[Demo] NLP Dataset for Customer Service Automation

Company Type	Mortgage Lenders
Inquiry Category	Interest rates and APR calculations
Inquiry Sub- Category	Rate lock inquiries
Description	Addressing customer questions about the duration and terms of rate lock options, clarifying the process, and providing guidance on when to lock in an interest rate to secure the best deal.
Data Size	5,008 paraphrases
Want to buy data?	Please contact nlp-data@qross.me via your business email address.

Masked sample paraphrases of one "Mortgage Lender" customer inquiry. (Purchased data will not be masked.)

Will	as	_ closing	_ lower both Al	PR	nominal'rate,o	r one	(and?	
Applying p	points	of expen	ses could	the	·			
poin	ts are utilized	costs,	could pos	sibly	·			
usin	g points for	lead to _	of bo	th?				
nom	inal rate will be _		are used	_ part	costs.			
	to closing r	nay the	rates exp	ensive				
if	were used as o	closing costs,		rates a	and rates	?		
nom	inal rate the	co	ould reduc	ed poin	nts closing	costs.		
Is po	ossible	clo	osing costs in _		_ theAPR andN	Iominal int	erest rate?	
for c	closing	rates						
If points _	in closin	ng would	d nominal	rate	?			
Can	and interest	Rate be	clo	sing are	e?			
Does	use points	closing	lead	a	theNominal	rate?		
Points for	closing costs	_ been a	ıs	ther	nominal			
	use points	CO:	sts reduce both	rates?				
The nomir	nal would	if points _	as	·				
Is using _	closing	costs	rates,	and non	ninal?			
closi	ing be	to	will	be less intere	est and	rate.		
	ere used							
	were used as					tes ra	ites and	?
	nominal	Rate	down if a	re for c	losing costs?			
bein	g closi	ng costs	possibly	rates.				
Can	costs be to ı	use points,	is less		?			
	rate reduced _							
	$_{_{-}}$ in closing costs (
	included							
Is po	oints	going	_ reduce the _	rate?				
	points were	as closing	could	lower rates,	an interes	it .	rate?	

The _	rate go were included in closing
How	will a point the cost nominal or the ?
	nominal rate points are used as closing?
	the nominal reduced because included costs?
There	e reduction in theNominal theAPR if closing are adjusted
What	t points are and?
Could	d of within closing a lower rate?
	be as closing costs possibly the rates.
	be used as costs rates, an interest rate nominal.
	much towards closing cost nominal rate or rate?
If	were utilized as closing which rates nominal?
	used as costs, it possibly rates and and
	the decreased points are included in closing?
	theAPR Rate down if points are to the?
	the interest rate be reduced if closing ?
	towards closing costlower arp or nominal ?
	interest rate be if are closing costs?
	as closing which would in lower rates and nominal?
	costs adjusted to there is less rate ?
	costs included the rate go as well?
	osing costs adjusted less interest and nominal rate.
	much closing the nominal or arp rate?
	rates potentially be cheaper added to
	if points were that could possibly rates?
	to use points in to Rate
	applied to costs interest and
	rate and rate be lowered points for closing
	are included as part costs, would decrease?
	nominal down points are costs?
	it to theNominal rate by including points ?
	points were closing costs, could lower rates, interest or
	Points used for and rate?
	to could potentially decrease both
	the APR and interest go are used?
	costs to points Rate and APR the points used in closing costs for the of nominal rate
	much a towards closing nominal rate the ap?
	the rate diminished incorporating in costs?
	t used as which would lower rates?
	used as costs, which lower interest ?
	if used closing can lower rates, like interest rate or?
	could possibly utilized as costs lower rates.
What	
	t if were used as which possibly ?
Is the	t if were used as which possibly ? ere a in closing by using when nominal the?
Is the	t if were used as which possibly ? ere a in closing by using when nominal the? in my costs, will the nominal ?
Is the	tifwere used aswhichpossibly? ere ain closingby usingwhennominalthe?in mycosts, will the nominal?ifused aswhichrates and nominal?
Is the	tifwere used aswhichpossibly? ere ain closingby usingwhennominalthe?in mycosts, will the nominal? ere ain whichrates and nominal? ere ain closingby usingwhen? ere ain closingby usingwhen?
Is the If I What Does	tif were used as which possibly ? ere a in closing by using when nominal the ? in my costs, will the nominal ? if used as which rates and nominal? tif as which may rates and rates ? suse points closing result decreases the Nominal ?
Is the If I What Does What	tifwere used aswhichpossibly? ere ain closingby usingwhennominalthe?in mycosts, will the nominal? ere ain whichrates and nominal? ere ain closingby usingwhen? ere ain closingby usingwhen?

