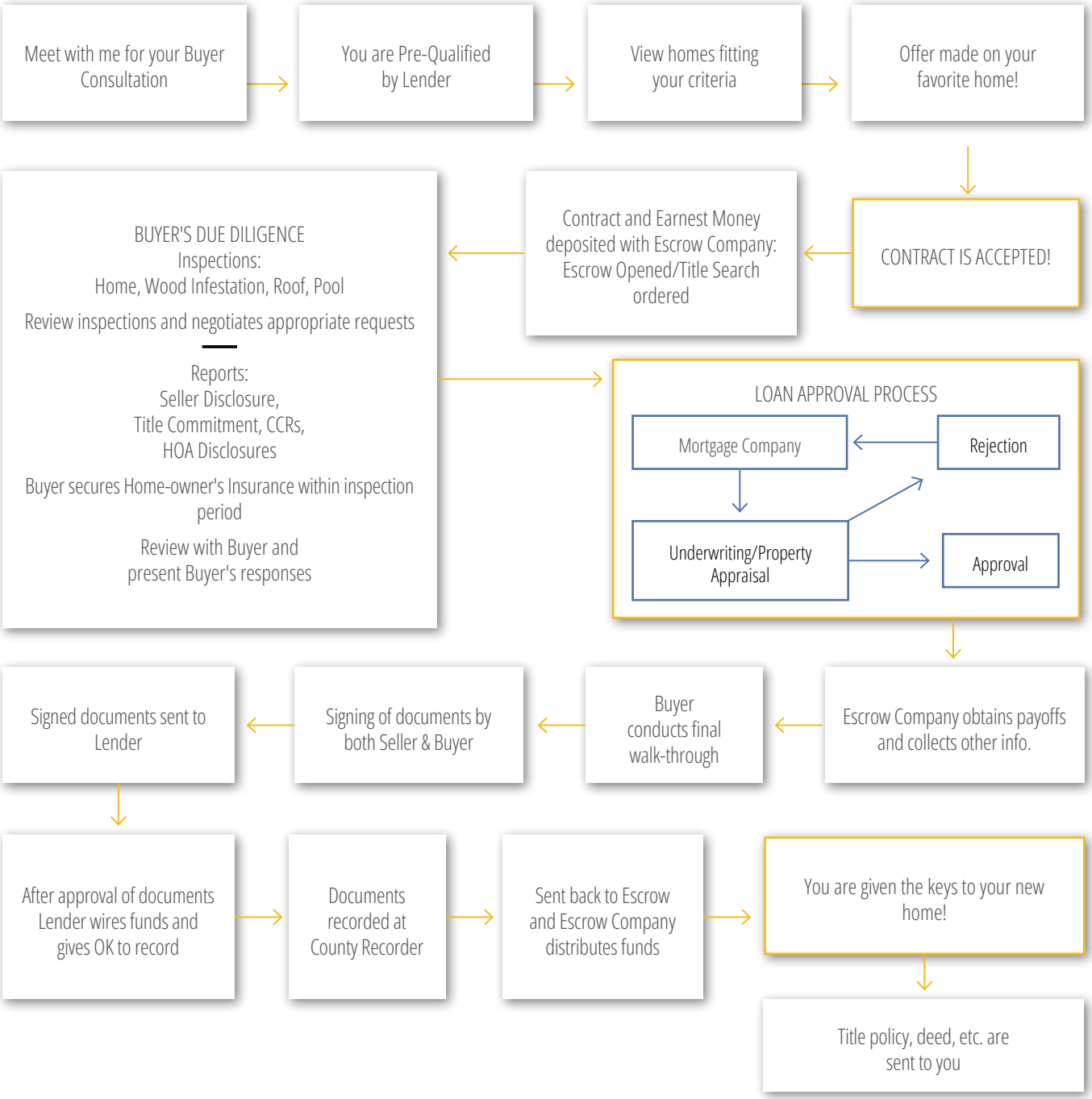THE HOME BUYING PROCESS