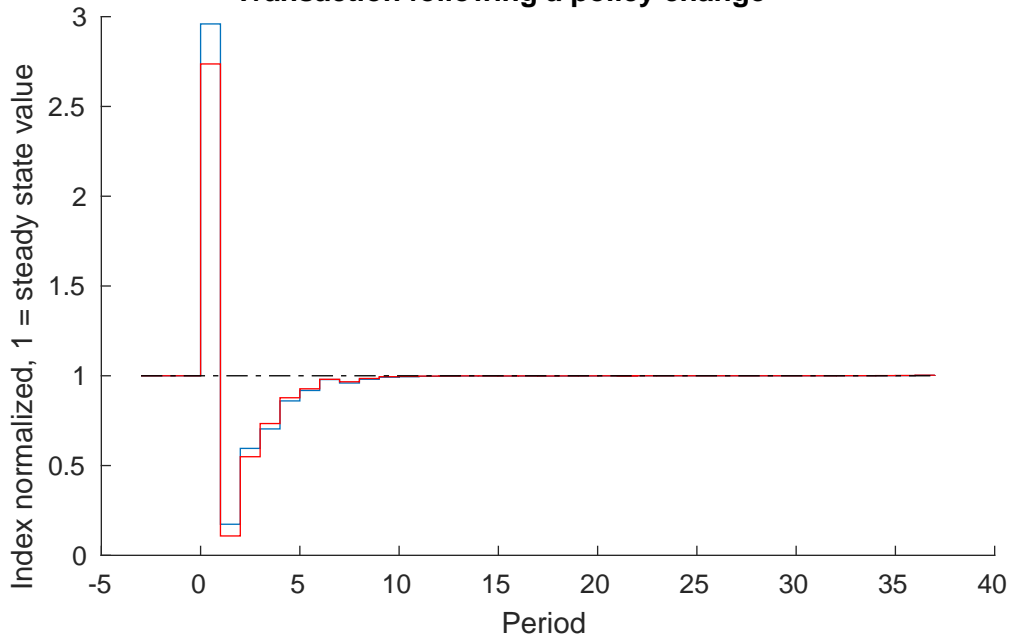


Transaction following a policy change



- FTHBs purchases
- Housing investment, growth among FTHBs