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Nadeska Alexis:

Okay, that's a really good point. Because when you're trying to make a home purchase, especially if you're a first time buyer. There's a lot that you have to consider in terms of your budget and what you're going to be dealing with for the next few years. So how big of a factor should rates be in that decision? Also, there's also the option to refinance at some point. So when

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That is super, super helpful. Andy, thank you so