

Figure 2. Competitive Model: Interest Rate on Loans

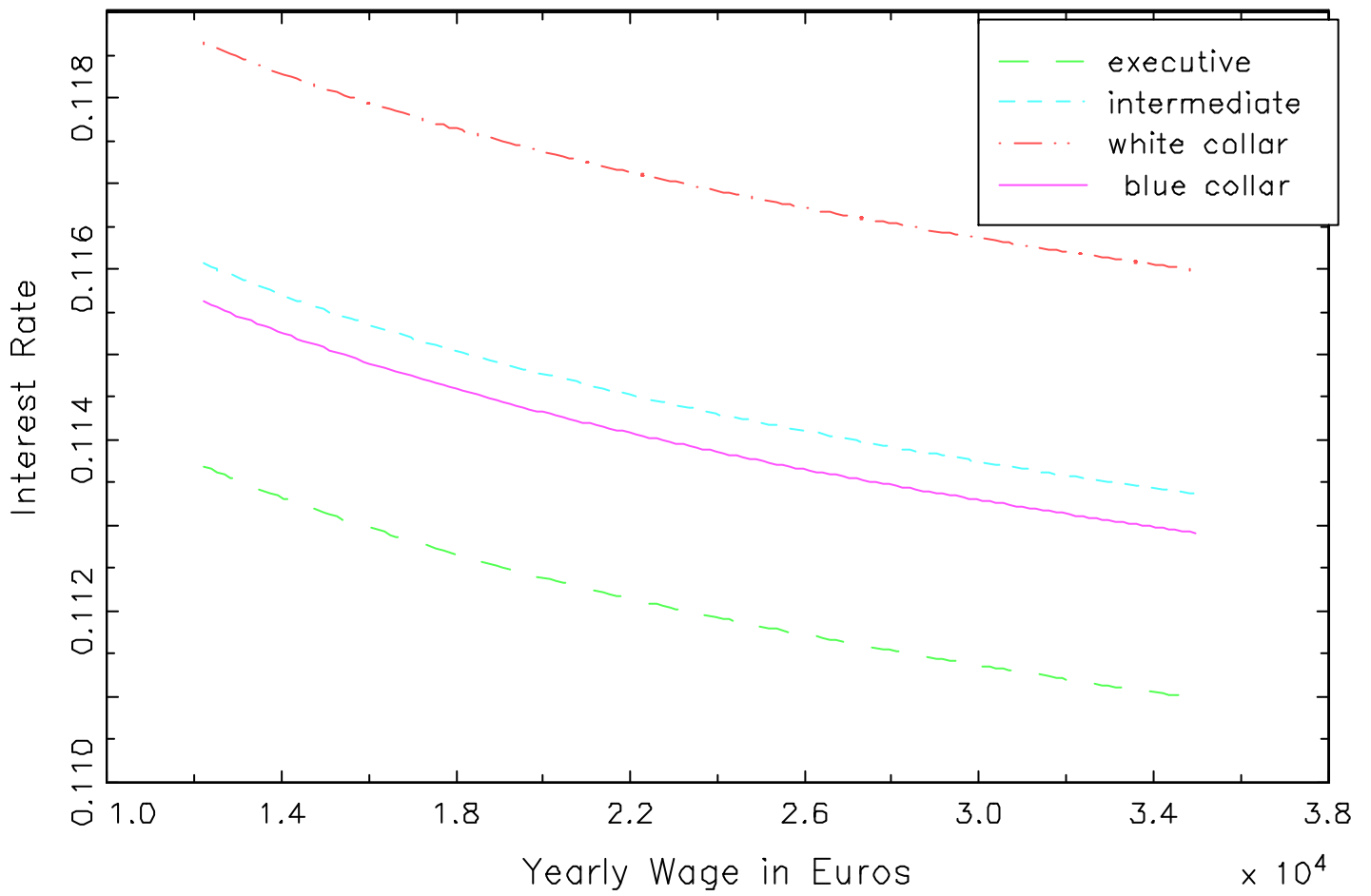


