

# MORTGAGE REFINANCE RATES:

A Simple Guide  
for Homeowners



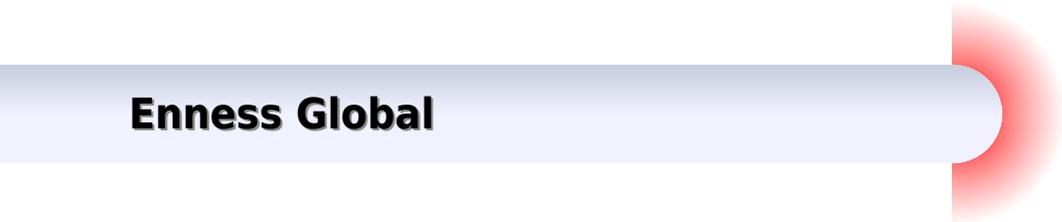
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A Simple Guide  
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