

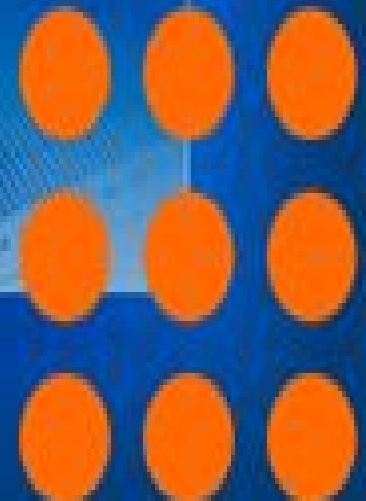
# MORTGAGE REFINANCE RATES:

A Simple Guide  
for Homeowners



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**David Baud**



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