

May 26th, 2020

Federal Trade Commission
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To Whom It May Concern,

Thank you for considering this paper. The analysis uses proprietary data from agreements with GeoTerraImage, a private company, the Center for Affordable Housing and Finance, an NGO, as well as Statistics South Africa. While the agreements do not permit publishing the data publicly, I would happily provide our code and detailed instructions for obtaining the data for future researchers. Please let me know if you have any questions.

Sincerely,

A handwritten signature in blue ink, appearing to read "William J. Violette", is displayed on a light blue rectangular background.

William J. Violette