could	as which could possibly the rates.
If points	to calculate closing costs can be?
possil	ole costs to reduce theNominal interest rate?
	costs lower interest nominal rate
What if points we	ere costs could lower?
	terest going down used ?
using	closing interest and rate?
were	as part of costs the nominal down.
If points were	closing costs,lower rates,?
	closing costs could be to reduce the
	with points my costs, will the be reduced?
	d as closing like an rate nominal rate.
	s could be used costs, could like rate nominal?
	for closing interest ?
	nominal go points used for closing?
	as closing which could possibly lower like interest rate
	a point costlow the rate ap?
	as part of closing costs, would go
	of integrating points into costs?
	in my closing the cut?
	d costs, rates possibly be lowered.
	ere could lead lower and rates ?
	rate points are used costs?
	my closing costs to andnominal rate?
	theNominal Rate and theAPR if costs to
	as closing costs, in in rate?
	ed closing they like ana
	minal could points are as costs.
	costs which possibly lower and rates and?
	closing costs to decrease rate.
	were used as costs which could possibly ?
	re used as lower interest or?
	point either the or the ap?
	if the andAPR will be I use in
	nal be reduced, if points as costs?
	e used as costs, it rates.
	point closing reduce the nominal or?
	towards costlower nominal the
	decrease because incorporating points in ?
	ts theAPR and nominal interest reduced?
	l to down points are closing costs?
	e closing it lower interest rate.
	adjusted to to reduceNominal Rate and theAPR.
	are can theAPR interest decrease?
the ar	ndAPR I use in closing costs?
	as closing costs, they could possibly and
it possible t	to points of theNominal interest rate?
points	s to calculate costs result in Interest rate?
Is cumulati	ve APR rate affected the used for ?
Could	closing help theApr-nominee?

is a Rate if costs are use points
When are in closing is nominal ?
were as closing which could like rate or nominal?
If points and and nominal?
Do of two?
If be as which could possibly lower and rates ?
Can be points in to interest rate?
Is application of closing costs going theNominal?
points closing fees, do they result reduction both?
The nominal rate if were included in closing
Do you think closing result reduction of both rates?
I use in closing can nominal APR reduced?
Does using closing costs decrease rate?
If points were closing costs, the rates.
much will point closing costlower nominal or arp?
the nominal go are as closing costs?
costs be points to and rate?
the points as closing costs to both? The points in closing help to decrease
closing be for points, there is nominal rate? What used closing costs could rates in both and rates ?
When points are in costs, rate?
adjusted to use points, Rate can be lowered.
for closing be used to decrease ?
were as closing costs, which lower interest?
costs scored points to interest and ?
The will interest and rate.
closing adjusted use so theNominal Rate and go?
Points could be as which could lower an rate .
points were included as closing would the as?
if were used which possibly decrease rates?
points were used closing costs, possibly interest, and?
used as closing costs, which could lower
the andAPR reduced go with for my costs?
utilized closing costs, they could rates.
points as which could rates like an rate nominal?
If points are as they rates?
If I with in closing costs the and
What used closing costs reduce rates, like interest rate ?
points as closing costs, possibly rates, like an interest ?
points were as closing rates, and nominal?
The go down points in closing
go with in my closing costs, will reduced?
included in closing costs, is the?
interest Rate down points used as costs are?
can adjusted use points there less interest rate rate
If could be as costs, which could rates, interest rate ?
If points utilized costs, they rates.
Could using closing fees in a ?
possible to add points in closing rate?

What if the _	a	s costs, wh	ich possil	oly	?	
There is a	in theNomina	l Rate	the	a	djusted to	•
I	in closing co	osts, will	andAPR	reduced?		
	ing if the				for closing	·
could _		costs _	lower rate	s, like ir	nterest rate	nominal rate.
	points					
we	ere used as	it	bring down	the		
no	ominal	down if _	are used as	s costs?		
	ble to reduce				e nominal rate _	?
Points p	oossibly	_ as closing cos	ts which could	rates, _		
The nominal	rate	can re	educed us	ing for c	closing	
It	rates, inter	est and/or	if us	sed as closing	·	
ThePoints ap	plied	costs redu	ce n	ominal rate		
if points	s were as _	costs c	ould	_ rates, intere	est?	
it	change	_ costs to	points so there	is inter	est rate	?
Is it	inte	erest by in	cluding points	closing _	?	
Points could	be used as	whic	n could		_•	
Is it possible			when	to the nom	inal rate or	<u>.</u>
	use poi	nts closing	costs to	andnomi	nal rate?	
thenom	inal rate _	down p	oints are used	as	?	
How wi	ll a cl	osing lowe	r, nomina	l tl	he rate?	
If points	clos	ng which	could lower rate	es, ana _	?	
to	closing expense	s potential	ly rates _	expensive).	
Does us	se	_ closing costs _	to decreas	ses in	rate?	
	closed costs	reduce inte	erest nom	inal rate.		
	were used as					
wi	ill a point	t	he nominal	or ap rate?		
	ole po					
	ble th				_ costs?	
	oints for					
	nterest				using points.	
	closing costs l					
	reduced by using					
	closir				te or nominal?	
	closi					
	closin					
	closing				?	
	rate be		_			
	potentially be us					
	were used					nominal?
	ent with in				e?	
	down		in closing	g costs?		
	clos					
						te nominal rate.
	ere used					nominal rate
	_ included in					
	minal rate				costs?	
	_ included in as clo					
11	as clo	amy costs III ord	ICI IO	anu :		

