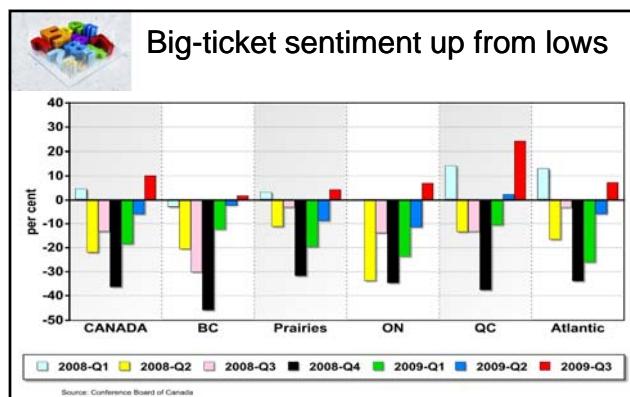
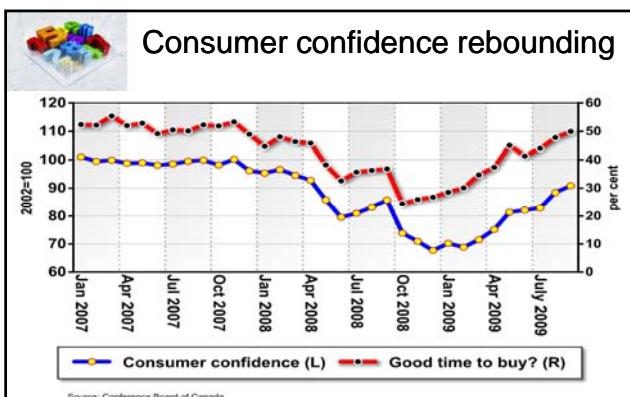
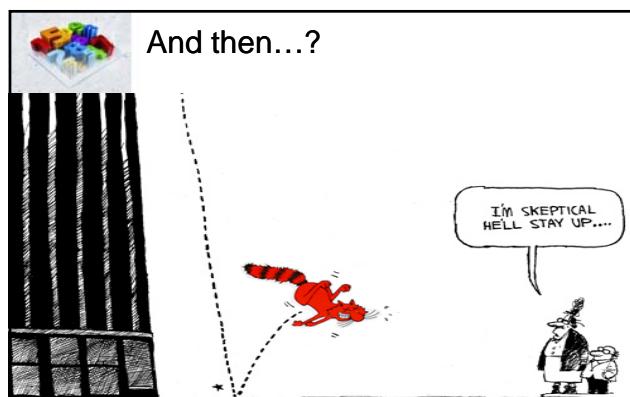
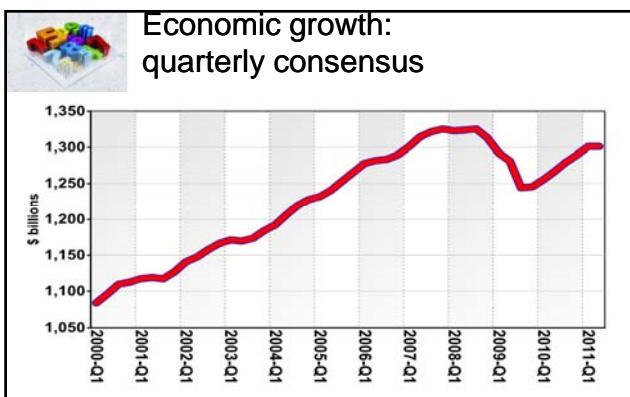
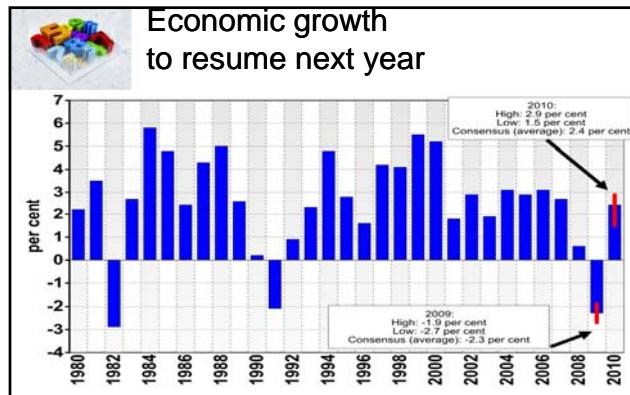
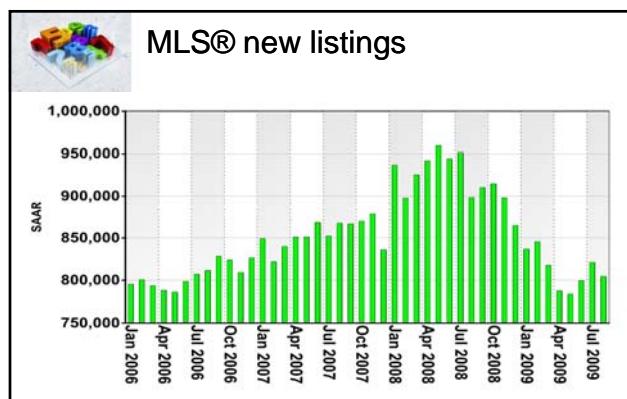
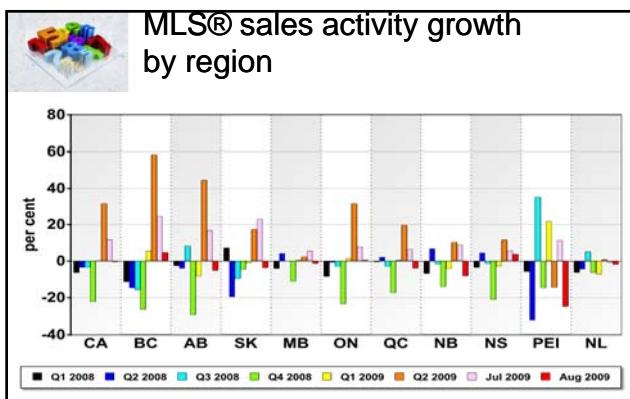
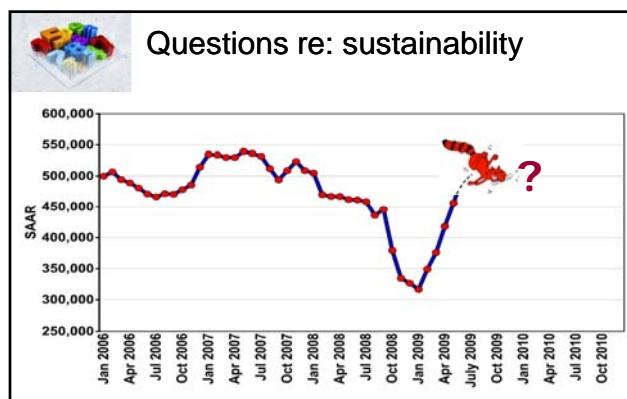
