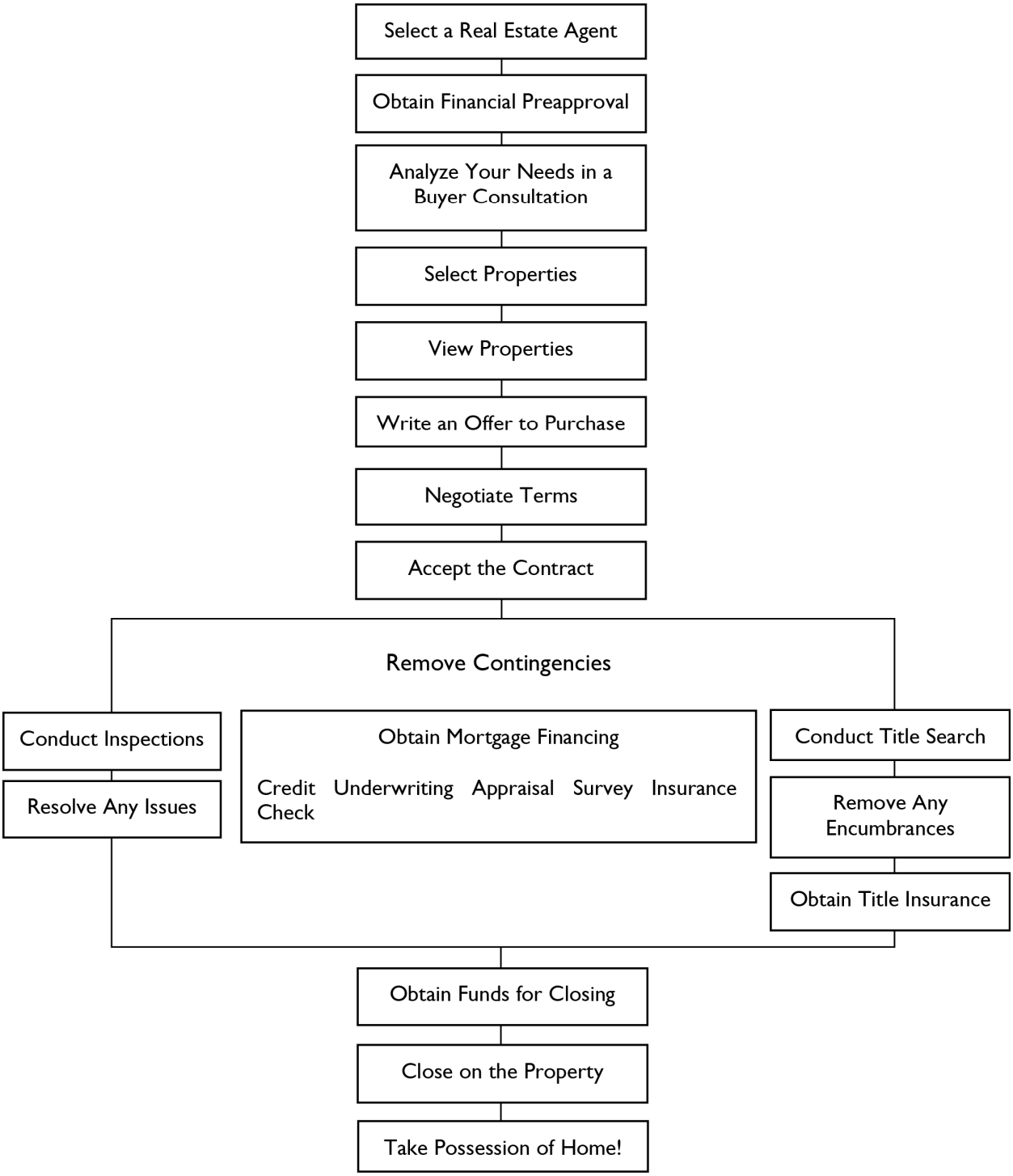The Home-Buying Process