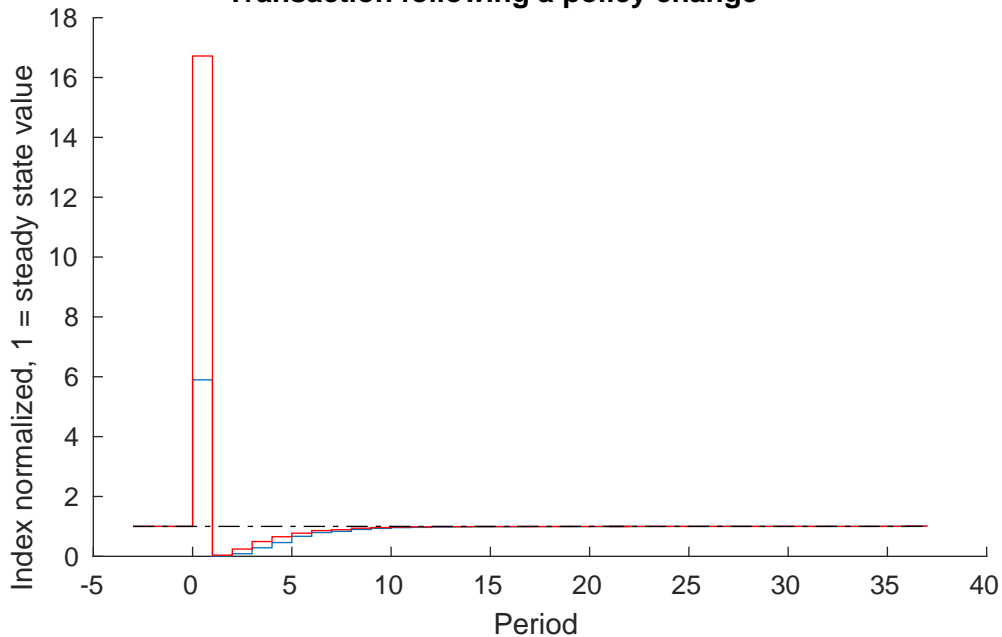


Transaction following a policy change



— FTHBs purchases

— Housing investment, growth among FTHBs