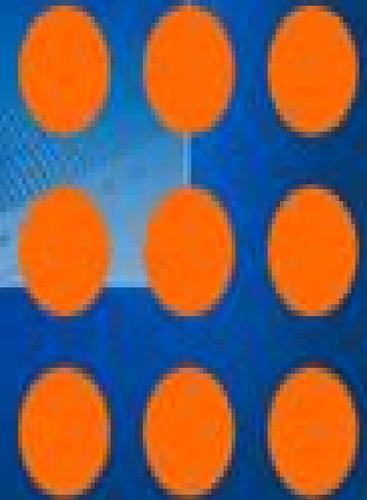
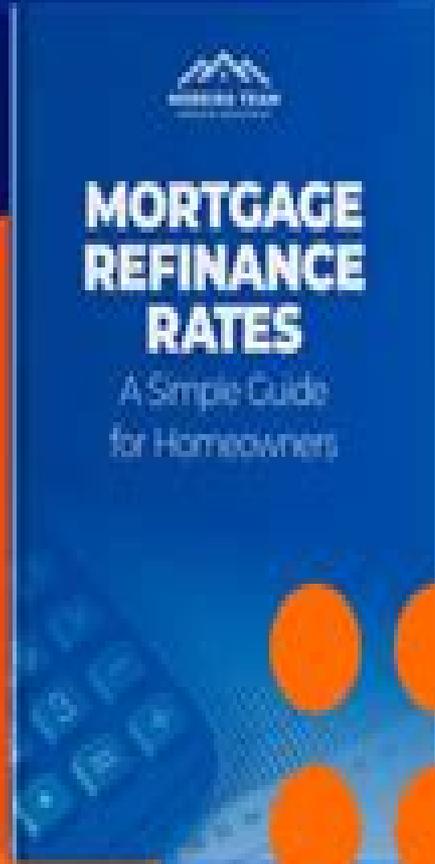


# MORTGAGE REFINANCE RATES:

A Simple Guide  
for Homeowners



# Mortgage Rates X App Guide

**Yan Bai**



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