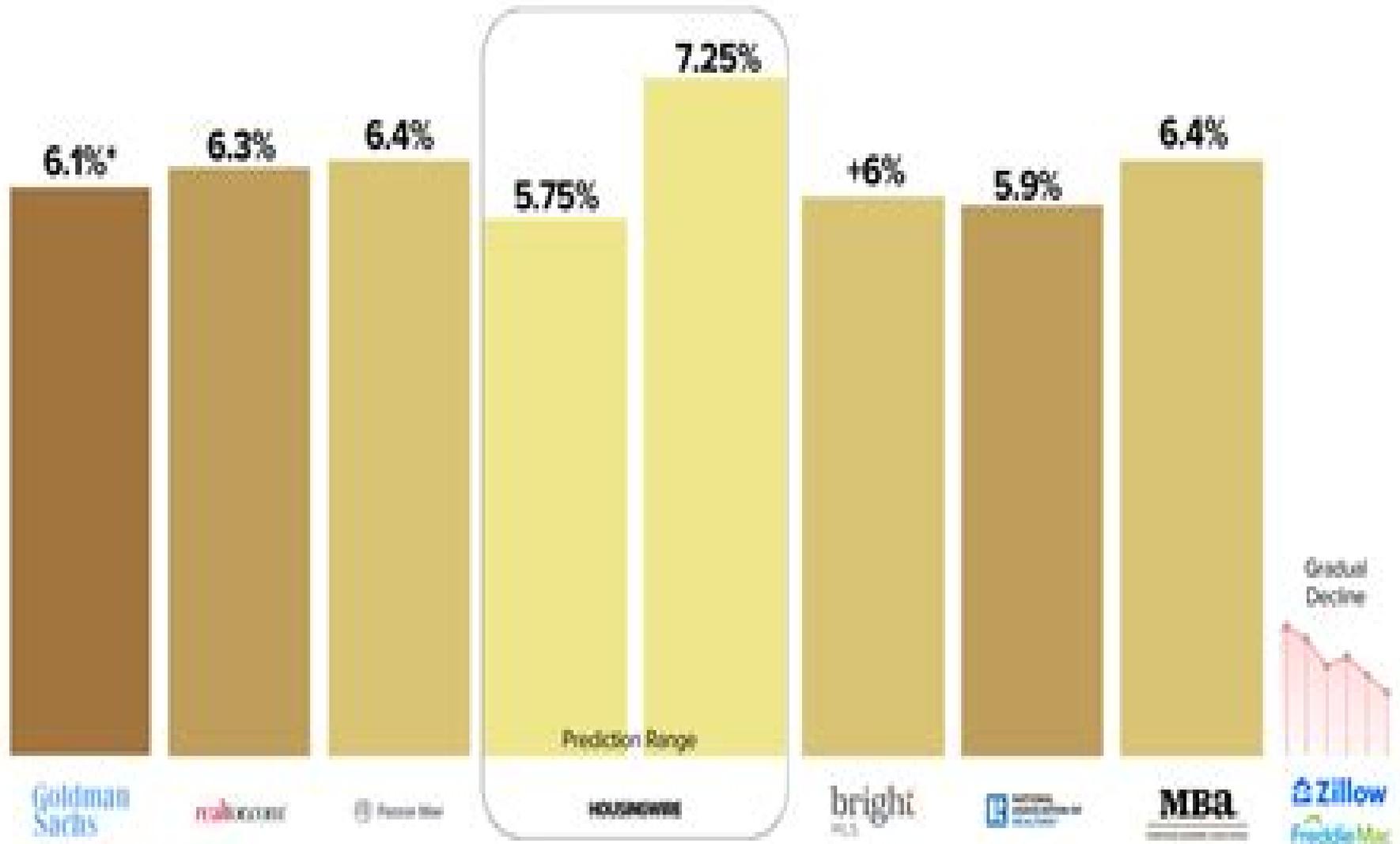


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*Denotes end-of-year forecast. All other mortgage rate forecasts are averages.



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