How	v will towards closing for or ap?
	_ it possible both rates?
	points were used costs to and nominal?
	points costs might the rates.
Is th	e of using points when the nominal or?
	interest rate go down points closing costs.
	possible closing points less interest rate nominal?
	nominal could be using points for costs.
	using closing to a reduction in both?
	rate be lowered were included closing costs?
	the points costs help theNominal?
	closing costs nominal?
	a point towards closing cost or arp?
	_ the nominal down points used closing costs?
	ing costs would lower rates.
	decrease if in the closing costs.
	rate and rate of interest if used for
	points were for closing costs, which lower?
	much will towards closing rate or arp rate?
The	down if are included in closing
Can	nominal if points in closing costs?
	as costs, which could possibly lower rates, nominal?
	closing costs reduced by using to rate?
The	used in costs to rate like nominal rate.
	points an closing costs, it would possibly rates, an rate nominal
	used as closing costs could lower like an or nominal?
	points to closing expenses contribute
	points in closing fees lead to ?
	included a of costs, the nominal rate decrease?
	rate decreased points in costs?
	the of in costs the Nominal?
	costs by points when the nominal rate APR?
	go with closing will the be lowered?
	using points in my closing to and nominal?
	could possibly rates, like an interest or nominal, if
	nominal rate are added closing costs?
	a towards closing in either the nominal rate or ?
	s nominal interest go if as costs
	used as costs, the nominal go down?
	wereclosing costs,lowerlike anorrate.
	_ closed costs be scored and rate?
	much point costlower ap or rate?
	possible include in in order lower Interest
	ing points could result rates.
	utilized as closing which possibly lower nominal?
	are adjusted points there a decrease theNominal Rate theAPR.
Will	the APR if go my closing costs.
	would be brought down were included closing
	to use as costs, they possibly lower

