



WRAP UP THE YEAR
WITH A

MERRY RATE

AND A

\$5K CLOSING GIFT!

30-YEAR FIXED RATE

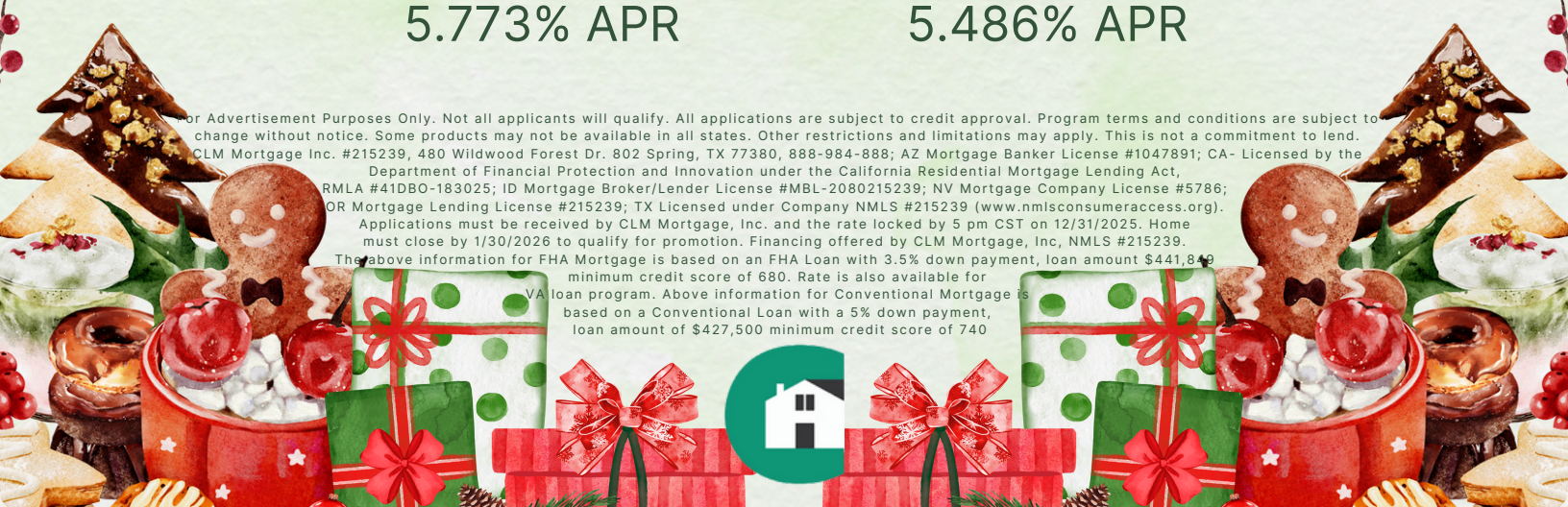
VA/ FHA
4.99%

5.773% APR

CONVENTIONAL
5.25%

5.486% APR

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WRAP UP THE YEAR
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\$10K CLOSING GIFT!

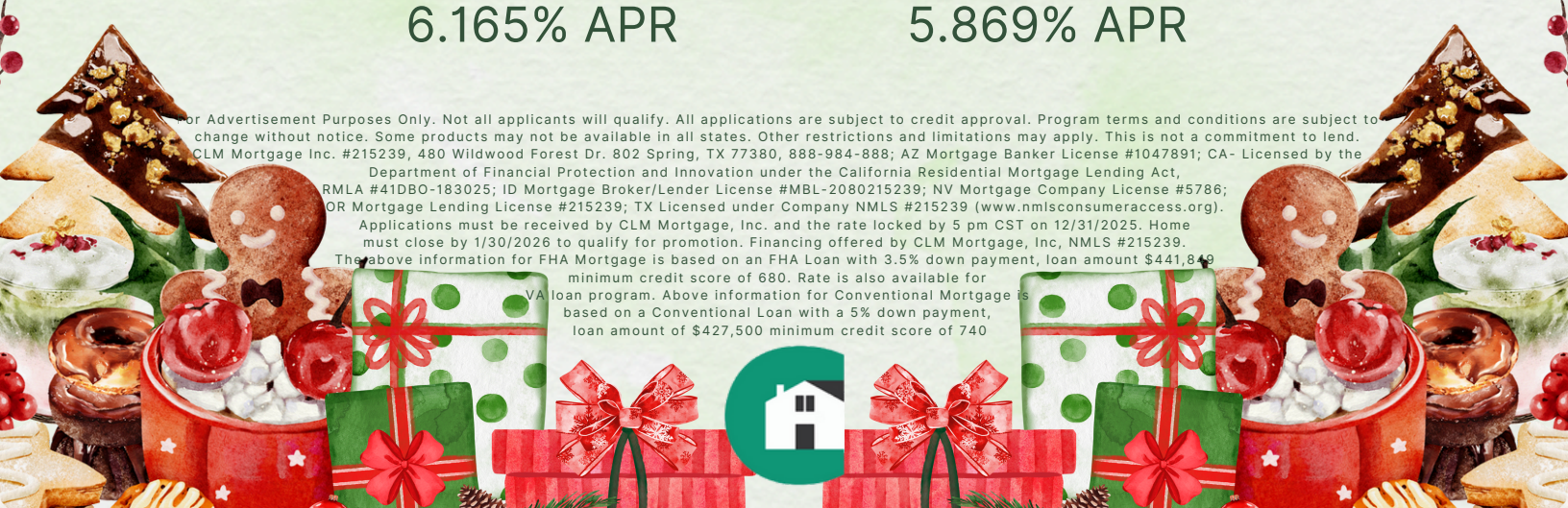
30-YEAR FIXED RATE

VA/FHA
5.375%

CONVENTIONAL
5.625%

6.165% APR

5.869% APR



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