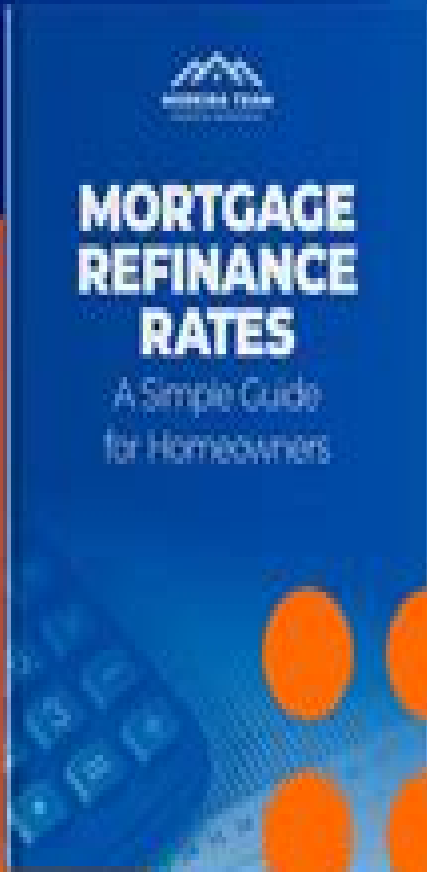


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A Simple Guide
for Homeowners



MORTGAGE REFINANCE RATES

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