Figure 3. Competitive Model: Interest Rate on Loans

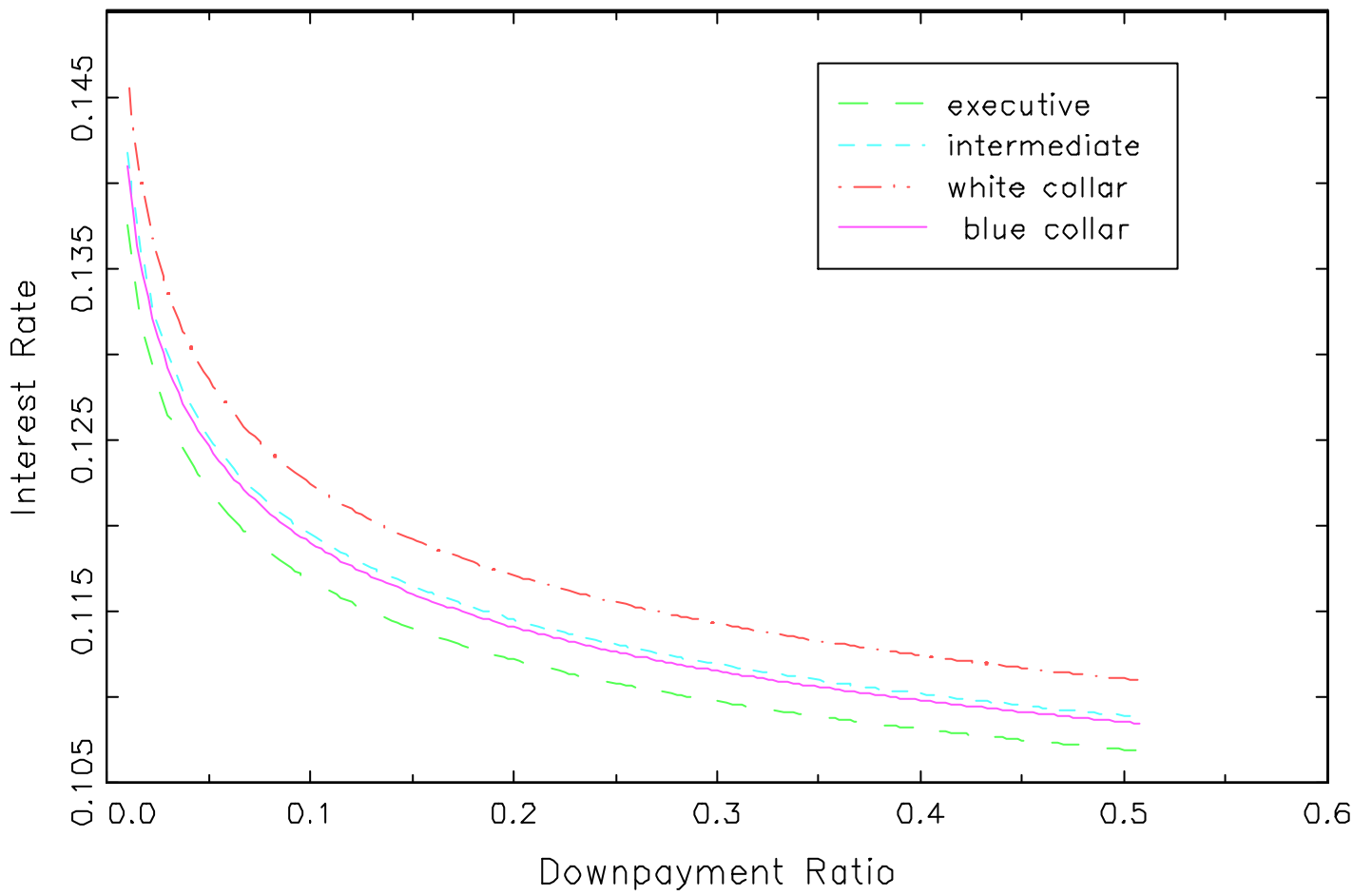


