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FIXED RATE FHA 2-1 BUYDOWN	FIXED RATE CONVENTIONAL 2-1 BUYDOWN
YEAR 1 - 3.99%	YEAR 1 - 4.25%
YEAR 2 - 4.99%	YEAR 2 - 5.25%
YEARS 3-30 - 5.99%	YEARS 3-30 - 6.25%
6.770% APR	6.491% APR

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