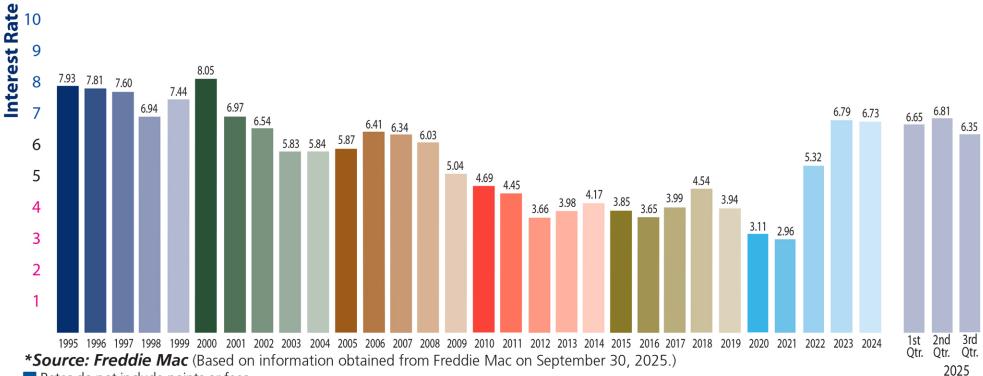
Historical Rates (Freddie Mac*) on 30-Year Fixed-Rate Mortgages

17

16

15



Rates do not include points or fees.



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