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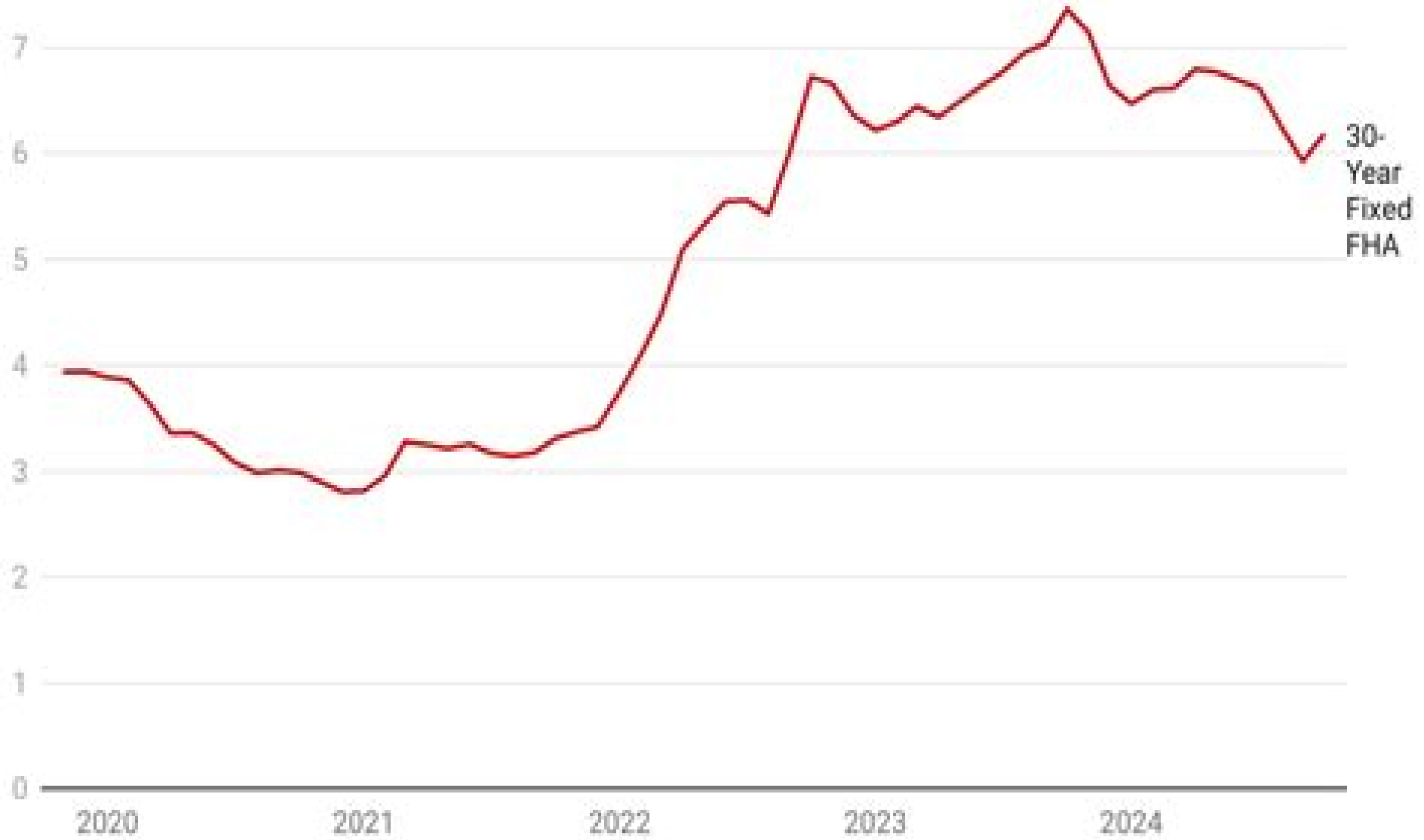


Chart: Optimal Blue, 30-Year Fixed Rate FHA Mortgage Index, retrieved from FRED • Source: Federal Reserve Bank of St. Louis • Created with Datawrapper

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Guillaume Favre

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