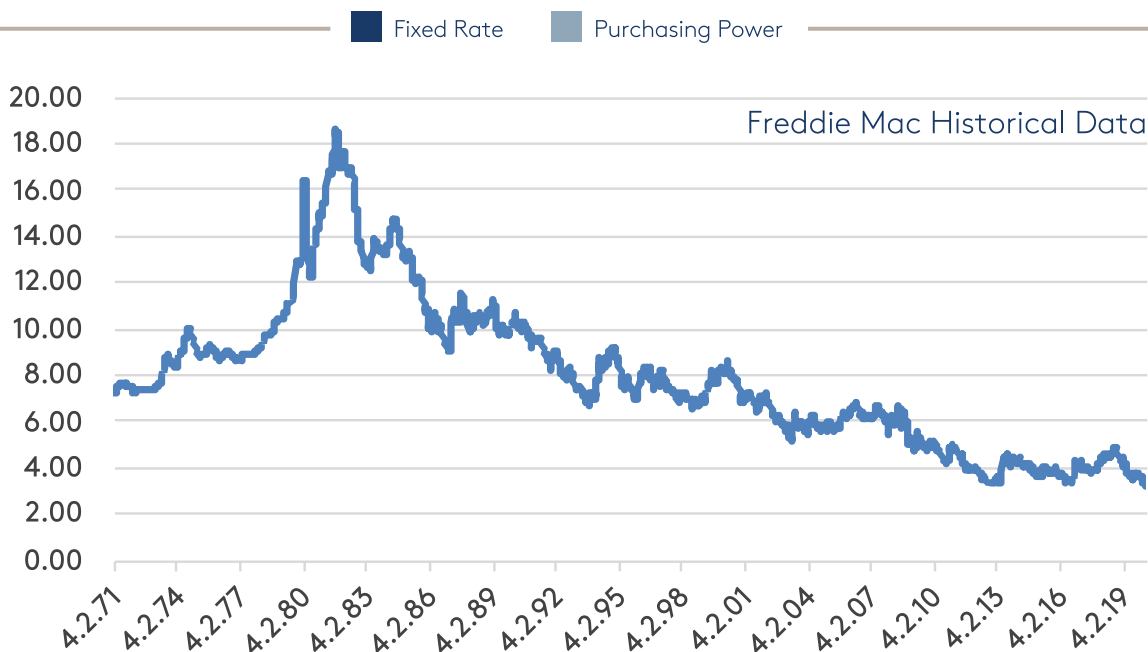
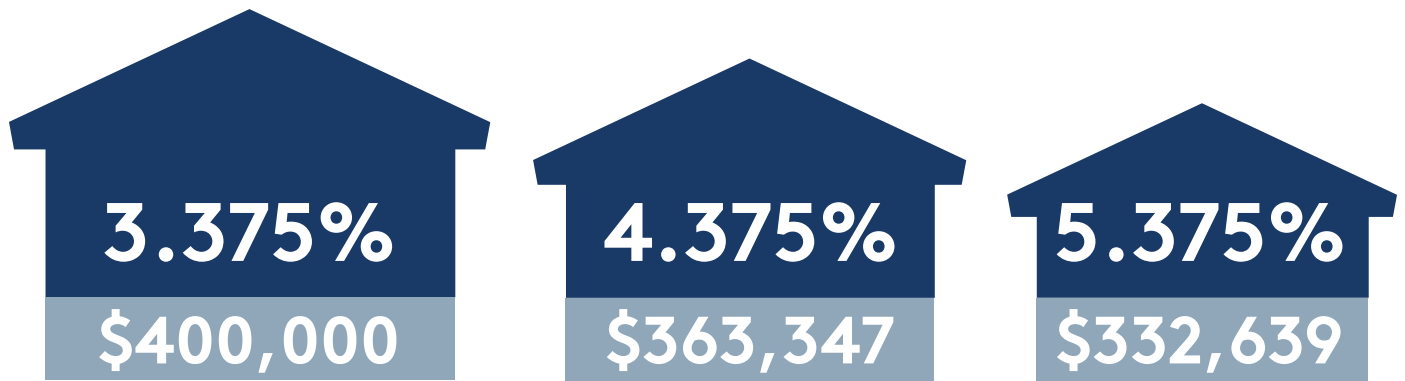


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A 2% increase in interest rates may decrease your purchasing power by \$67,361



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