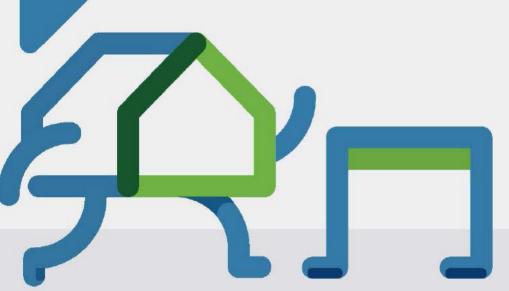


HURDLES TO BUYING A HOME

Despite record low mortgage rates, strong job growth and considerable consumer interest in owning a home, the U.S. homeownership rate is stuck near a 50-year low and hasn't recovered from the decline seen in the aftermanth of the Great Recession.

Here are the five main reasons why too many prospective buyers are still not reaching the market:



POST-FORECLOSURE STRESS DISORDER

TIGHT MORTGAGE CREDIT STANDARDS

STUDENT DEBT BURDEN



INSUFFICIENT SINGLE-FAMILY HOUSING SUPPLY®