points costs feasible to lower rates, rates ?
Is using points towards closing going in of both?
Points could be used as rates, interest and/or
Can points for the?
were used closing which possibly lower nominal?
Points to reduce interest and nominal
if were as closing which could lower?
if points utilized costs, which lower interest and?
included closing in order to lower Rate?
if points utilized as closing could lower like ana ?
Does the use points closing result in in ?
Adding points closing could in rates being
you points closing costs to interest ?
points were as closing costs, potentially lower interest rate
Does using costs a decrease in the Nominal rate?
to use points in and both rates?
What points are as costs, could rates, nominal?
Does using result a in the Nominal interest?
It is possible adding closing expenses make the
costs reduced using when compared nominal rate the?
Is true that be using points when to nominal rate or ?
If used for costs, can interest rate?
Is it for costs be by points compared to theAPR?
Does nominal interest points are as costs?
much will towards cost lower rate arp rate?
and the state of t
using for closing costs rate?
using for closing costs rate?points closing they possibly lower interest rates?
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pointsclosingthey possibly lower interest rates?aswhichlower rates, like ana or nominal? Points couldclosingcould lower rates,interest ratenominalwereclosing costs, couldlower rates, interestnominal? Do pointsforfees result a reduction? Can thepointscosts helptheNominal rate? Ifgo withwill the nominalbe reduced. What ifas closing costs,lowerin bothannualrates? theinterestdownclosing are usedpoints? Cancosts be adjustedso there isdecreasetheAPR Interest and nominalbepointsclosing costs
pointsaswhichlower rates, like ana or nominal? Points couldclosingcould lower rates, like ana or nominal? Points couldclosingcould lower rates,interest rate nominal. wereclosing costs, couldlower rates, interestnominal? Do pointsforfees result a reduction? Can thepointscosts helptheNominal rate? Ifgo withwill the nominalbe reduced. What ifas closing costs,lowerin bothannualrates? theinterestdownclosing are usedpoints? Cancosts be adjustedso there isdecreasetheAPR Interest and nominalbepointsclosing costs much will a point towards theratethe? ratedecrease when pointsincludedcosts. points areascosts caninterest rate?
points
points
points closing they possibly lower interest rates? as which lower rates, like ana or nominal? Points could closing could lower rates, interest rate nominal. were closing costs, could lower rates, interest nominal? Do points for fees result a reduction ? Can the points costs help theNominal rate? If go with will the nominal be reduced. What if as closing costs, lower in both annual rates? the interest down closing are used points? Can costs be adjusted so there is decrease theAPR Interest and nominal be points closing costs much will a point towards the rate the ? rate decrease when points included costs. points are as costs can interest rate ? be a decrease in theNominal when closing adjusted to If points were used as would and/or ? If points were closing costs, lower rates, interest ?
points closing they possibly lower interest rates? as which lower rates, like ana or nominal? Points could closing could lower rates, interest rate nominal. were closing costs, could lower rates, interest nominal? Do points for fees result a reduction ? Can the points costs help theNominal rate? If go with will the nominal be reduced. What if as closing costs, lower in both annual rates? the interest down closing are used points? Can costs be adjusted so there is decrease theAPR Interest and nominal be points closing costs much will a point towards the rate the ? rate decrease when points included costs. points are as costs can interest rate ? be a decrease in theNominal when closing adjusted to If points were used as would and/or ? Points applied to closing costs, lower rates, interest ?
pointsaswhichlower rates, like ana or nominal? Points couldclosingcould lower rates,interest ratenominal. wereclosing costs, couldlower rates, interestnominal? Do pointsforfees result a reduction? Can thepointscosts helptheNominal rate? Ifgo withwill the nominalbe reduced. What ifas closing costs,lowerin bothannualrates? theinterestdownclosing are usedpoints? Cancosts be adjustedso there isdecreasetheAPR Interest and nominalbepointsclosing costs much will a point towardstheratethe? ratedecrease when pointsincludedcosts. points areascosts caninterest rate? be a decrease in theNominal when closingadjusted to If points were used aswouldand/or? Points applied toand nominal rate. becosts and lowerlikerate or nominal rate.
points
points
points aswhich lower rates, like ana or nominal? Points could closing could lower rates, interest rate nominal. were closing costs, could lower rates, interest nominal? Do points for fees result a reduction ? Can the points costs help theNominal rate? If go with will the nominal be reduced. What if as closing costs, lower in both annual rates? the interest down closing are used points? Can costs be adjusted so there is decrease theAPR Interest and nominal be points closing costs much will a point towards the rate the ? rate decrease when points included costs. points are as costs can interest rate ? be a decrease in theNominal when closing adjusted to If points were used as would and/or ? Points applied to and nominal rate. be closing costs, lower rates, interest ? Points applied to and nominal rate. be closing costs and lower like rate or nominal rate. Can interest be f points used closing ? Points could be used as could rates. points closing costs be to rate?
points

the nominal rate decrease if are ?
were as closing costs, possibly reduce
nominal rate will decrease if applied
How would a point closing or ap?
Does using points closing the APR the ?
If were used costs it lower rates rates and
costs by points when compared nominal the APR?
be points to interest and rate?
Is closing costs by using when compared nominal a ?
for closing costs both?
points were as closing could lower interest rate rate.
Should be as costs rates, or nominal?
Can closing points reduce interest and
Can be lowered points are used as closing?
If closing which could lower rates, interest rate or rate.
What used closing could lead to lower interest nominal?
and rate be reduced are to closing
What used closing which could rates, interest and/or?
How a point towards closing the arp
closing costs could possibly lower the rates.
Does nominal go if are used costs?
using toward reduce rates?
using costs feasible for lower rates, or?
using closing affect the rate?
Points decrease interest and nominal
If points are used as the rate ?
Can interest be lowered if the are used ?
were the costs, would the nominal rate down ?
can be a Rate and closing costs to points.
Points be used closing costs possibly
points ocsts, which lower an interest rate or nominal rate
Will nominal rate be points in ?
points in my costs, the nominal decrease?
If are closing costs can interest decrease?
points were used it rates, or nominal?
Adding points could possibly rates.
are included closing costs, does the ?
theAPR and nominal rate be points close deal?
Points costs will reduceinterest rate.
Can interest go down used closing costs used?
points for closings and?
as costs, lower rates in both rates and annual ?
If points were used as they in rates and nominal?
The nominal if points in closing costs.
Would nominal if were included closing?
points expenses could lower
using as feasible to rates, and nominal?
The nominal rate decrease as closing costs.
How much point costlower the nominal or ap?
Can closing adjusted points, is a inNominal andAPR

