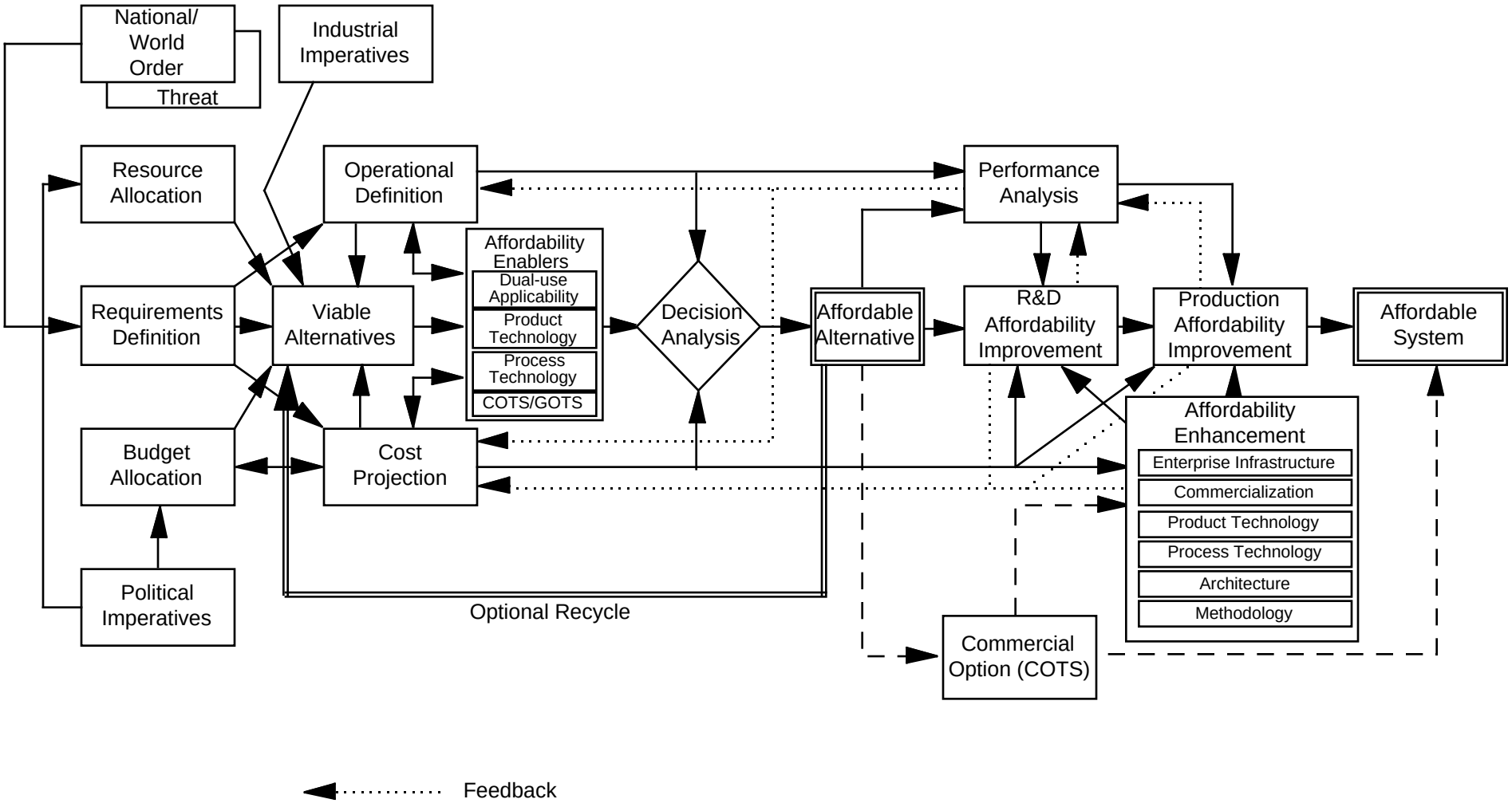Affordability Model