Figure 4. Competitive Model: House Size

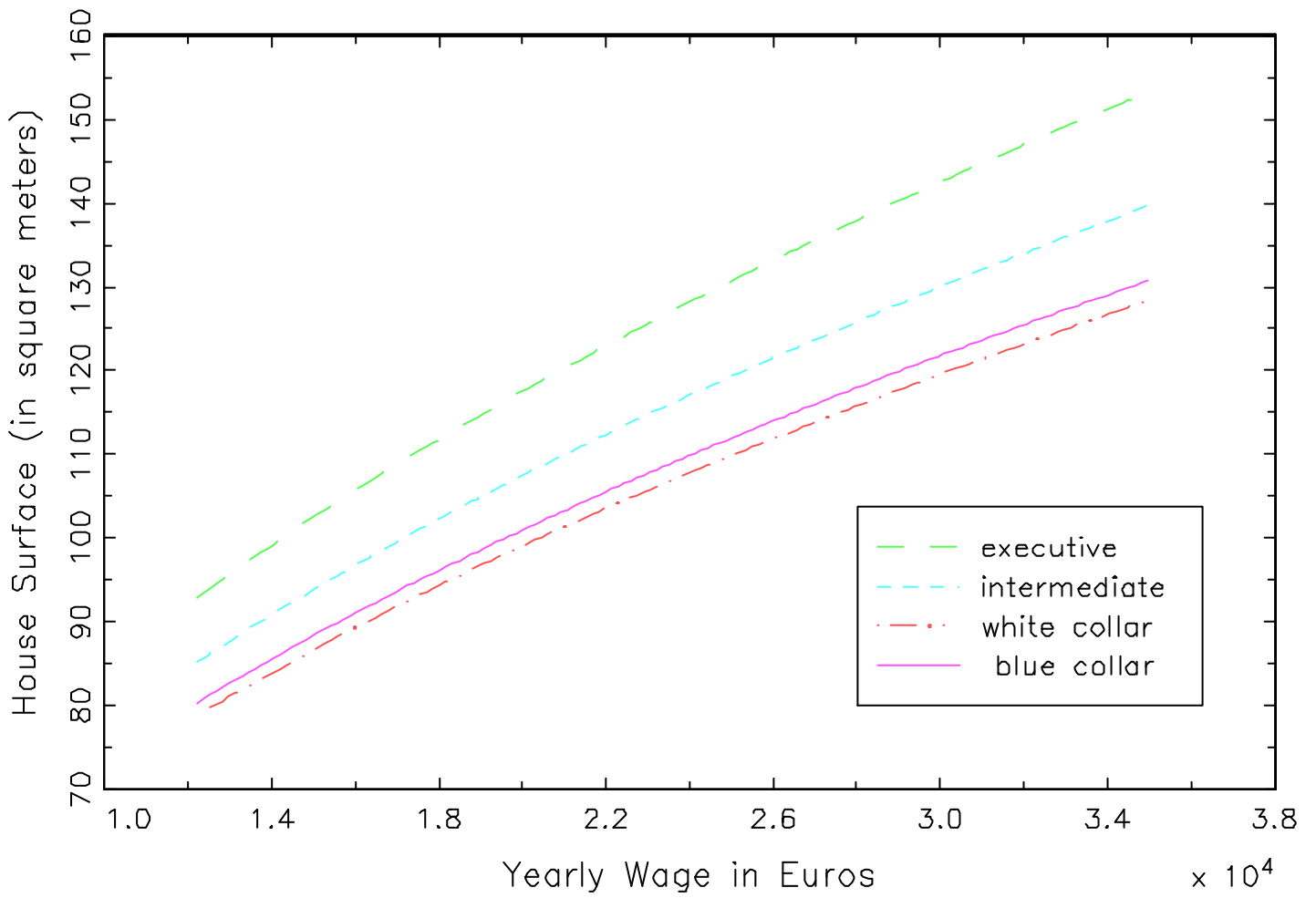


