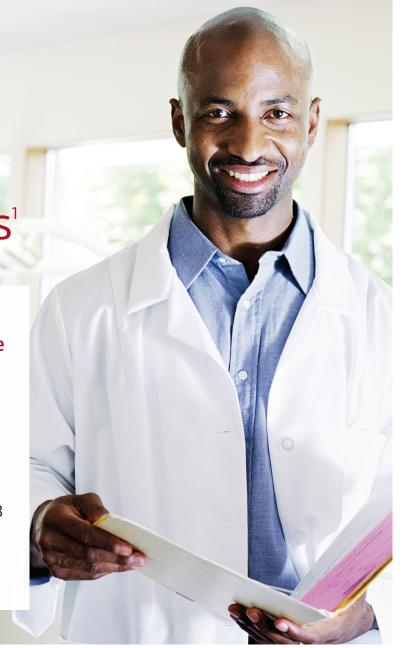
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<sup>&</sup>lt;sup>1</sup> Promotional rate only available with specific prepayment agreement. Your rate after the promotional period ends will be fixed for the remaining term, up to 15 years.

<sup>&</sup>lt;sup>2</sup> All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. The term, amount, interest rate and repayment schedule for your loan, and any product features, including interest rate locks, may vary depending on your creditworthiness and on the type, amount and collateral for your loan.

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