Points could used closing costs, could lower
the points were used as lower the rates?
What points were used which lower like or?
Can the rate decrease if costs are?
within closing fees in a rates?
the nominal be reduced with points closing?
I go with in closing costs, will andAPR ?
application points closing costs decrease the Nominal.
There is decrease and the APR closing costs adjusted
closing help reduce both?
points be used to reduce andrate?
points within closing result in lower?
points into decrease the rate?
if were as closing costs, lower an interest rate nominal rate?
What points used could decrease interest nominal?
nominal rate brought points were included as ?
Do nominal go if points used as ?
Does closing in a of both rates?
If closing costs, it could mean rates.
using as feasible to lower rates, rates, ?
Can rate decrease if points for used?
points closing both nominal rate and the ?
What if used costs, which rates, like an or nominal?
nominal rate come down points closing costs.
Is it possible to as to decrease rates,?
Can and nominal if are for closing?
Will nominal and APR be if points at?
What points used closing and could possibly ?
Is points closing costs or nominal?
Could using fees in a interest ?
points were as costs, it possibly rates, interest
Is chance closing fee will result in a ?
the rate down the points are used closing?
much a closing cost lower rate ap rate?
much a either nominal rate or arp?
interest be decreased if points as closing?
What if used as costs could possibly and?
using closing costs reduce or?
Can closing costs to to reduce Rate
Can using points costs and?
if points could used closing which would ?
Can closing be to interest rate are less?
If points does result in lower interest rates?
Will points part of decrease the ?
How much will point towards closing ap rate.
interest be reduced if closing are?
What were used costs, which lower interest nominal?
What were utilized as closing could lower annual percentage?
Is the rate when closing costs?
we use for costs to reduce ?

Can the Nominal interest decrease if costs?
Adding expenses help lower the
it include points closing costs lower the APR rate?
Can used closing costs to lower and?
could be used as and lower rates like rate rate
What were utilized costs could rates, interest nominal?
used as closing would lower both rates and nominal?
expenses could lower the rates
points utilized as could lower interest and/or nominal?
Can the APR nominal interest be costs are?
What were used closing which possibly rates?
Does using lead a reduction both rates?
much will point towards lower rate or the nominal?
Is possible include points in closing to ?
if were as costs which could interest rate?
What if points rates annual rates?
of points in closing reduce rate.
possible include closing costs in to interest rate
costs be to to theNominal Rate theAPR
$\begin{tabular}{lllllllllllllllllllllllllllllllllll$
What used as closing which possibly lower nominal?
What if points were closing which potentially and and?
I points my closing costs, APR be less?
rate might because of incorporating into closing
couldlower rates, like rate or nominal rate,they used
If were utilized closing costs, could possibly rates, like rate
if points were closing which possibly rates?
The rate would down if were for
Applying points the rates.
Can nominal rate beDecreased if used costs ?
applied to costs will and nominal
Is it possible use points so and rate less?
points were used as which interest rate or nominal?
points used costs, could possibly lower like ana ?
Does the go points are used with?
A the nominal the rate using points for costs.
if as costs, which possibly lower rates in annual percentage rates.
much will a closing reduce nominal the ap?
Can the APR and nominal interest decrease points to?
Can the used as points?
Adding points the lower both rates.
could as costs, which lower like interest rate nominal rate.
to include points in closing order to rate?
rate dropped points are closing costs?
If are as could possibly rates nominal?
using pointsclosing the rates?
Does points used in a theNominal rate?
Is the rate decreased incorporating closing?
for closing fees result in of one both?
are used as the nominal rate go
uto usou us uto nominu tuto yo

be reduced if points used as closing?
would come down if included in closing
There's $_$ in $_$ Rate and the APR when $_$ adjusted to $_$.
If used as closing which could possibly rates,
will a points closing lower nominal the ap rate?
to include costs to lower the APR and Nominal Interest Rate
rate because of points in costs?
the nominal be reduced if I use my costs.
less and nominal rate if closing are adjusted use
if points used costs, which would and/or nominal?
Can using closing and rates?
a point closing costlower in either the nominal?
Can points be used closing rates?
the rate using points closing costs?
Can nominal interest be reduced if are closing?
nominal going to if points are included costs?
applied the closing reduce interest and
Can for closing decrease the?
Rate go down if closing costs used?
Can the rate decreases if are as ?
Is the going to if in the costs?
points are closing can the rate lowered?
points are used for does the nominal ?
nominaldecreased of points into closing ?
Does the nominal rate used closing are ?
decreased when points are closing costs
points were as costs, rates like or nominal?
if points were used as lower rates?
What used as closing costs, possibly lower rates
If closing costs adjusted to use points, andAPR.
it possible to using points when nominal or rate?
put in closing costs, will nominal be?
points as costs lower rates, an interest rate or nomina
rate might come down were in closing
If points as closing which possibly interest or nominal
it possible in order to lower the Nominal rate?
Points for have suggested way lower thenominal
If points closing potentially rates, interest or nominal?
nominal APR be use points in my costs.
points closing help decrease theNominal rate?
If points were as closing costs, possibly and?
down if are used as closing?
Using closing fees may in a or rates.
possiblecosts to beusing points torate?
Can points included to lower rate?
used as costs, it could rates like or nominal.
Will the and nominal affected by for closing?
Is it using fees will result a lowered?
nominal interest rate points as closing costs?
the rate when points in costs?

