

**A COMPLETE GUID TO MORTGAGE RATES**



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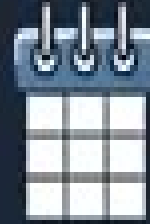
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## Appendix



### Repayment Terms



### Repeatable terms



Up in down



## Up is down

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**Michael Sumichrast, Michael  
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