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for first time buyers

Lender	Initial rate	Overall cost for comparison
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	1.09% 24 month Tracker	3.40% APRC
	1.09% fixed rate for 26 months	3.90% APRC
	1.13% fixed rate for 26 months	3.80% APRC
	1.18% fixed rate for 26 months	3.70% APRC

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