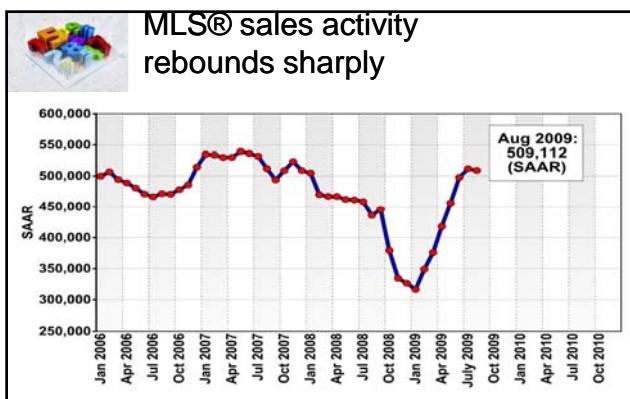


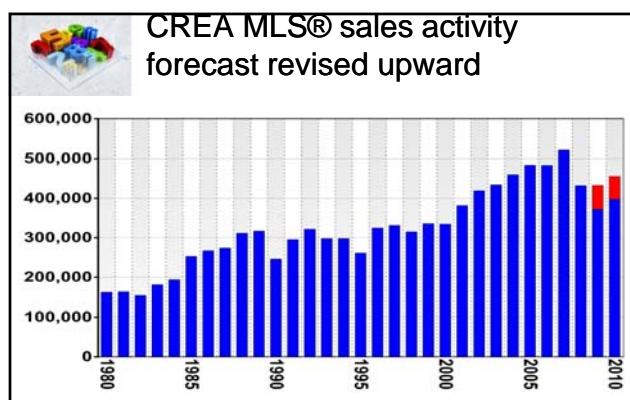
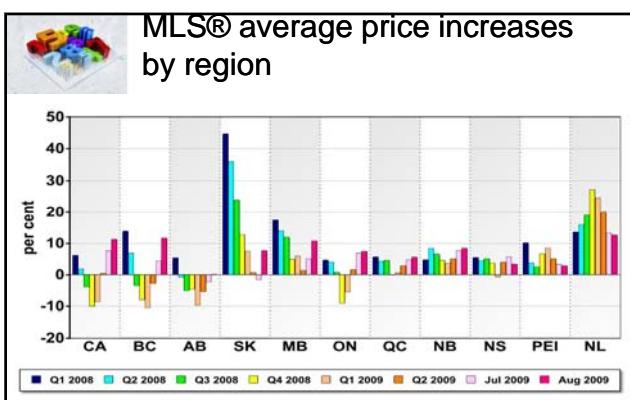
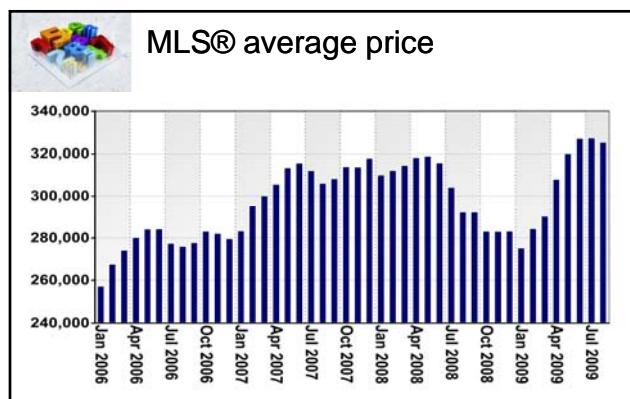
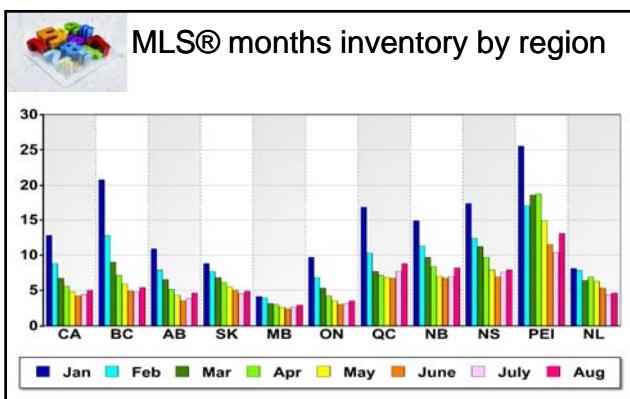
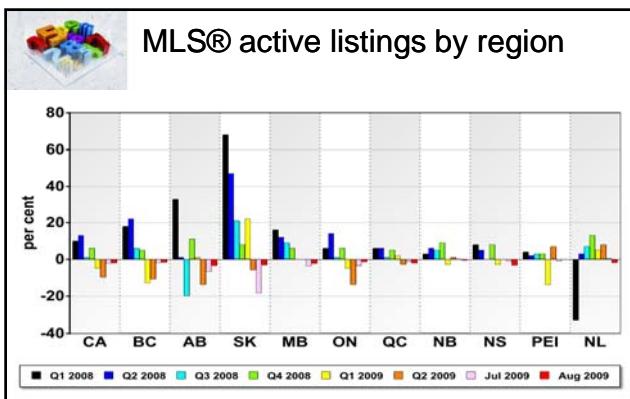
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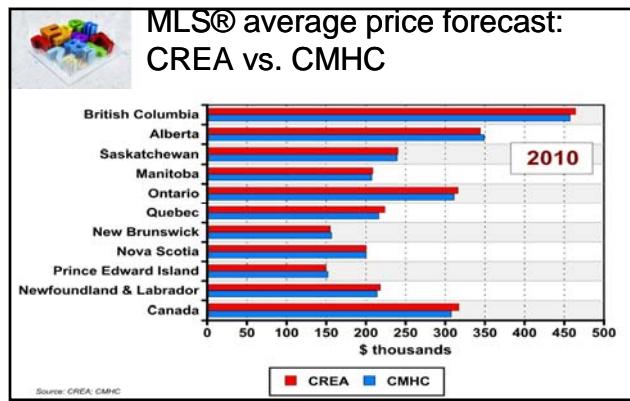
