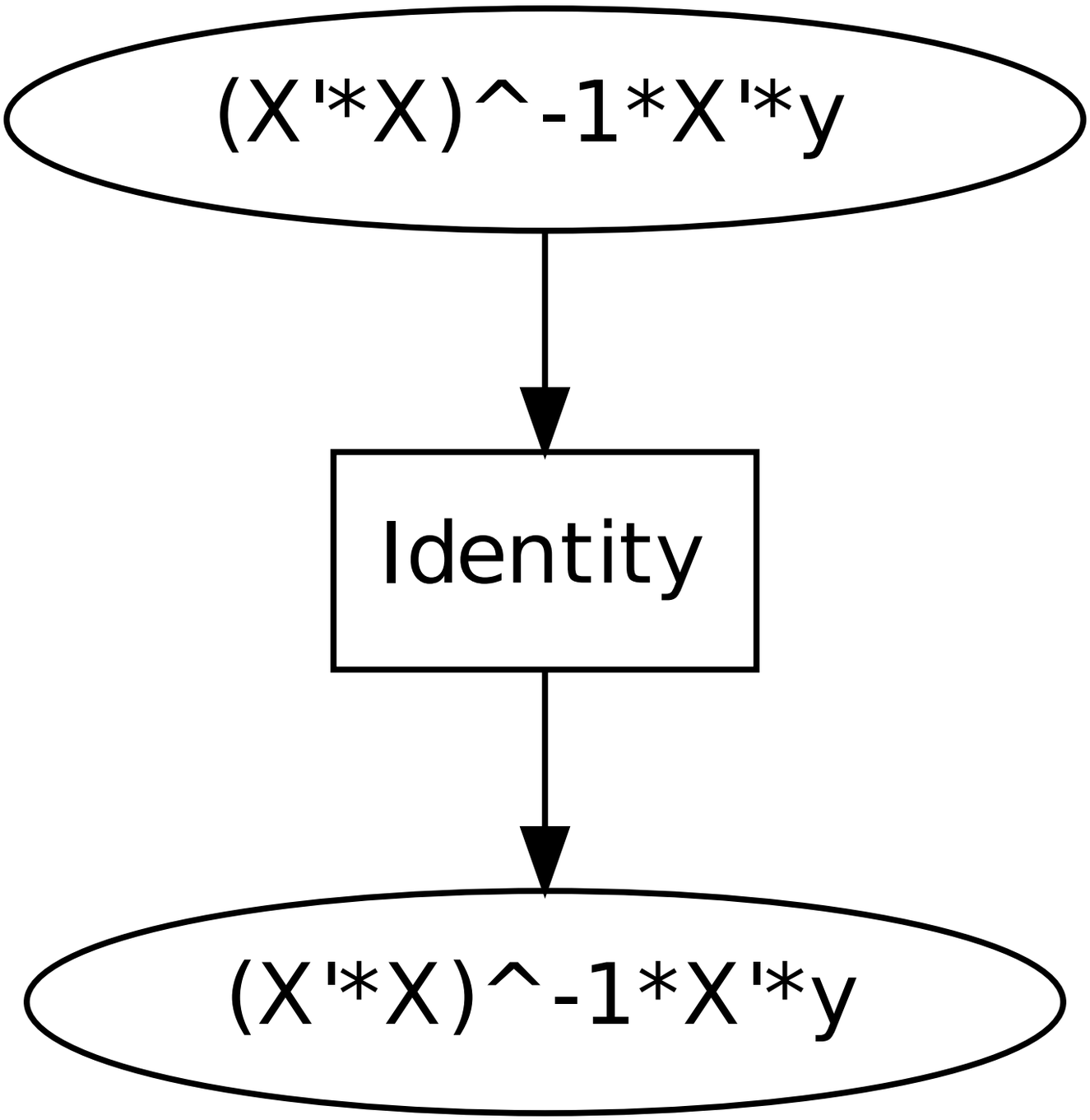
(X'*X)^-1*X'*y
Identity
(X'*X)^-1*X'*y