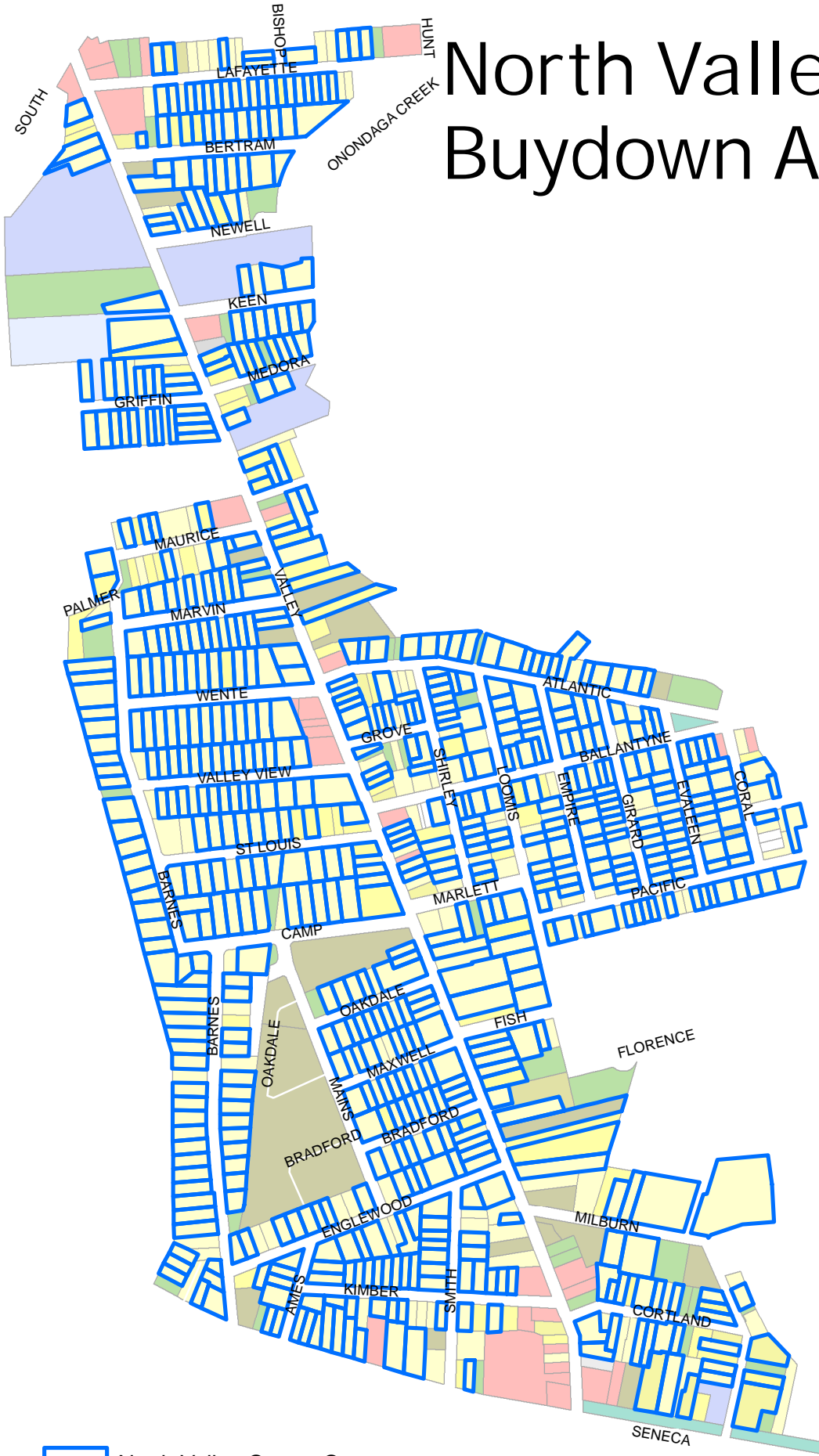


North Valley 1% Loan Buydown Area



 North Valley Owner-Occupants