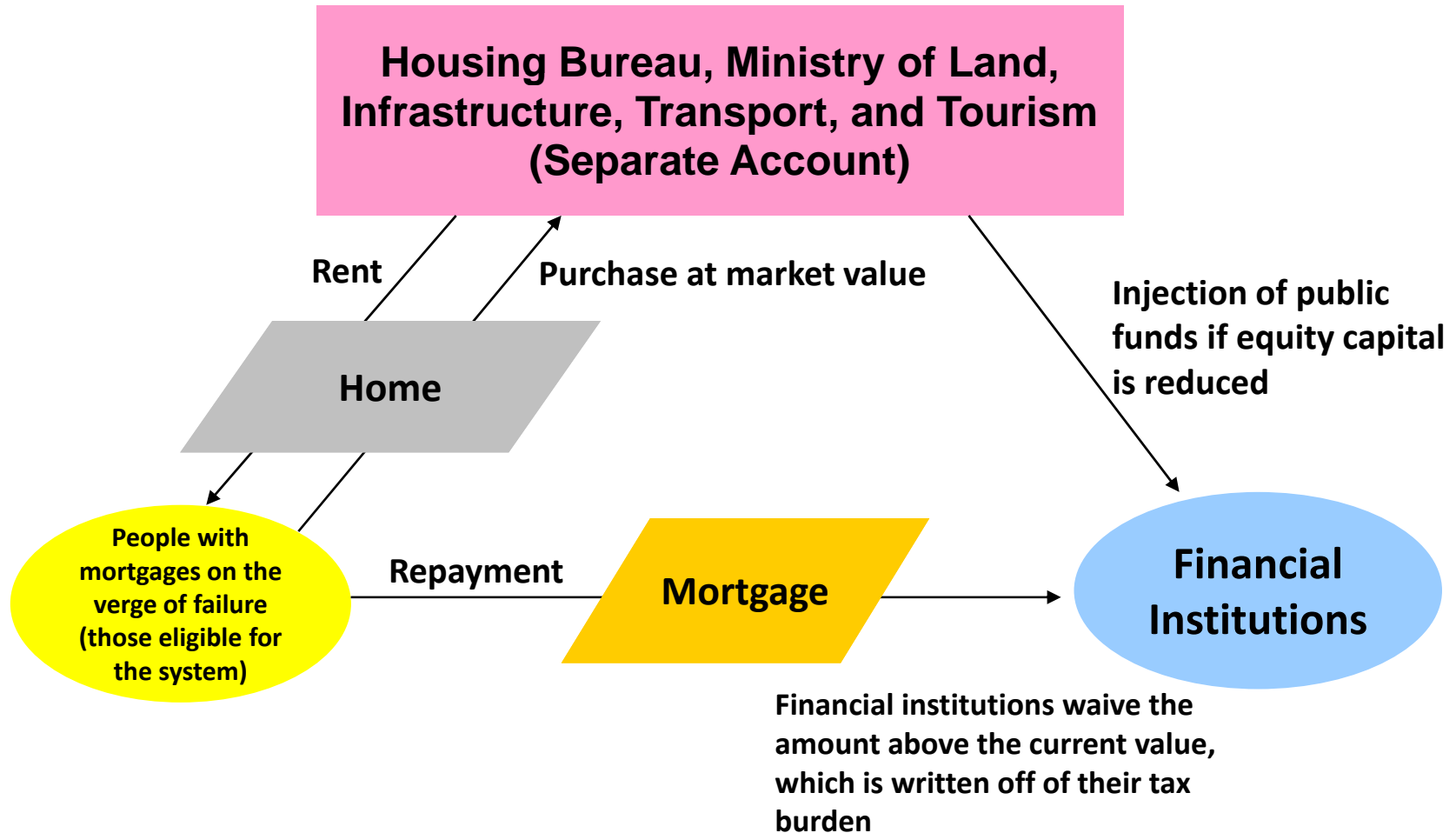


Outline of the Home Buying System



Note: Purchase, rental, building management, etc. are all farmed out to the private sector