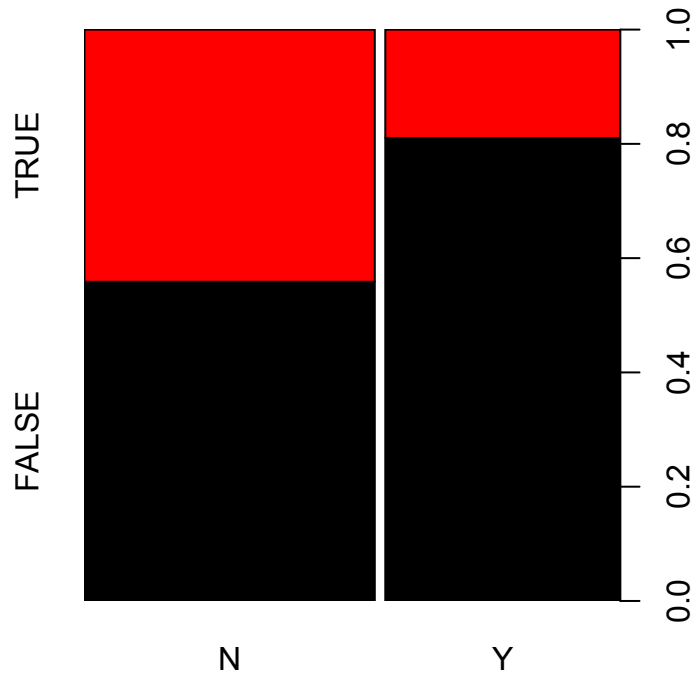
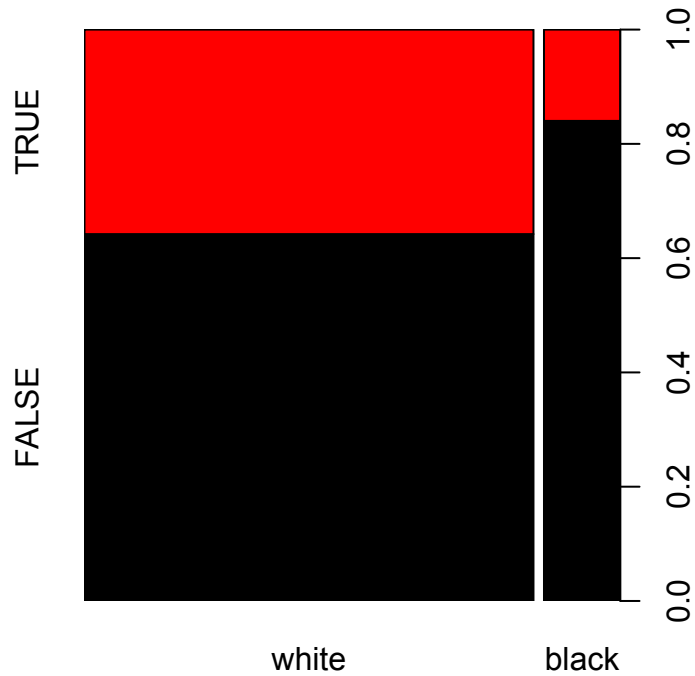


## Greater than 20% Down?



Buyer's First Home?