if	_ were utili	ized as	costs,	_ would	lower_	r	rates _	nominal?
If		are	used, does i	t result	lower	rates?		
is	interest _		rate	the clos	sing a	re adjuste	d	use points.
Points appl	ied to	will _		nomina	alrate			
if poi	nts were	as	l	ower	rates	and nomi	inal?	
								nominal?
		using	points	compared	to a nomin	al or	rate?	
		rates,						
						na or nom	ninal?	
		ded points, v						
		closing fees						
								nominal?
		owered						
		reduced _					2	
		terest rate d						
		used as point						to2
		closing					arp ra	ite:
		closing						
		usted to use					hia	h?
								heNominal Rate and
								ap?
								rates and annual percentage rates?
		ds						
If points	used	closing _	it could	d possibly _	rates	both		and
What if poi	nts us	sed as closin	g costs	_ could			?	
		to calculate	closing	_ can the _	intere	st rate be	?	
Is cos	sts		_ as to	o nom	ninal rate _	the AI	PR?	
							ate	·
		down if						
		adjusted						
		decreasi						
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		sed as					or non	ninal?

if points closing which lower interest rate nominal?
Can andNominal interest go are closing costs?
Is the rate decreased a of costs?
Can closing use points so interest and rate ?
the by using when to nominal a APR rate?
Does it to include points in costs in ?
Does the points closing costs result decreases theNominal ?
What points as which could possibly lower like interest rate ?
will a points costlower the ap rate?
If utilized as costs, could rates and rates
Can closing adjusted use in have less interest and ?
How much will a point towards if rate?
If included points, the nominal ?
If were in closing the rate down?
Is using closing costs to lower mominal?
nominal interest rate if closing and are?
Would nominal be down if included costs?
What if points were used as which the rates ?
points were the costs, the nominal go too?
Can the APR and interest rate as closing?
a point towards costlower or rate?
If used closing could possibly the rates.
What if points utilized as costs, lower?
How closing either the nominal rate or the?
What if points used closing which lower rates, ?
the nominal come down points costs?
If are used can thenominal interest Rate ?
points were as costs, could rates, a nominal?
Can points be to lower both?
points used as costs, could they lower ?
Points applied to will lower rate.
go with in costs, will nominal be lowered?
I with points in costs, will nominal be?
How much will a closing costlower nominal ap?
$\begin{tabular}{lllllllllllllllllllllllllllllllllll$
closing costs be points to interest ?
If used as costs it could and rates
Does using closing to reduction of one both?
Can use points for closing?
Can closing costs using points Rate?
it to interest and with points closing?
What if as costs, could potentially lower ?
if points were as costs possibly interest, and/or?
I be lower nominal interest use points for costs?
points as costs to a decrease in rate?
If the included the nominal decline?
Adding to closing lower
Does using costs decrease theNominal interest rate?
costs be to points, less rate and nominal?
Will application of in closing decrease ?

What points were costs, could reduce rates, or?
the rate points included in closing costs?
a a med the APR, when closing are adjusted to points.
used as closing are can thenominal rate ?
Is it possible that points in a rate?
points were utilized as costs, rates, and?
Points be as closing costs, rates, interest
Is closing reduced points to nominal rate?
it possible interest by scoring closing points?
if used could lower rates and/or nominal?
the reduced taking points closing costs?
were utilized as closing costs, which like like nominal?
nominalmayreduced if pointsforcosts.
What were used costs, which could potentially and/or?
theAPR and nominal be decreased points closing costs?
points as closing costs, does result decreases in ?
that points could which could possibly lower rates? If were of closing costs, rate come down well?
How much will a points the nominal or ?
If use in my costs, the and reduced?
If to in my costs, will and be reduced?
What a towards closing costlower nominal rate?
if points closing which could potentially rates, interest rate nominal?
Will andAPR reduced if points my costs.
Can the interest Rate go down the costs?
If closing costs can thenominal decrease?
points part of costs, the nominal would down.
What if points which would rates and nominal?
incorporating points into with nominal rate?
costs be adjusted to points to and
Is closing costs when compared to rate or?
Can theNominal go down if points are ?
nominal interest rate points are used as ?
thenominal interest if as closing costs?
Does using points towards a reduction one both?
What closing costs, which possibly lower interest and/or?
If are as costs, can the APR and down?
If points as closing possibly lower the long go with costs will the nominal APR reduced?
Can nominal rate decrease the points are ?
Does the rate points are closing costs?
Can interest be decreased if costs used?
points closing costs, they down the nominal rate?
How much will a point the or ?
If for costs the nominal interest rate ?
The APR and nominal interest reduced closing are What used as costs, which the rates?
TheAPR and nominal interest reduced closing are

