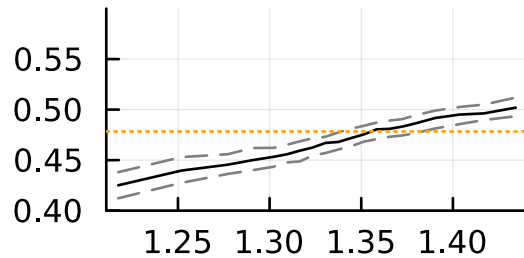
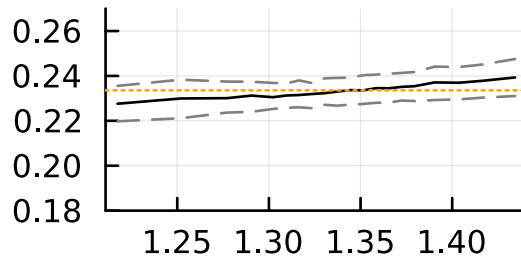


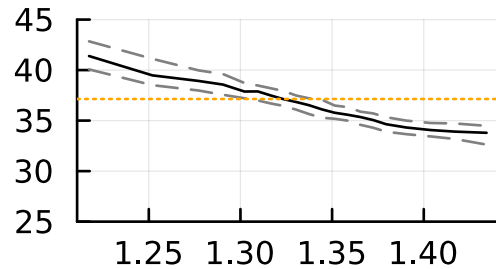
Owner (25-44)



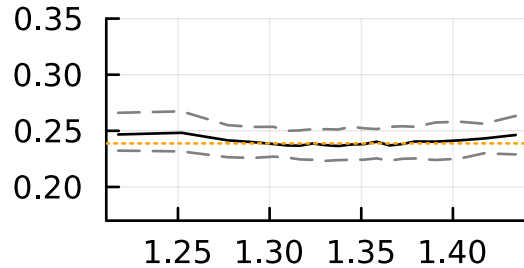
Rent / Income (25-44)



Wealth at Purchase (25-44)



Transfer Rate (55-74)



SMM Objective Function

