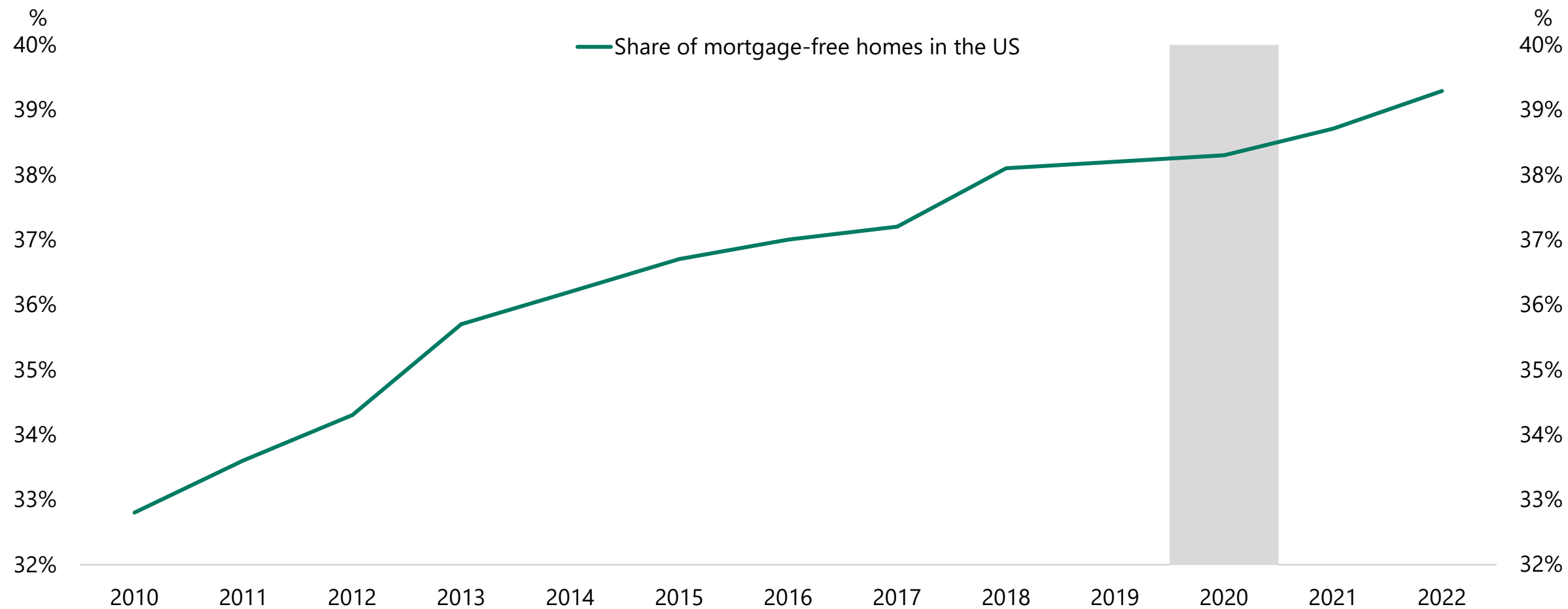


Almost 40% of US homes don't have a mortgage



About half of all mortgages outstanding have an interest rate below 4%

