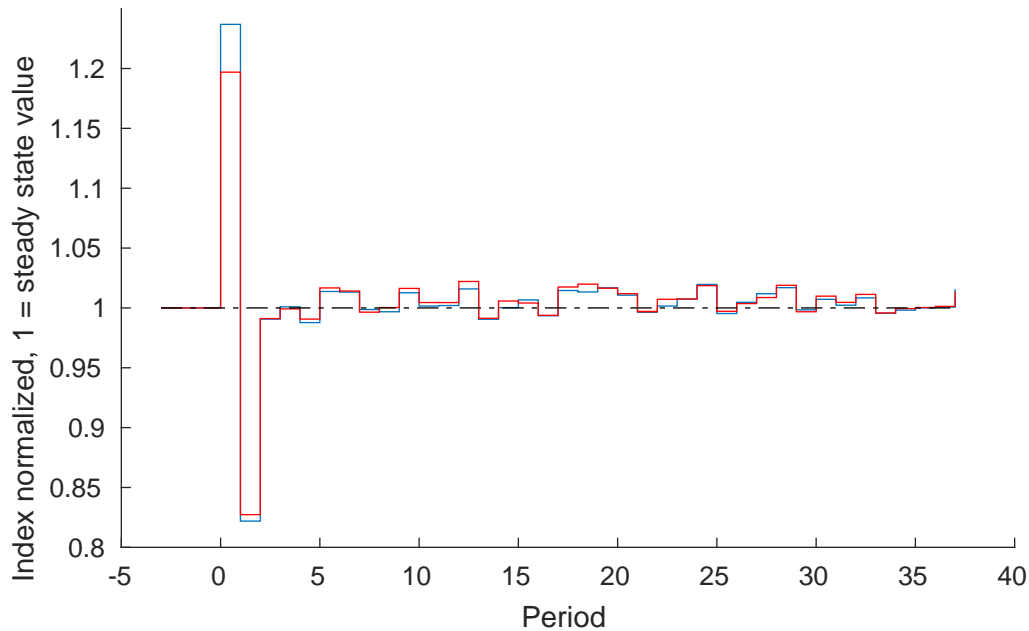


Transaction following a policy change



— FTHBs purchases
— Housing investment, growth among FTHBs