Figure 5. Monopoly Model: Interest Rate on Loans

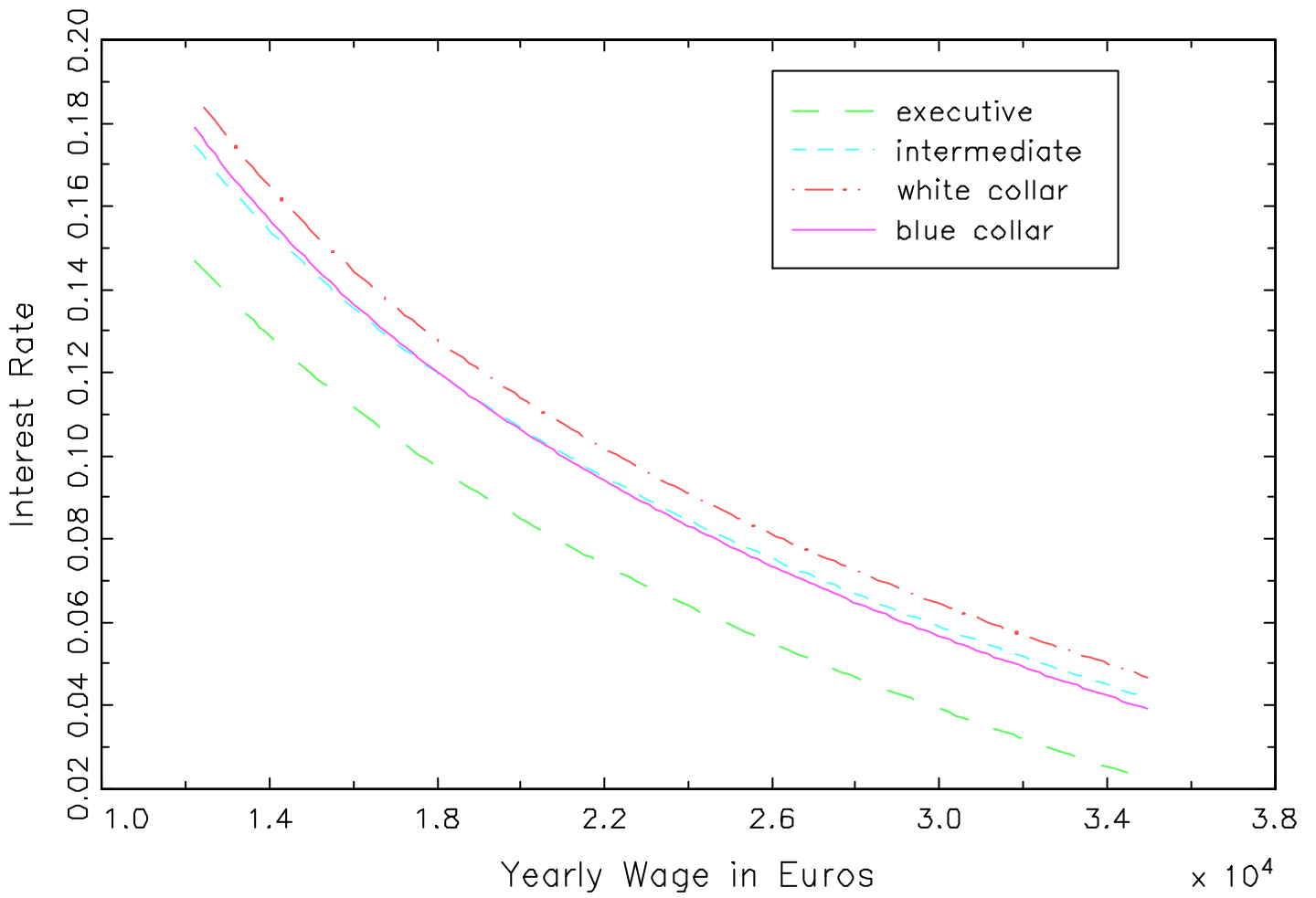


