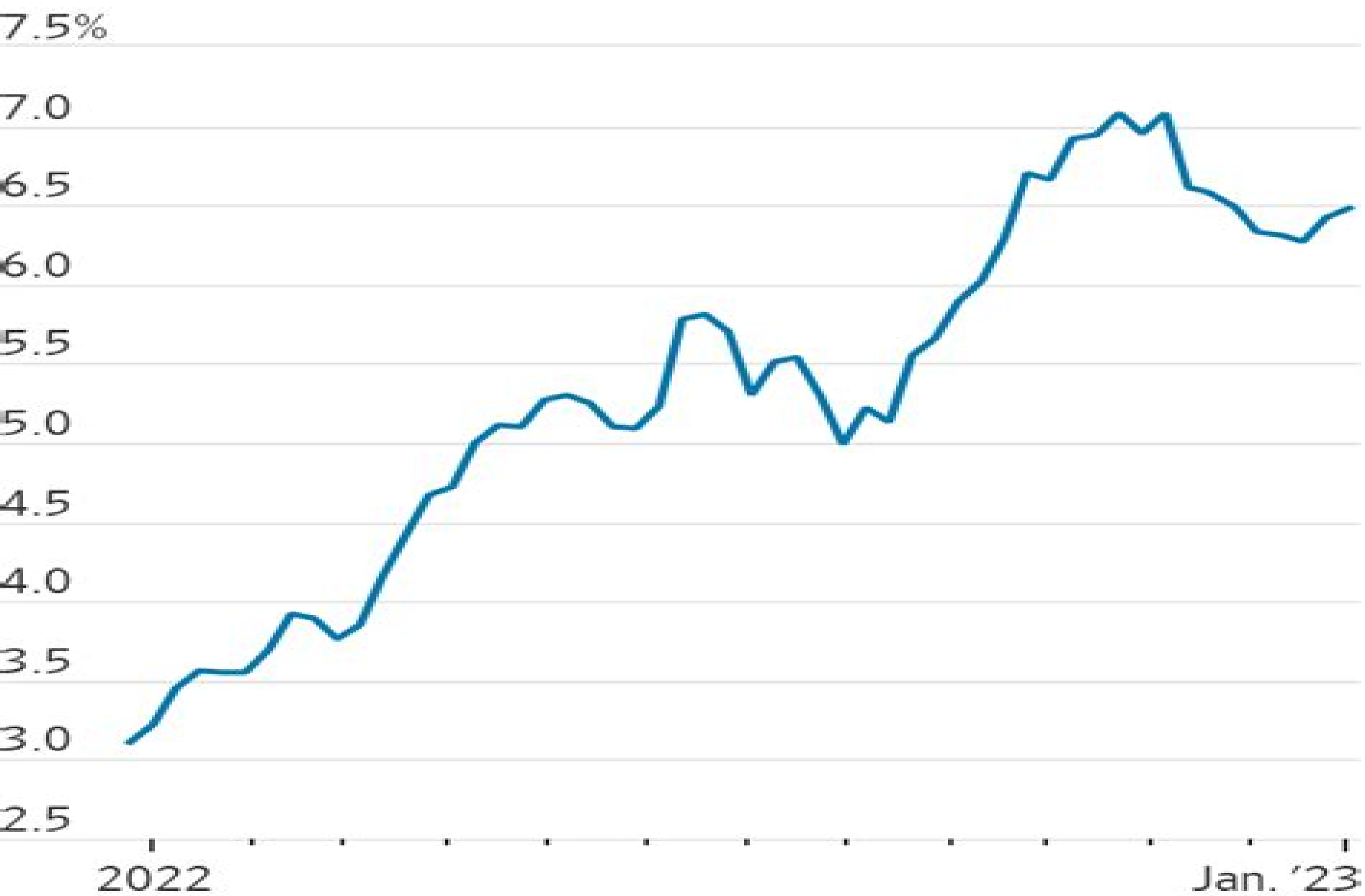


Average rate on a 30-year fixed mortgage



Source: Freddie Mac

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Ted D. Snow



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