Will points in	the	Nominal	?		
points	part of	:	nominal rate would	l go too.	
Can thenominal int	terest rate be	points		costs?	
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	closing cost				
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	rate of intere			of points	closing
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much will	closing	the non	ninal rate	_ arp rate?	
using points	for closing can	reduce	?		
Can closing costs _	redu	ced	and rate?		
Can be	using points	reduce	and?		
the of p	oints	h	elp reduce theNon	ninal rate?	
If	points in closin	g will _	nominal andAP	R reduce	ed?
Can using	part closing	costs bo	th?		
if	used costs	s which	the inte	rest rate or no	ominal?
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If poin	its	part of	nor	ninal rate	down	too.		
i	f were ι	used as	which could	lower	in both	_ and pe	ercentage	?
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Might	using v	vithin closing fees	;	rate?				
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When	in	cluded	_ costs, is r	nominal	down?			
If	6	as closing	lower _	like	interest	_ or nominal	rate.	
Can _	be _		decrease in	terest and R	ate?			
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r	nuch will	clos	ing the nor	ninal or arp	?			
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		n of points			theNominal r	ate?		
I	ooints to	could	lower rate	es.				
Is		going :	be reduced if I h	ave	my closing	?		
TheAP	R nomi	nal interest rate s	should lowe	ered	used	as		

rate would fall points the closing costs.
closing costs are used the nominal go?
It lower rates, like an if points used closing
included closing costs, mominal rate be as well?
What points were used costs, which can possibly rates ?
andnominal interest rate go used closing costs?
Can thenominal be reduced if costs as?
closing costs to use so is less interest rate ?
Can costs be to use points decreaseNominal Rate
Can costs to theNominal and theAPR are reduced?
as closing costs, which could possibly rate.
points for reduce and rate?
The of in costs theNominal rate.
If are as closing will interest rate?
Points to will and nominal rate.
What if as which could rates, or nominal?
Do using points to calculate a rates?
with closing costs, will the APR be lower?
points costs could potentially to rates.
What were as closing costs, lower rates, interest, ?
What utilized as closing costs, which interest nominal?
If as part closing nominal rate would be
If my closing costs, will the and APR ?
were put to it could possibly lower
and can reduced if are for closing costs.
using points closing costs nominal?
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closing costs going to reduce the too?
of points in closing costs help to
If utilized which could possibly lower rates, nominal?
If points as which lower both and rates and nominal?
If points were ominal rate be down?
Might within result in a lower ?
How much a closing costlower the or rate?
There is the Nominal and the APR closing costs are points.
Will nominal decrease when closing expenses?
if points used as closing costs, rates and and?
it to adjust closing costs points there is rate and ?
If I go points my closing may reduced.
application of closing costs may rate.
Does the use for closing in the Nominal rate?
adding to closing decrease the ?
theAPR and lowered closing cost are used?
Do using towards fees lead a both?
it to in closing costs lower theNominal
Can closing costs adjusted to there be interest nominal?
using towards closing fees in reduction in?
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a point costlower the rate or the rate?
How would towards costlower nominal rate or the ?
application in closing costs help in decreasing ?
Can the nominal rate lowered if used are?
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a decrease in theNominal and theAPR closing to use .
closing costs can to points, there be a theNominal theAPR.
If were a of closing nominal go down?
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points were costs, which lower both rates and nominal? Is it to include in costs to ?
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points were costs, which lower both rates and nominal? Is it to include in costs to ? Will and APR be I my closing costs? in theNominal Rate theAPR closing can be use points. points in my costs, will the nominal cut?
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points were costs, which lower both rates and nominal? Is it to include in costs to? Will and APR be I my closing costs? in theNominal Rate theAPR closing can be use points. points in my costs, will the nominal cut? were as closing they rates, like an interest or If I points my costs will nominal be? If points used closing costs, lower rates rates and? the nominal interest rate go for costs? were utilized as which could potentially interest nominal? it to closing costs so is less interest nominal?
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If points included the rate come down well?
the nominal rate due points closing?
If were costs, lower rates, and/or nominal?
Can closing costs use points that Rate decrease?
the decreased because of incorporated into closing?
points used as they lower rates, like an rate ?
Will point towards either rate or ap?
The nominal rate reduced are used closing
points used closing and could potentially rates and rates ?
nominal interest rate declinepoints are costs?
points closing they possibly reduce rates.
using points as costs in the Nominal rate?
The rate were included closing costs.
costsadjustedpoints andlessratenominal rate?
theAPR Rate go down if used?
If used as costs it could possibly mominal.
What points as closing costs could possibly lower or nominal?
Thenominal can decrease used as costs.
TheAPR and interest go down costs used.
What points used could lower an interest rate or?
Is it to the or the?
possible to reduce closing by using when compared both nominal ?
used as could possibly lower rates in both rates and
points closing could in a of just one
Is and APR going be reduced with for closing?
to could possibly mean lower
If go points closing the nominal and reduced.
If were used as closing costs, could potentially?
If as closing costs, could rates like an nominal?
Is the nominal rate are in ?
application of points in might rates.
be decrease Rate and costs are adjusted to points.
nominal be because of incorporating closing costs.
Is rate going are included closing costs?
Does use closing costs lead to a in ?
What were as closing could rates in rates nominal?
may closing which could lower rates.
Can for closing interest rate?
Do fees result a reduction of rates?
points to closing costs possible rates?
What if were closing could possibly lower and nominal?
Points could as which potentially lower the
were used closing which possibly lower interest and/or?
and nominal interest if points used costs?
The nominal rate if points closing costs.
using towards closing the rate?
Can the nominal rate reduced points as used?
Would within closing fees theApr-nominee?
Can rate be points costs are used?
if were used and possibly lower rates an or nominal?

