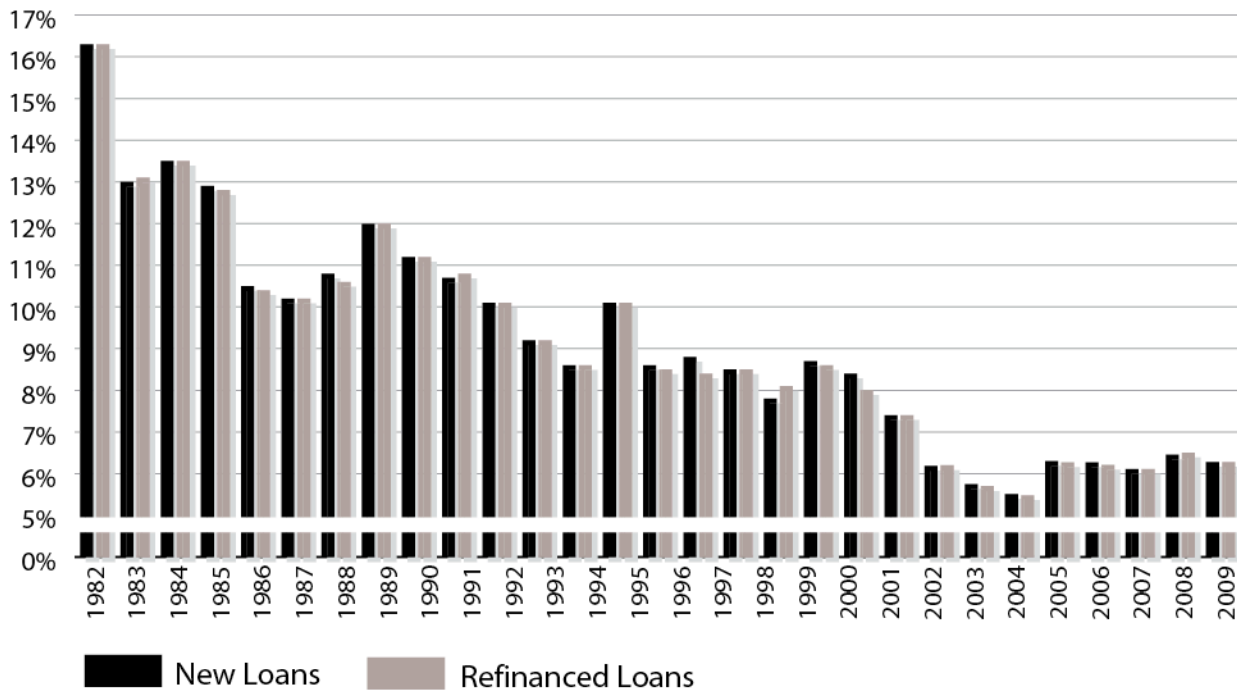


Chart V.



Source: RGB Mortgage Surveys, 1982-2009.