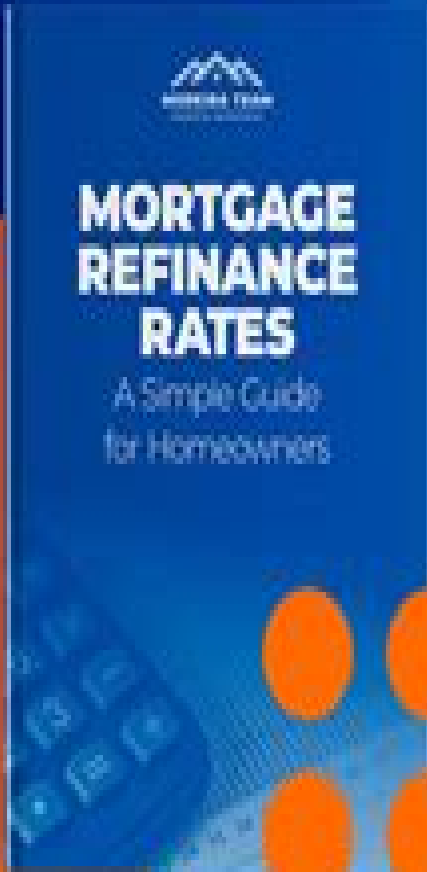


MORTGAGE REFINANCE RATES:

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Mortgage Rates Guide Returns

Judd E. Hollander



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