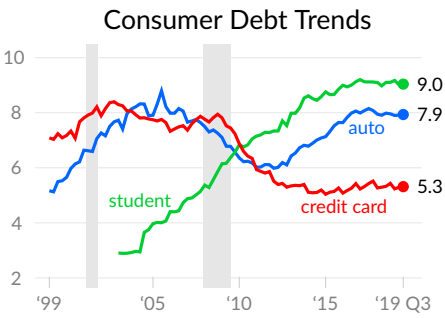
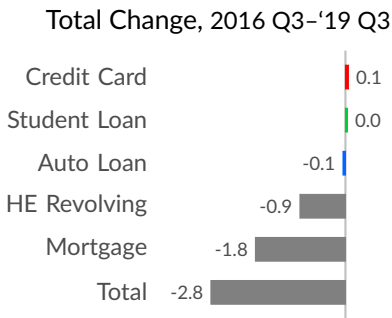


Text here....

The text goes here and somewhere in the center I will add a line for the legend.

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



Source: Federal Reserve Bank of New York