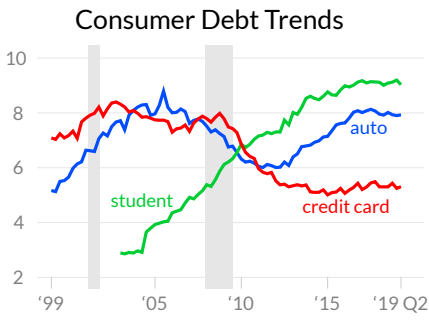
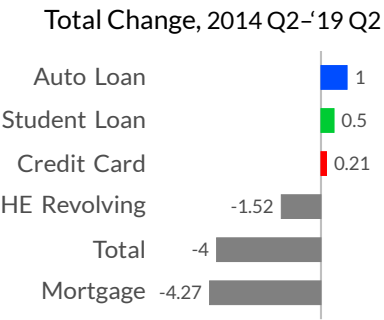


Text here....

**Mortgages and Consumer Credit**  
*share of disposable personal income*



Source: Federal Reserve Bank of New York