Figure 6. Monopoly Model: Interest Rate on Loans

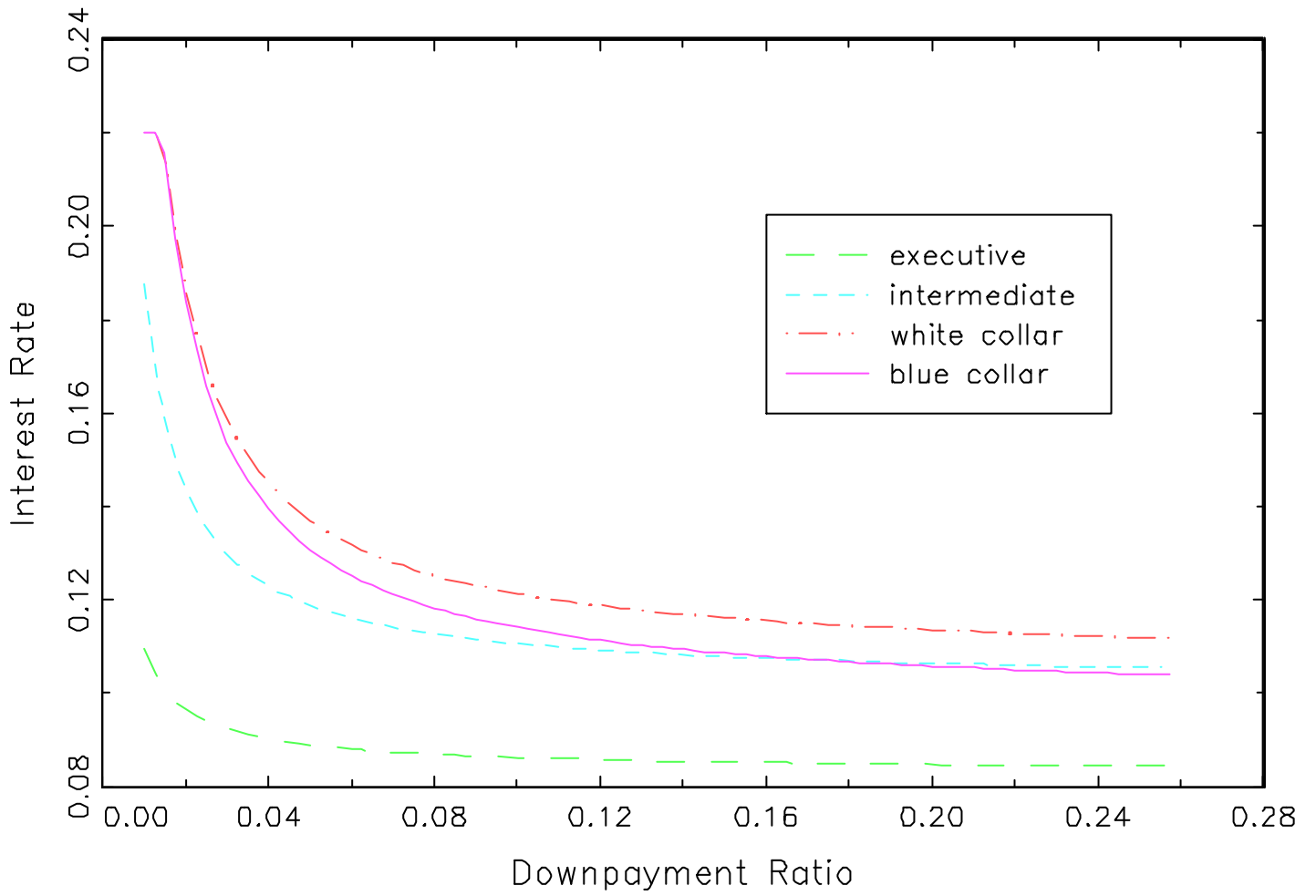


Figure 7. Monopoly