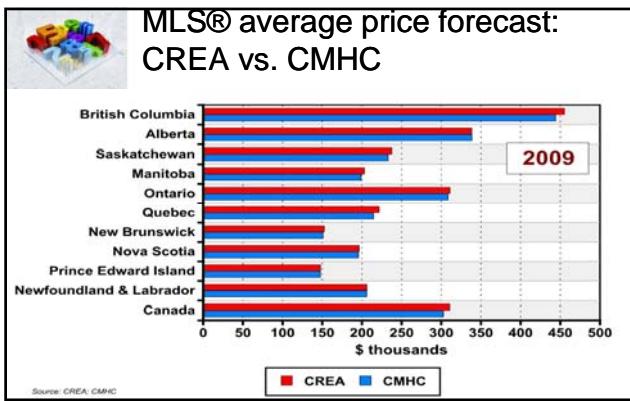
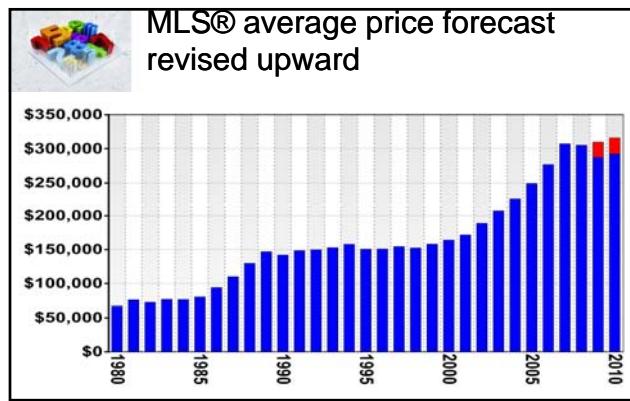
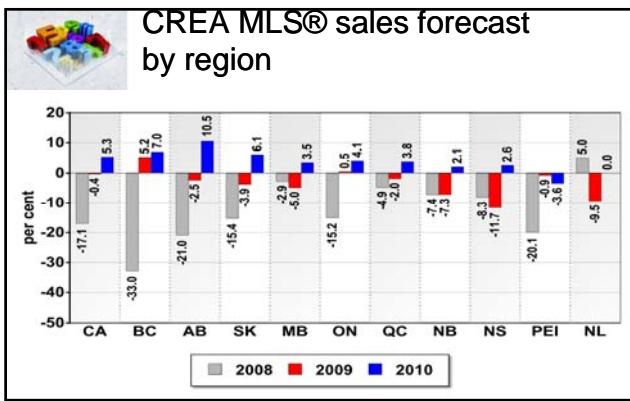
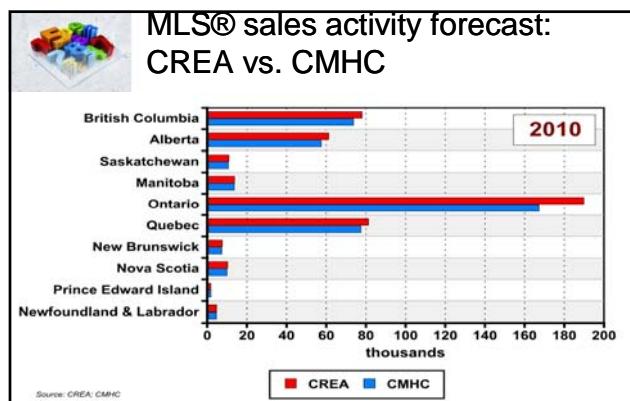
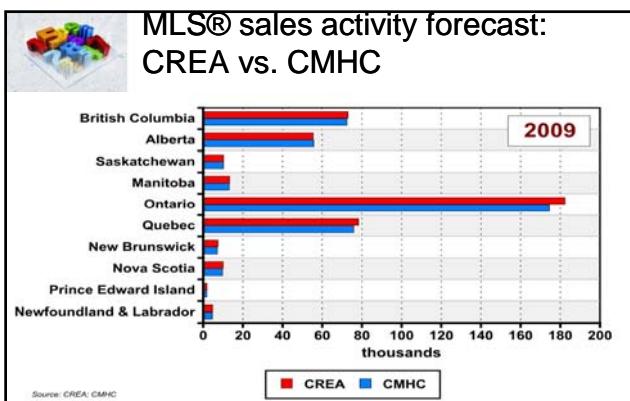
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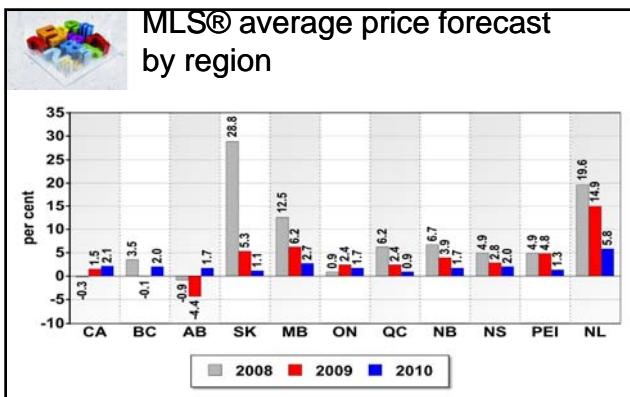
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Last words:

- Downside risks > Upside risks
- Interest rates: on hold for longer than currently advertised?
- Homebuyers: plan for higher interest rates
- Sellers: plan for sluggish price environment
- Builders: plan to stay on defense
- REALTORS®: have a plan