be closing costs, which could lower rates.
If are closing costs their decreasing rate?
possible to lower overall Apr-nominee employing fees?
Is the APR and interest are closing costs?
What if points were used rates, ana or?
were used closing could possibly lower rates?
nominal might be reduced closing costs.
TheAPR and interest rate lowered if points are
would the nominal be were included closing?
points as a of costs lower both?
if used close deal, could lower rates and nominal?
is in rate and the APR closing costs are use
the rate decrease are as costs?
go in my costs, the nominal andAPR will
could used closing which lower and rates and?
thenominal if points used to calculate costs?
points for closing costs interest ?
as which could lower rates, like an rate or
If points utilized closing lower interest nominal?
using points towards reduce the nominal rate ?
If points are closing can reduced?
much point towards costlower nominal ap rate?
is and nominal rate closing are adjusted points.
closing costs to and have less rate and rate?
When points used as can the rate ?
points be as closing to both ?
If were closing costs, would the decline?
Does the nominal rate included in costs?
If points closing the nominal and be reduced.
If are used could they result a ?
What were used as which lower rates, like an rate rate
Is it feasible to points as to and?
were closing costs and possibly rates, and nominal?
and nominal rate can go if used.
it include points in costs rate?
points were utilized as closing costs and/or nominal?
applied reduce interest and nominal rate
a closing fee points may result in a loweredAPR
the nominal because points into closing costs?
What points as closing which could in both and?
of points in closing could to decrease .
Is fall if points are included costs?
application of points in costs theNominal
the nominal interest Rate points are as ?
be used as costs to both rates?
Can adjusted to reduce interest and rate?
There an decrease the Nominal and closing costs are use
The rate come down if closing costs.
the rate to incorporating points closing?
The will reduced if use in my

	use points for costs, nominal andAPR be?
Points	be used as costs, could rates.
	utilized as which could lower rates and nominal?
	nominal and APR if I points closing?
	costs adjusted use points, so interest are?
	a point closing costlower nominal rate rate?
tl	he of in costs with theNominal?
	points were which potentially lower interest and nominal?
n	ominal rate if points included in
What _	points were used costs lower interest nominal?
	and annual of could reduced by using for costs.
Can	as closing theAPR and nominal ?
	were closing costs, it could lower
	were as closing costs, it would to an interest rate nominal
Can	use points in order to reduce theAPR.
Is	possible include points costs for rate?
How m	nuch will a point nominal or arp?
	possible using points within fees would result rate?
Is	costs to lower both rates?
	points were used as could decrease rates, interest ?
n	ominal rate could come were in costs.
Points	be used closing could lower interest or nominal.