Model: House Size

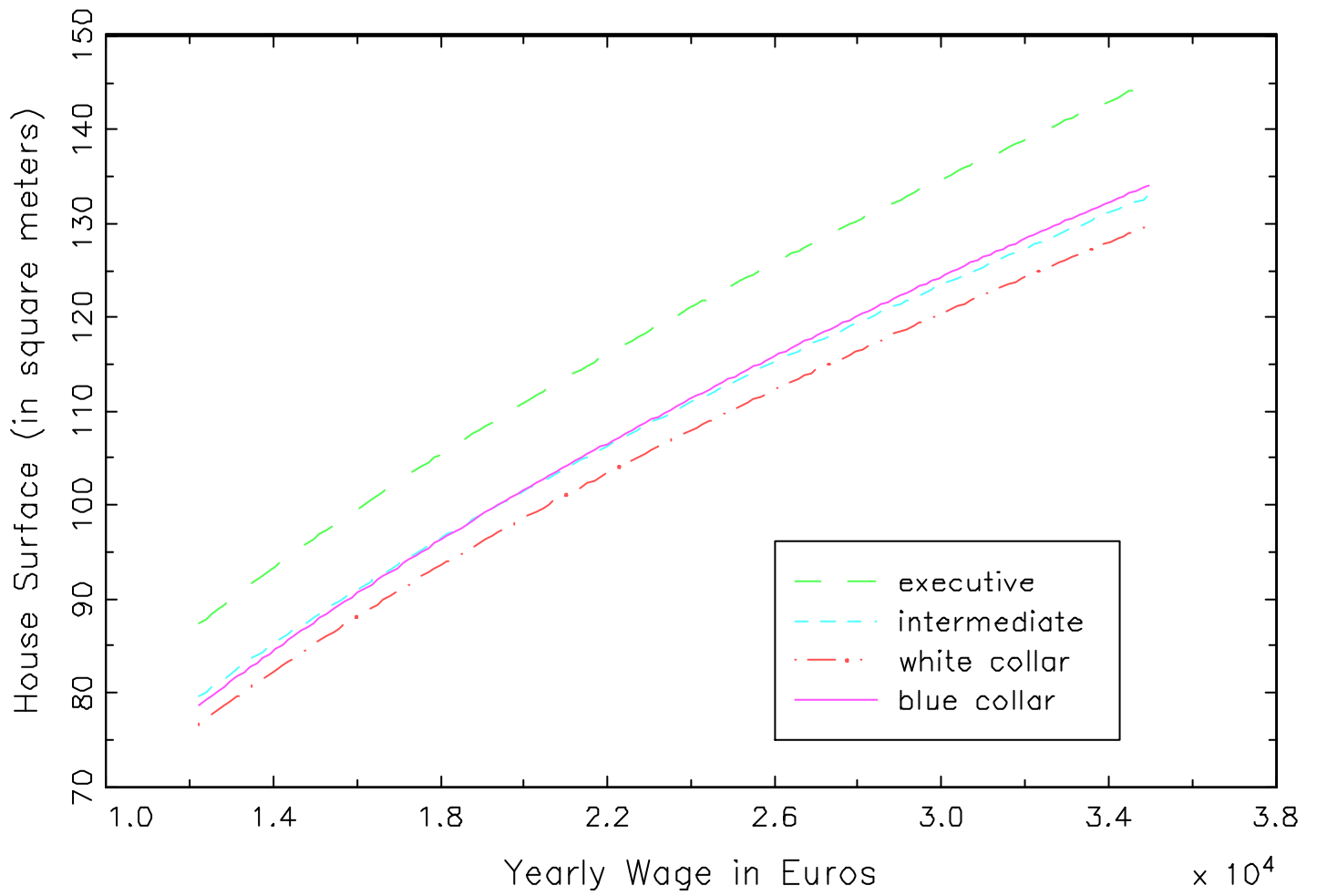


Figure 8. Monopoly Model: Indifference Curves

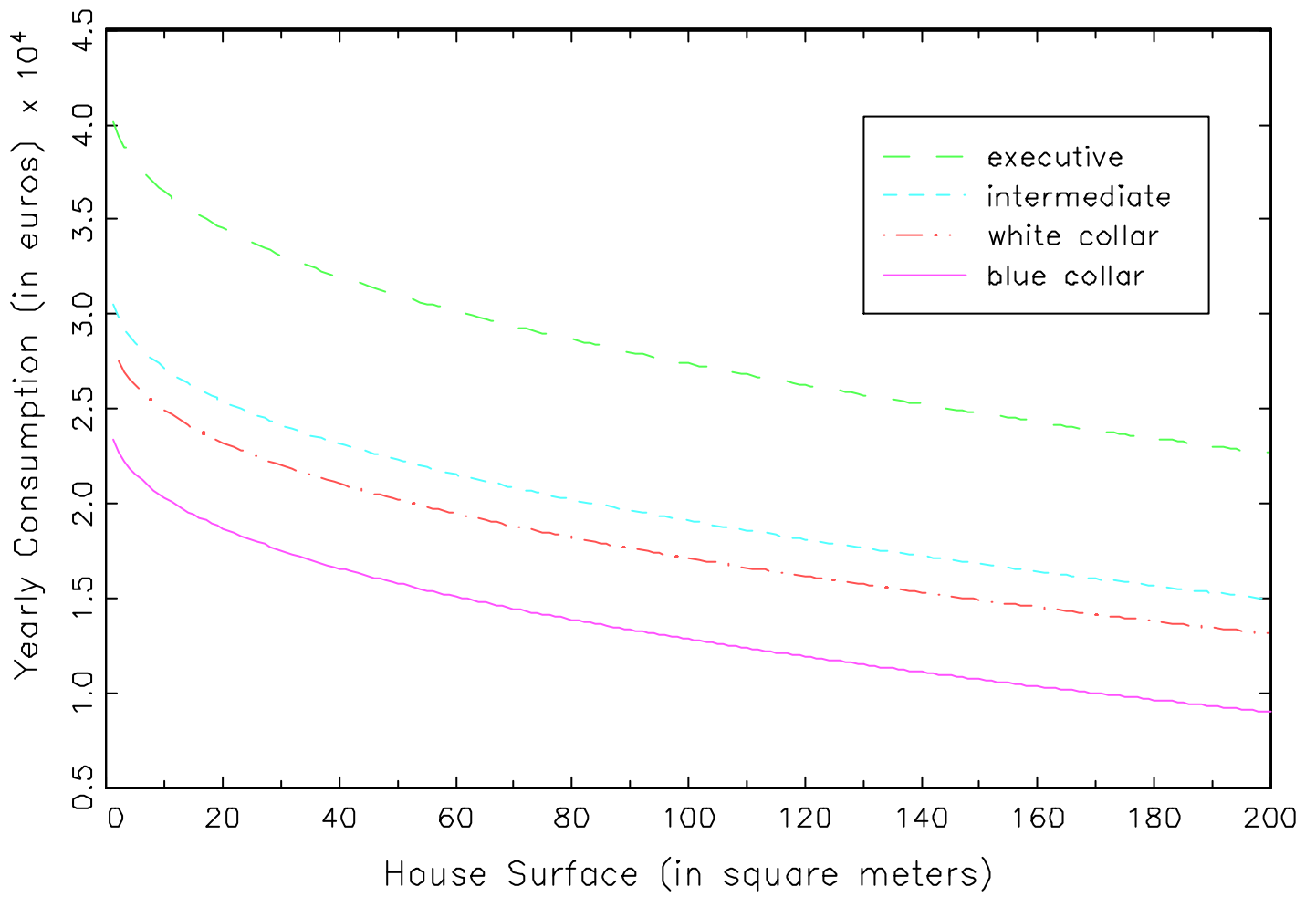


Figure 13. Loan Term Distribution

