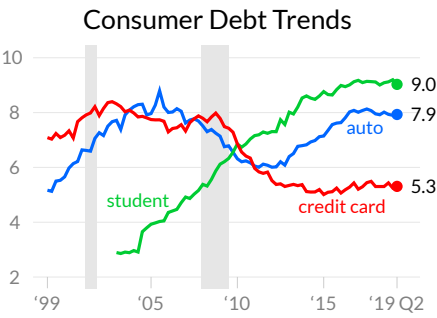
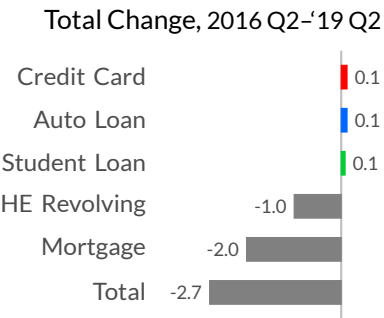


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Mortgages and Consumer Credit
share of disposable personal income



Source: Federal Reserve Bank of New York