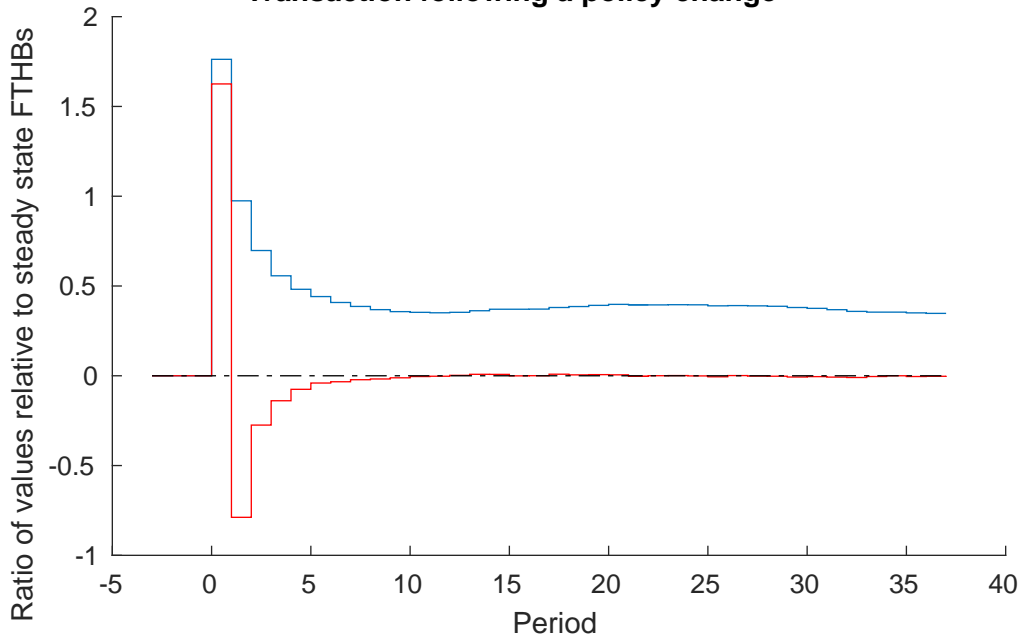


Transaction following a policy change



- Cum. FTHBs purchases
- Housing investment, growth among FTHBs