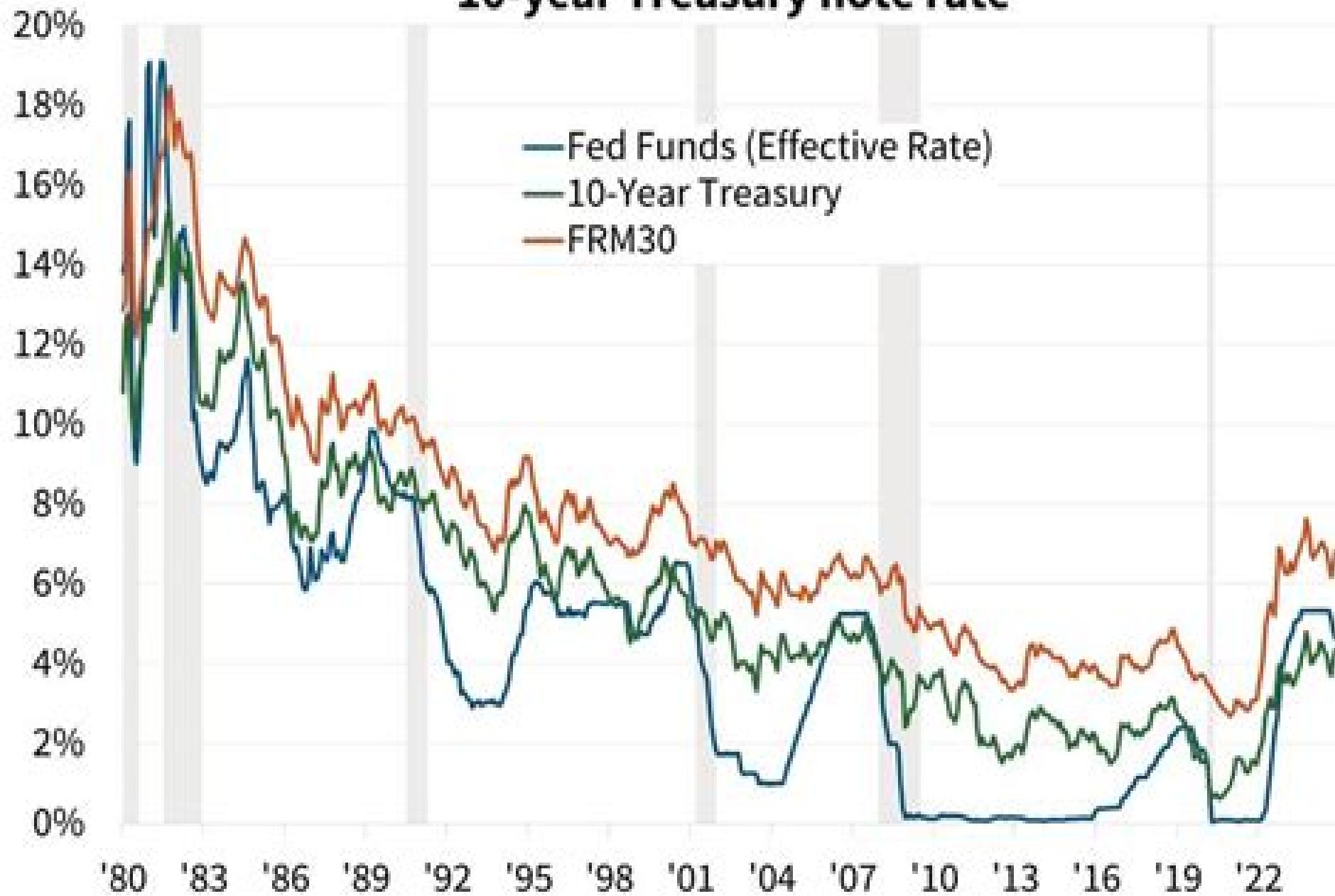


Mortgage rates are benchmarked to the 10-year Treasury note rate



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Journal - Federal Home Loan Bank Board, 1977. **Mortgage Banking**, 2007. Federal Home Loan Bank Board Journal, 1977. **Best's Insurance News**, 1934. *Best's Insurance Reports*, 1946. **Your Home as Your Best Investment** Robert W. Richards, Grover C. Richards, 1990-11. *Understanding Economic Forecasts* David F. Hendry, Neil R. Ericsson, 2003. How to interpret and evaluate economic forecasts and the uncertainties inherent in them. **Financial World**, 1918. Concurrent Resolution on the Budget Fiscal Year 2013 United States. Congress. Senate. Committee on the Budget, 2012. **Forbes**, 1995. *Commercial and Financial Chronicle and Hunt's Merchant's Magazine*, 1868. *Poor's Manual of Industrials*, 1916.

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