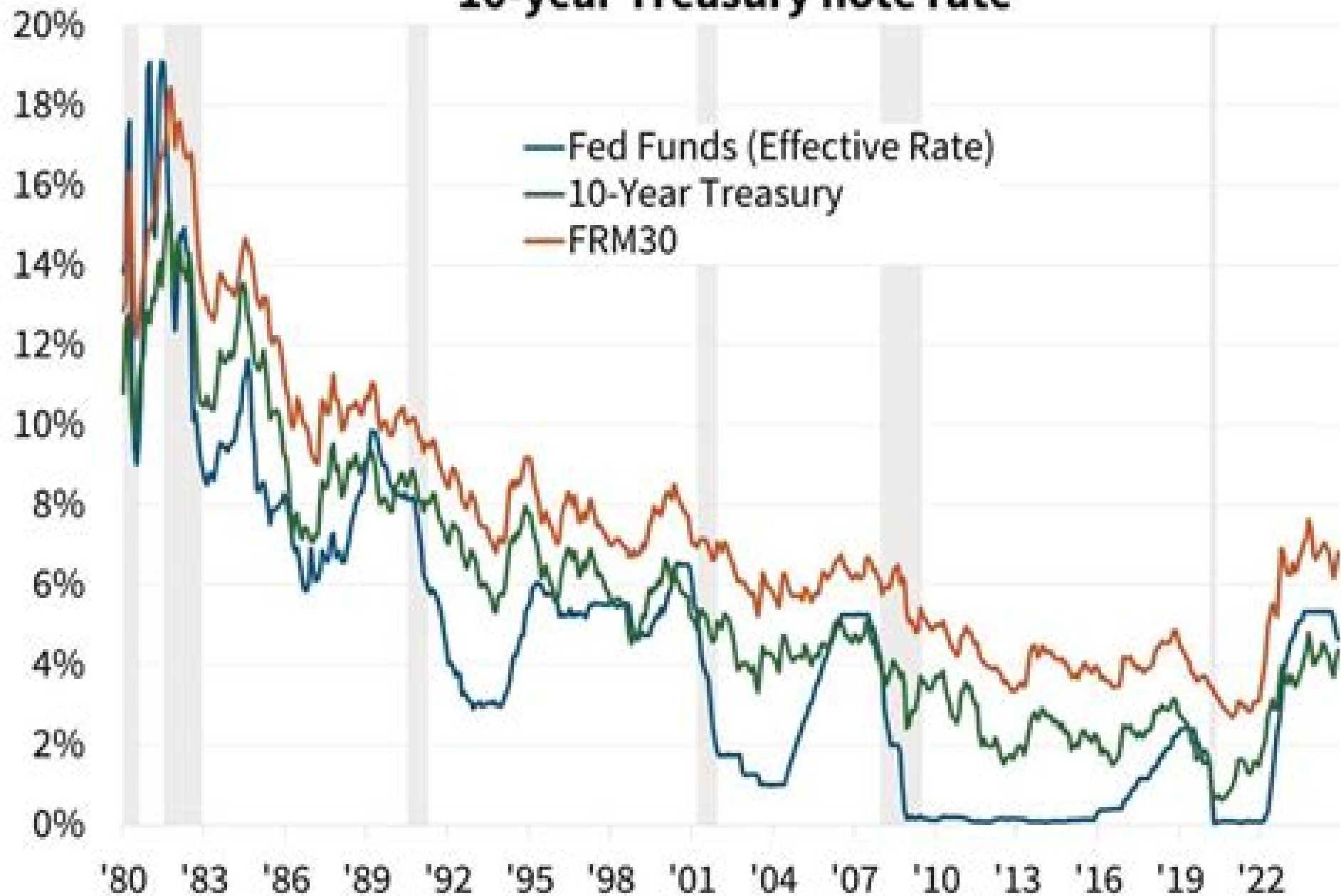


Mortgage rates are benchmarked to the 10-year Treasury note rate



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