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**United States. Congress. Senate.  
Committee on Banking, Housing, and  
Urban Affairs. Subcommittee on  
Housing, Transportation, and  
Community Development**

## **Mortgage Rates Ideas:**

**New Ideas for Refinancing and Restructuring Mortgage Loans** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing, Transportation, and Community Development,2012

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