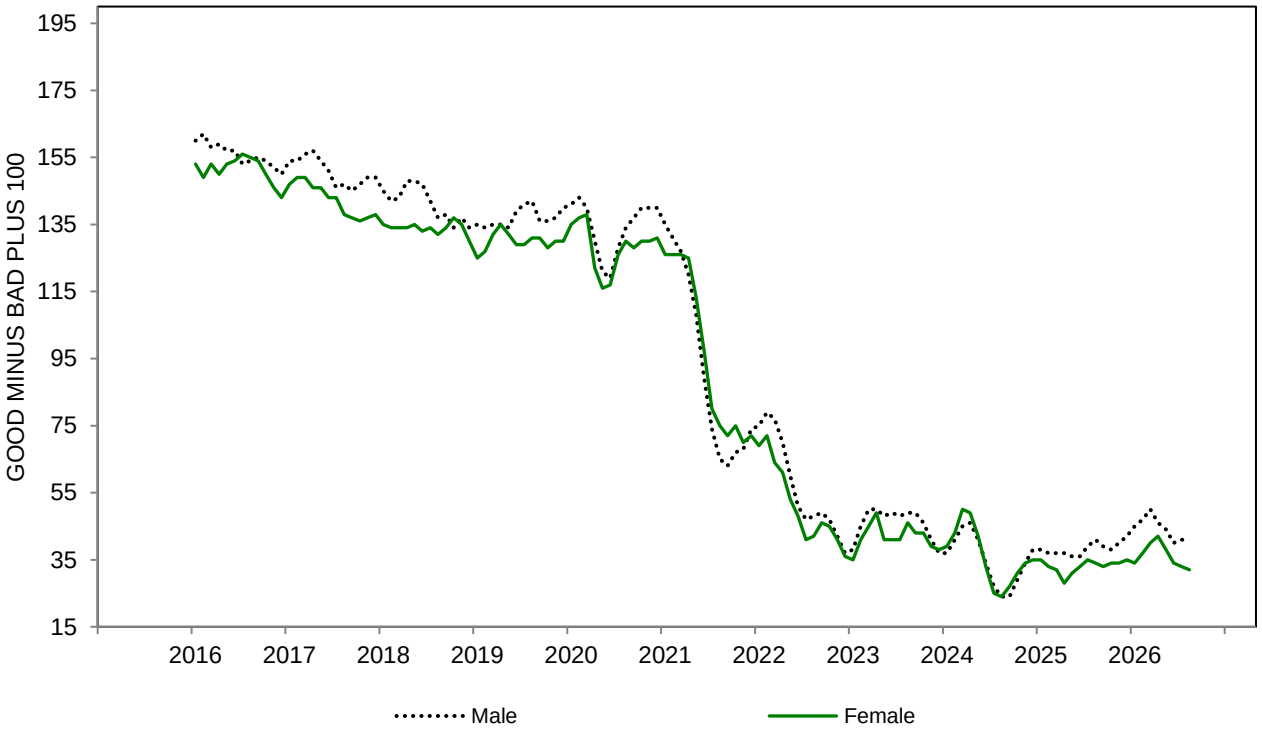CHART 41: BUYING CONDITIONS FOR HOUSES