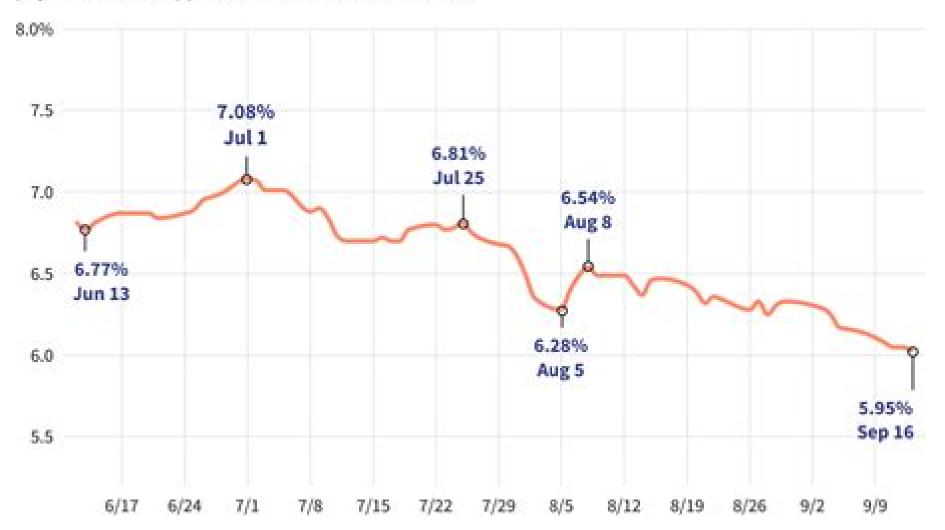
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Average of nationwide rates for 30-year fixed-rate new purchase loans with at least a 20% down payment and an applicant credit score of 680 to 739.



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Commercial and Financial Chronicle Bankers Gazette, Commercial Times, Railway Monitor and Insurance Journal ,1878 Business Week ,2004 Investors Chronicle ,1998 Railway Locomotives and Cars ,1880

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