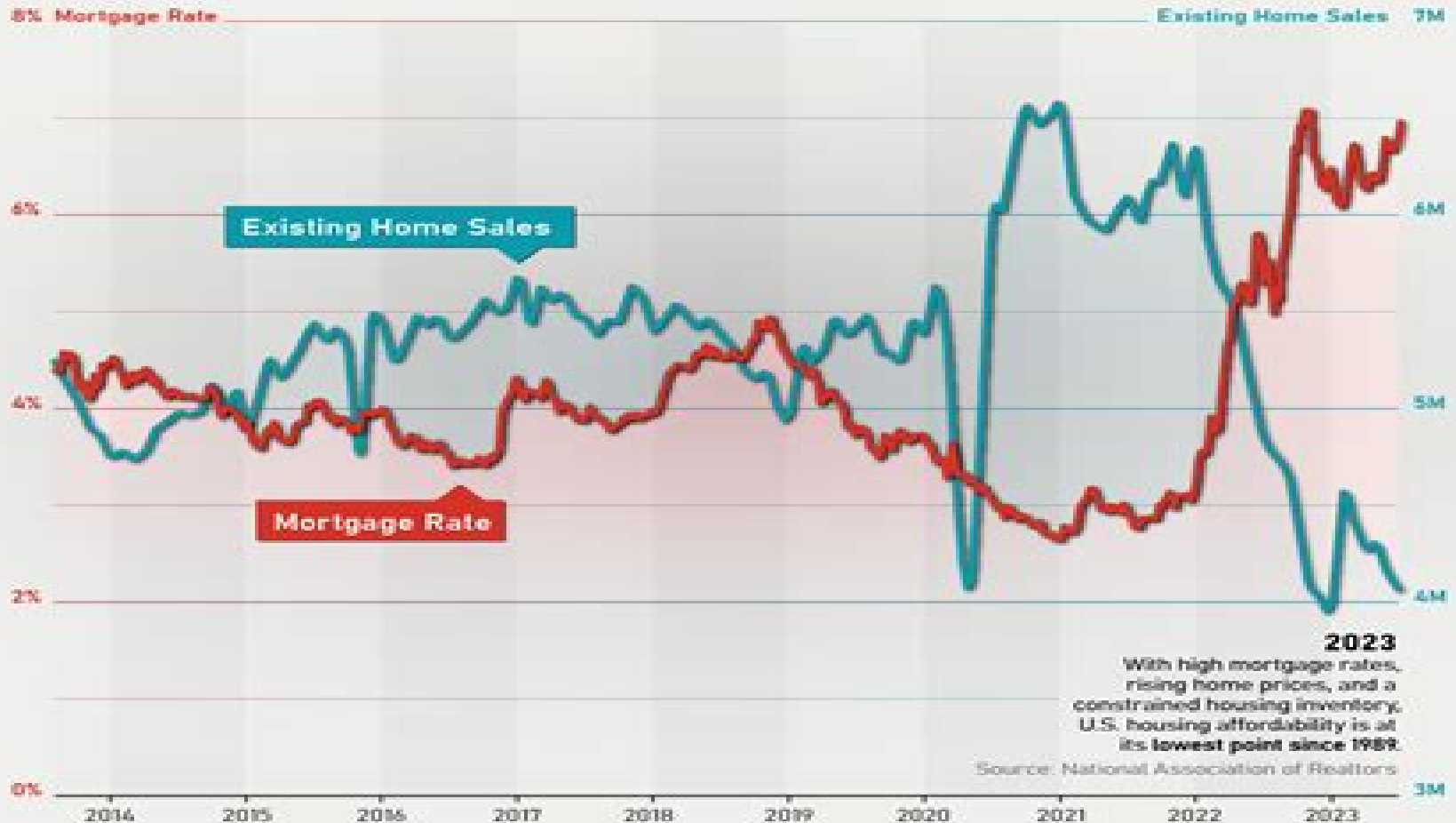


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The U.S. 30-year fixed-rate mortgage has reached its highest level in over 20 years.

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