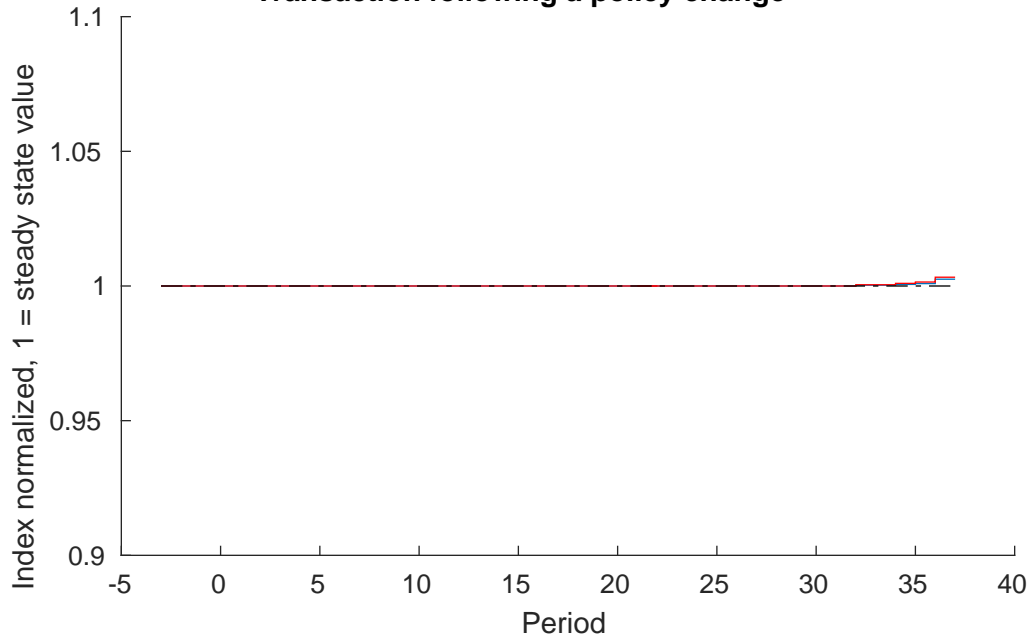


Transaction following a policy change



FTHBs purchases

Housing investment, growth among FTHBs