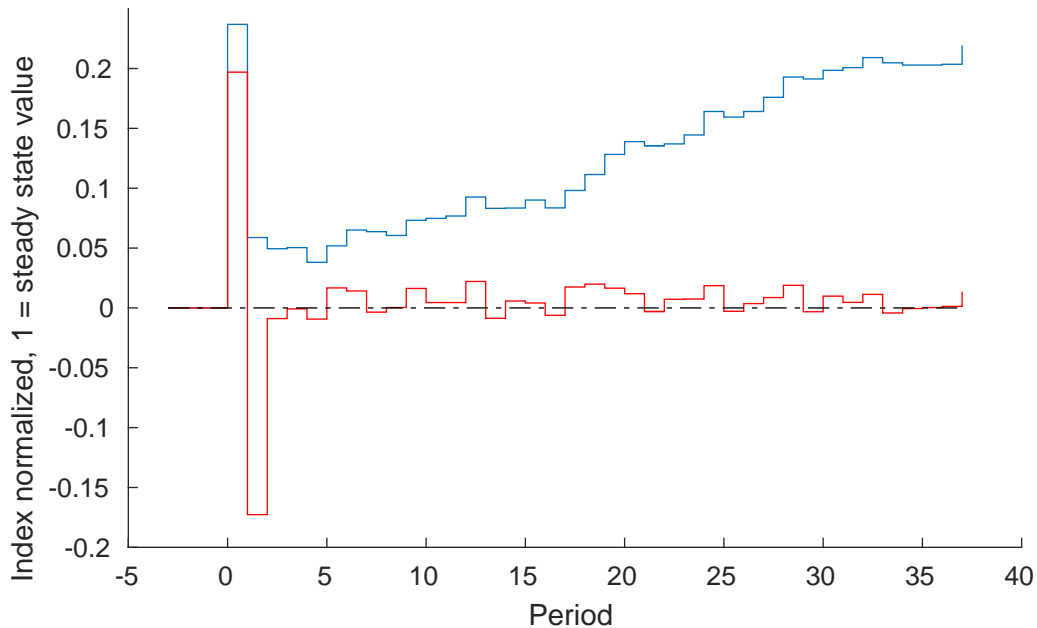


Transaction following a policy change



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