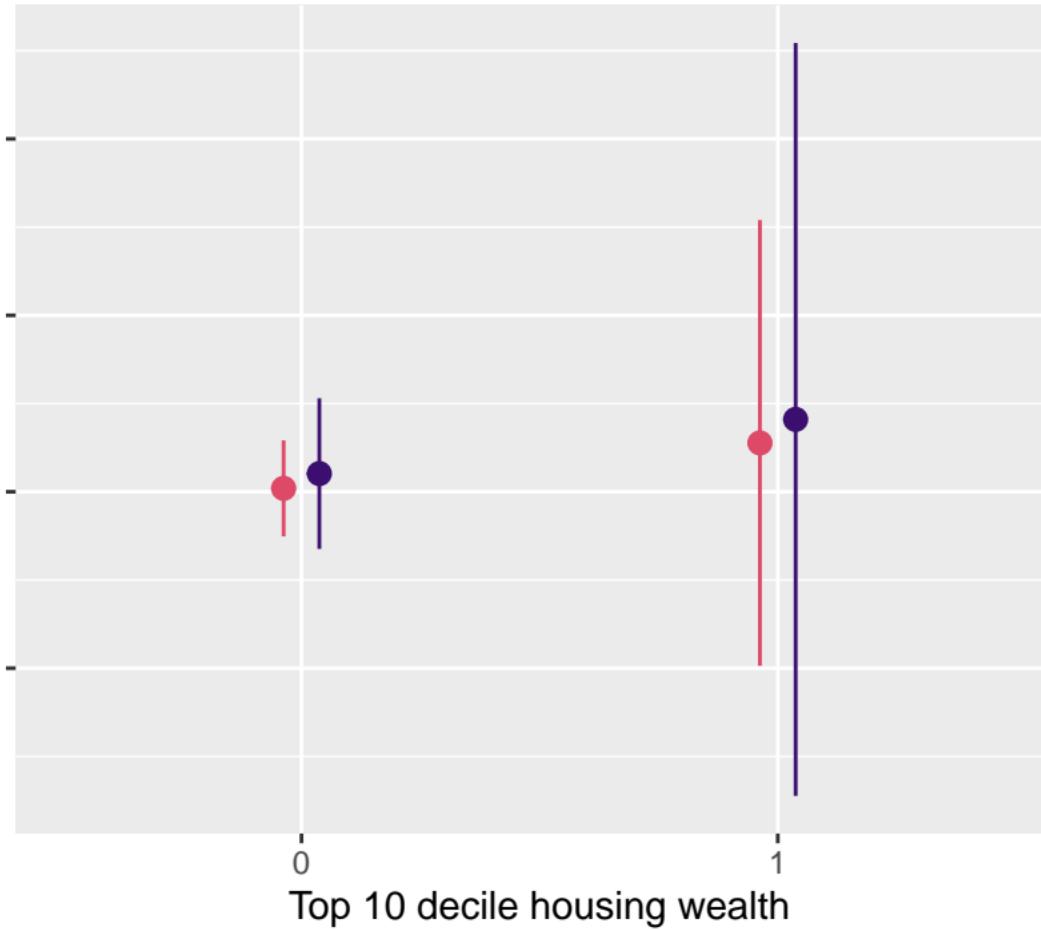


Generalized trust

Predicted value



Homeownership

- Owned and fully paid-off home
- Owned home with mortgage payments