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1. **Introduction**
 2. **Methodology**
 3. **Results**
 4. **Discussion**
 5. **Conclusion**

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Abstract

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19. 2.5% is the average interest rate on 30-year mortgages based on the Freddie Mac's mortgage rate survey.
 20. An adjustable mortgage rate is a mortgage rate that can change over time, typically based on a benchmark interest rate, such as the prime rate or the London Interbank Offered Rate (LIBOR).
 21. The Federal Reserve Bank of New York is the primary regulator of the New York City-based financial institutions, including the New York City-based banks, credit unions, and other financial institutions.

Business and Economics

- [illegible]

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