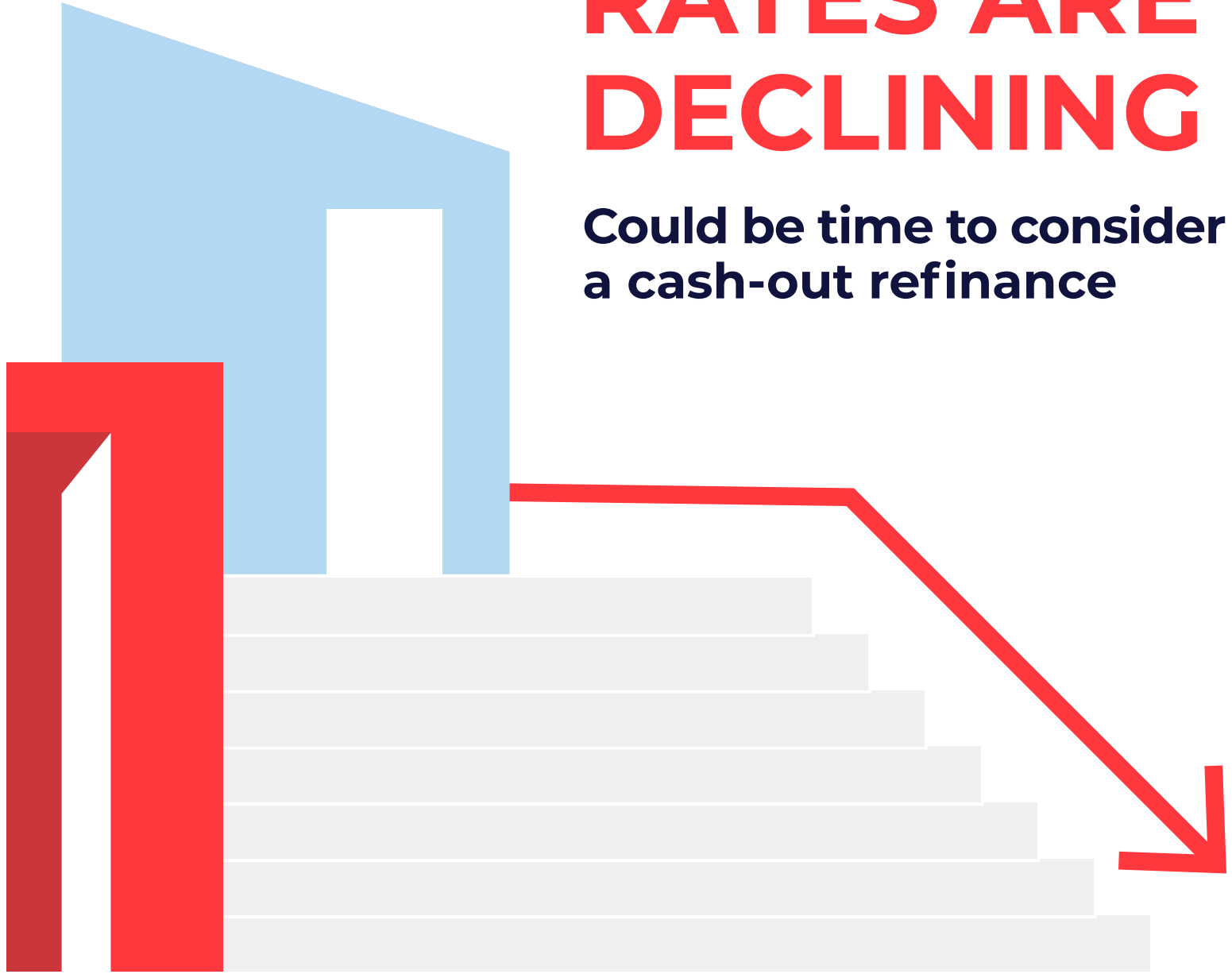


# RATES ARE DECLINING

Could be time to consider  
a cash-out refinance



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