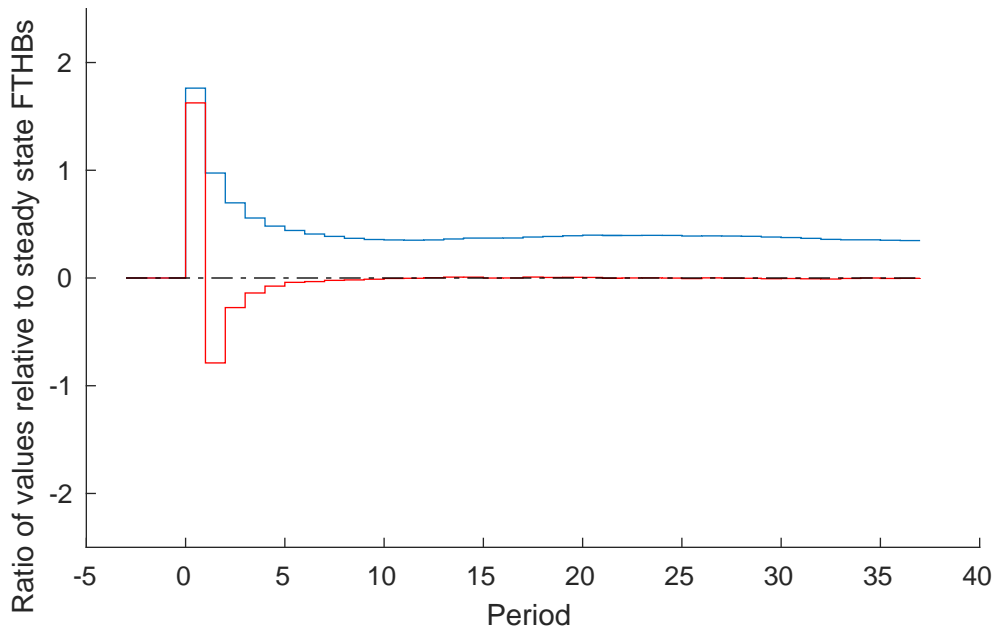


Transaction following a policy change



Cum. FTHBs purchases

Housing investment, growth among FTHBs