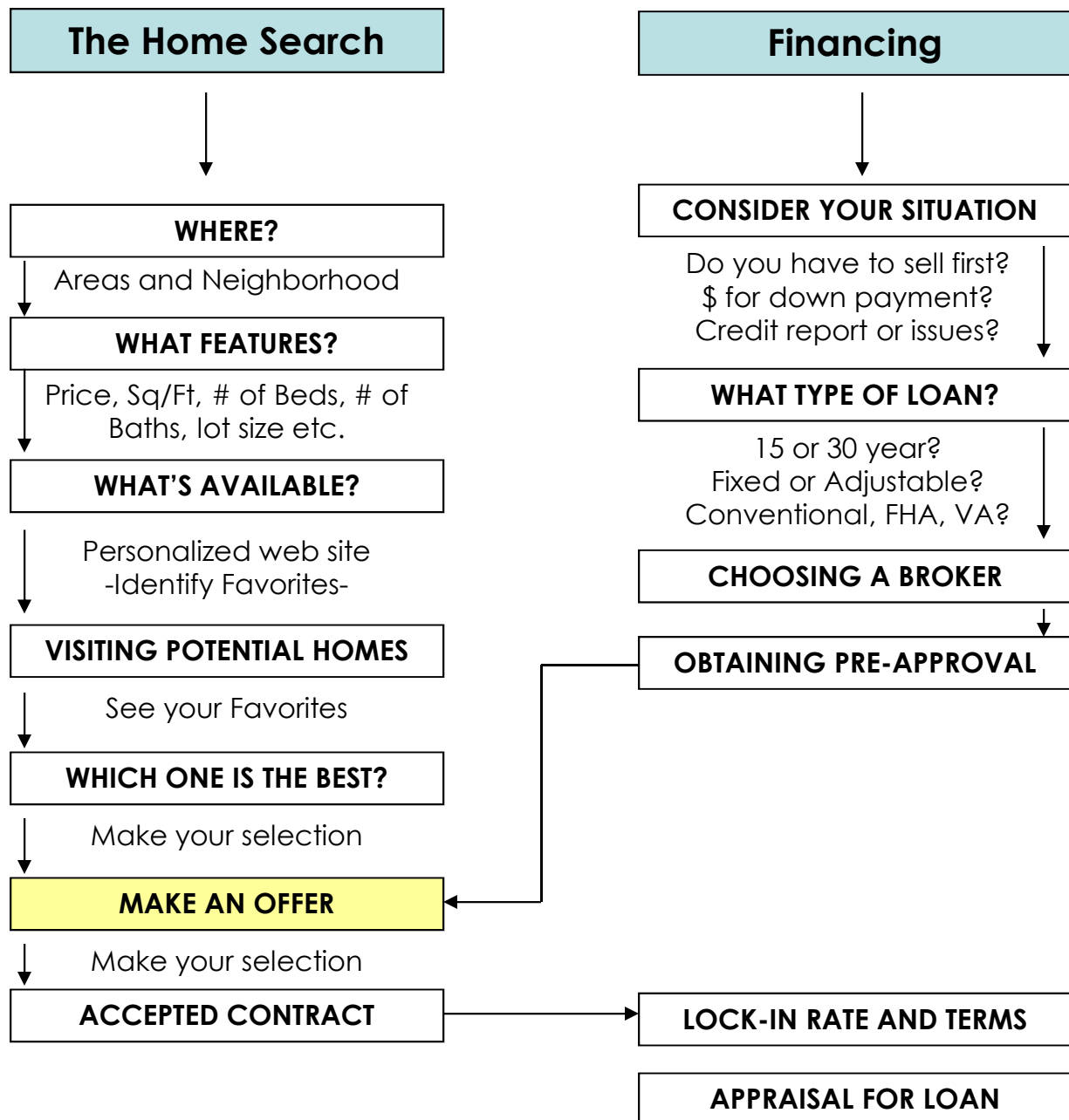


BEING A HOME BUYER



THE OFFER PROCESS

