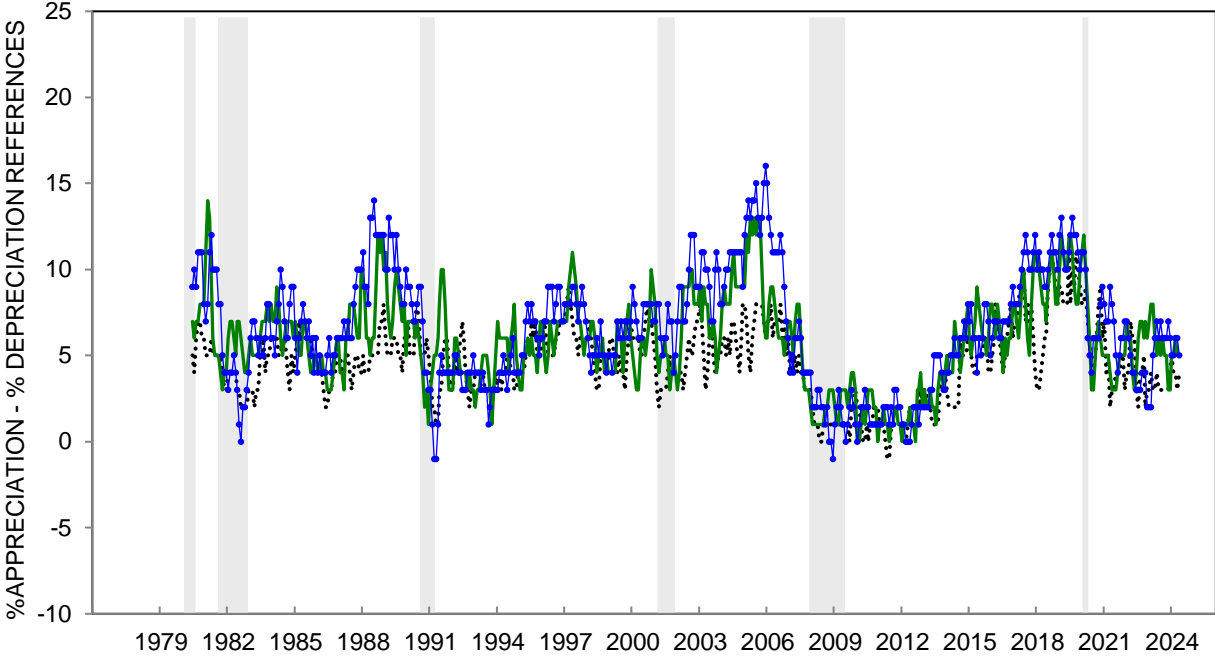


CHART 42E: CAPITAL GAIN REASONS FOR BUYING CONDITIONS FOR HOUSES



..... High School or Less      — Some College      —●— College Degree