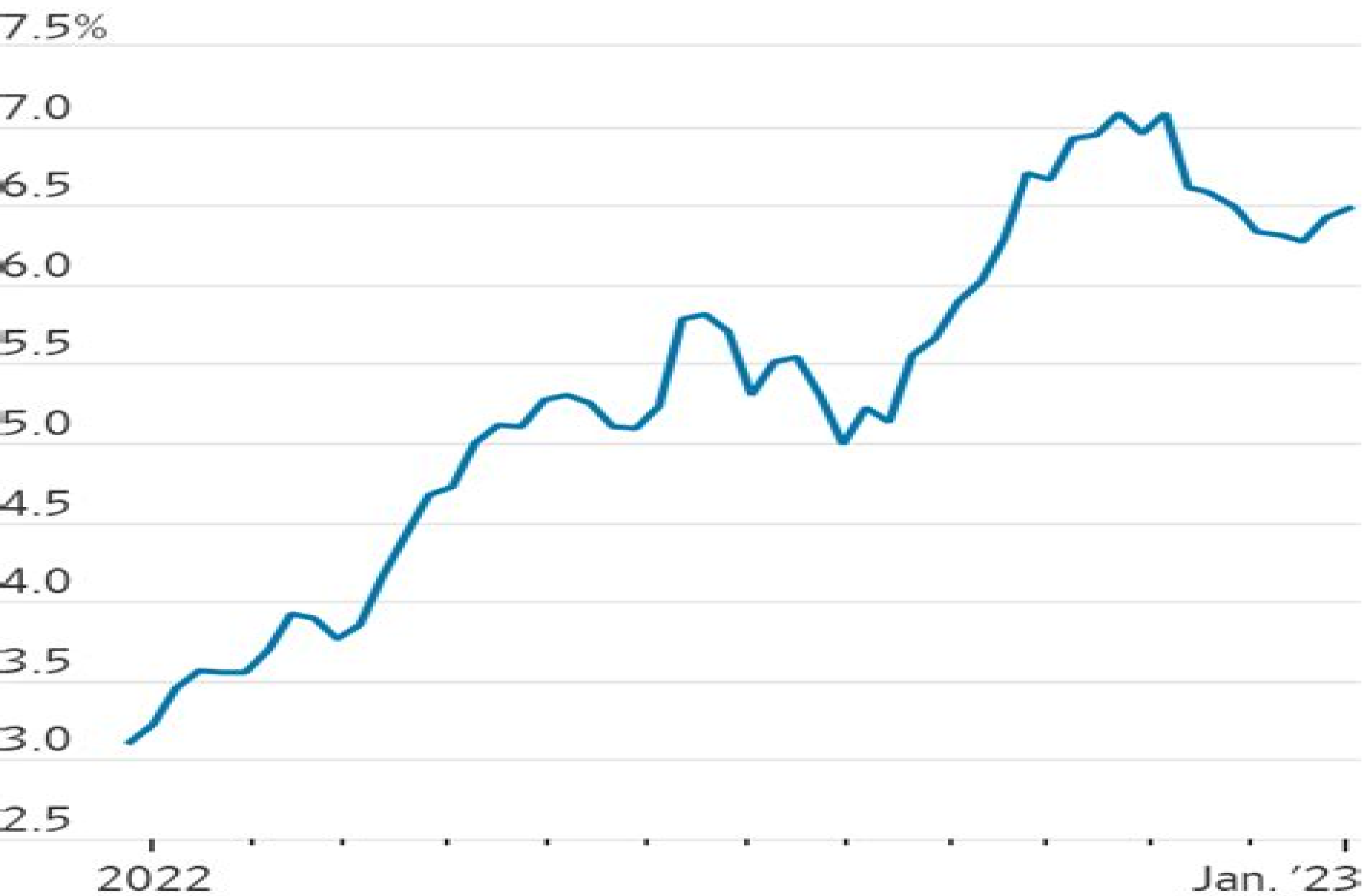


Average rate on a 30-year fixed mortgage



Source: Freddie Mac

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A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the L Darling-Hammond text.

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