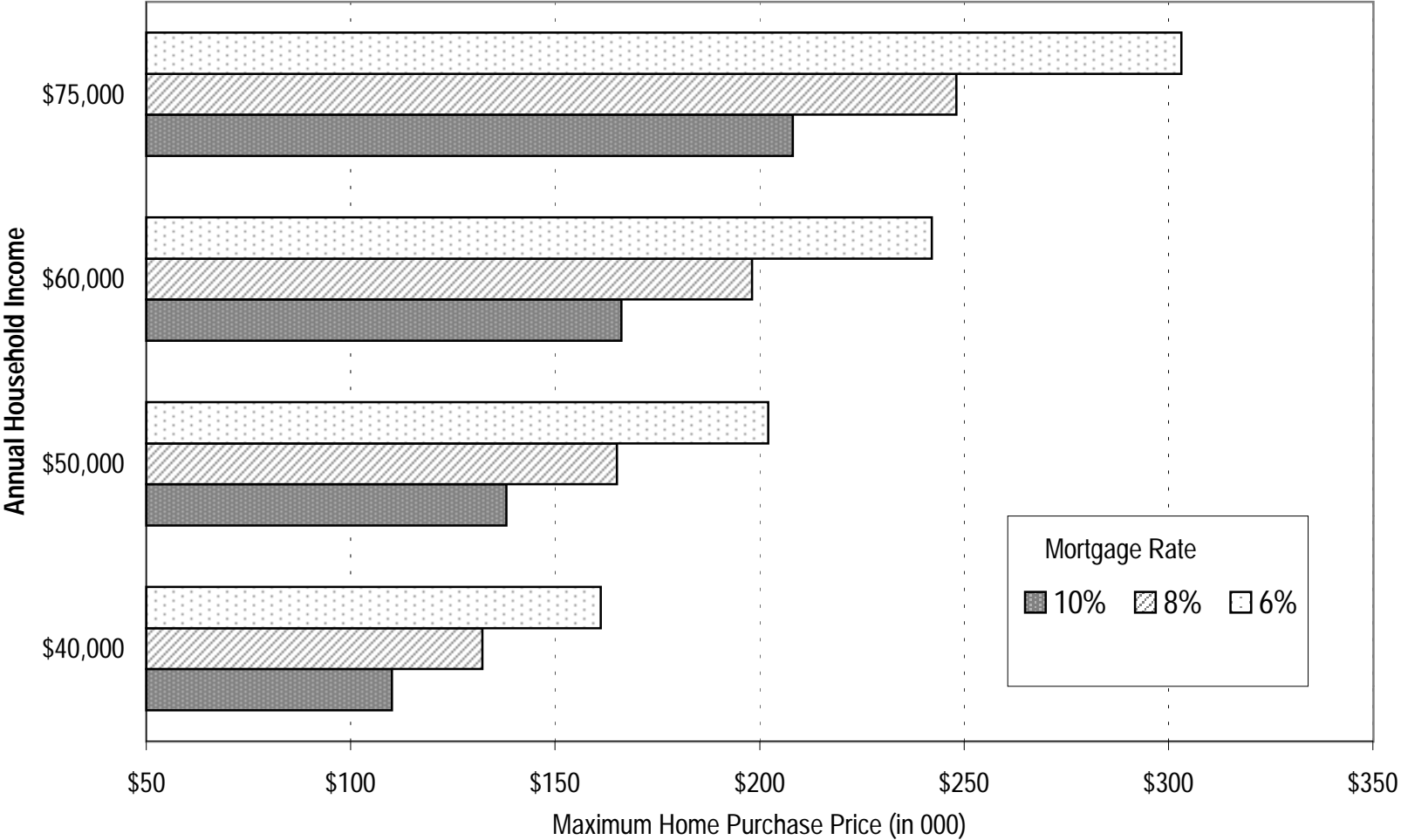


**Exhibit 33:
Home Purchasing Power for Selected Household Incomes,
at 10%, 8%, and 6% Mortgage Rates**



Source: see text for assumptions