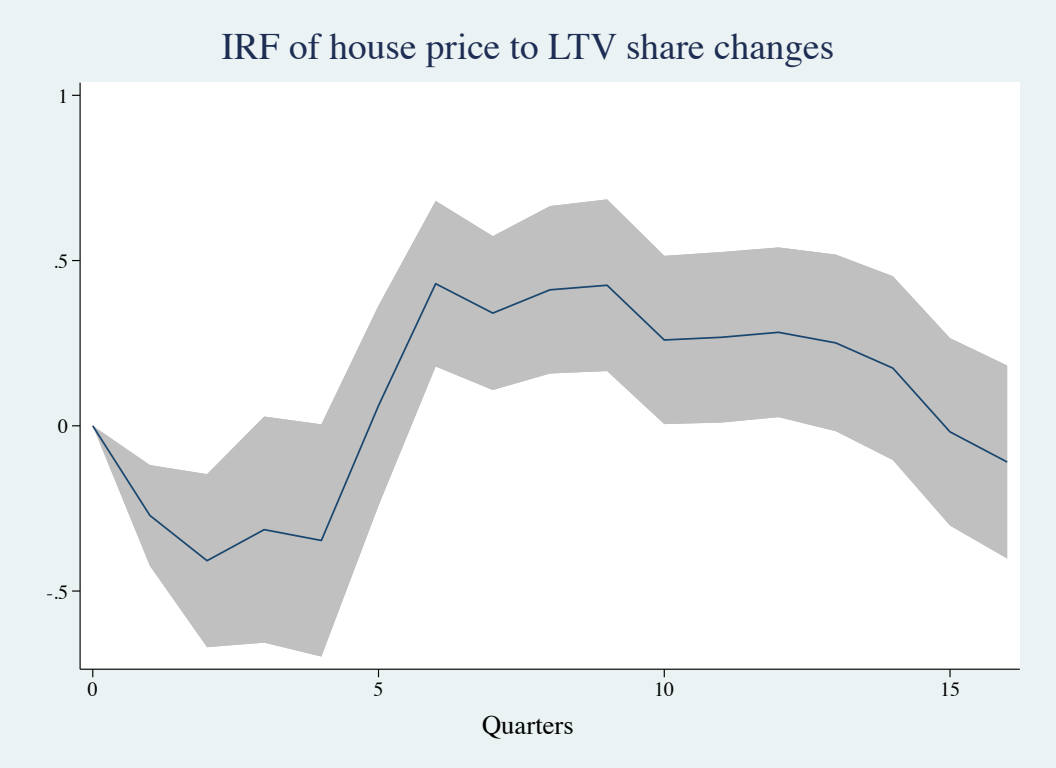
IRF of house price to LTV share changes
1
.5
0
-.5
0
5
10
15
Quarters