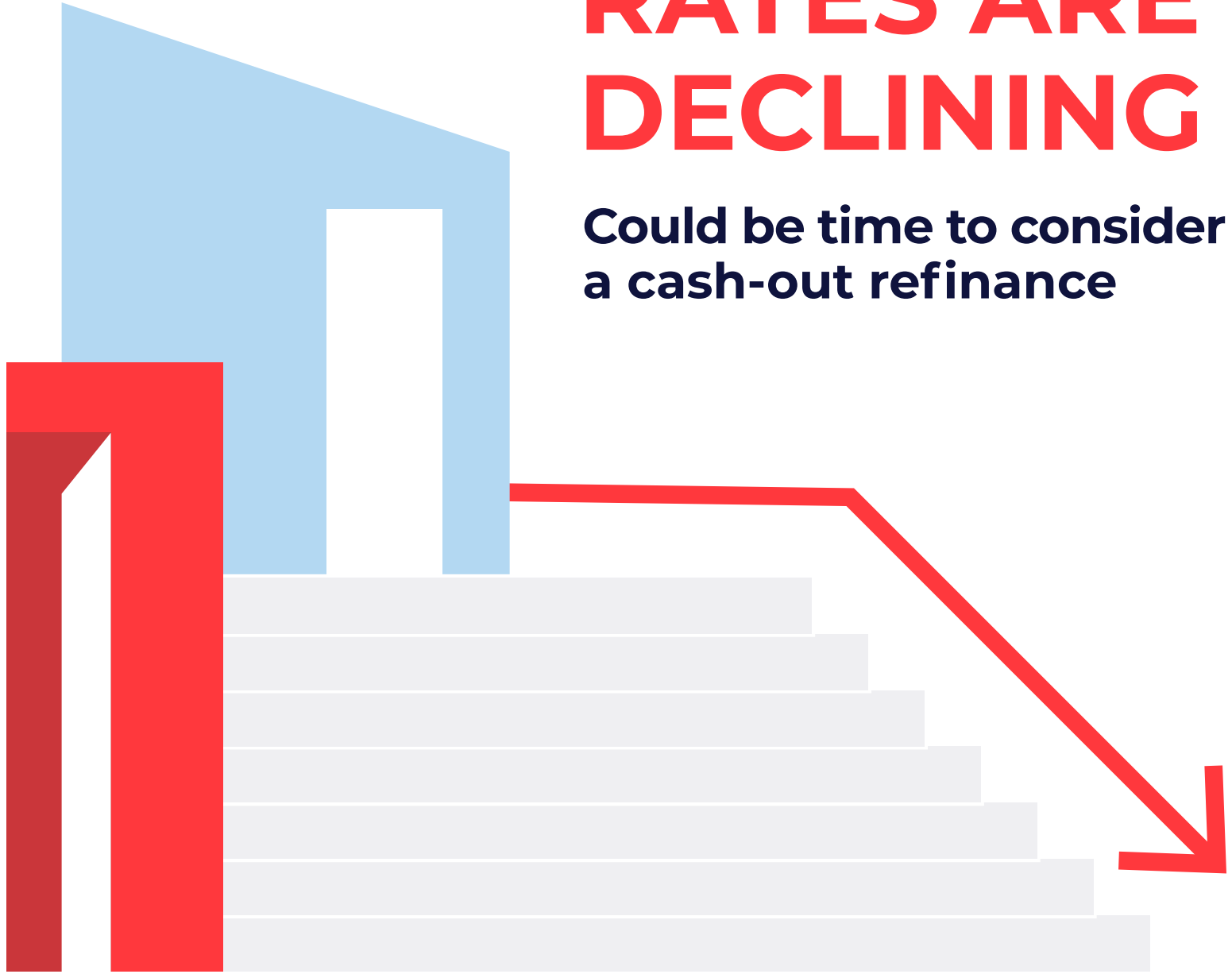


RATES ARE DECLINING

Could be time to consider
a cash-out refinance



THE POWER OF YES

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