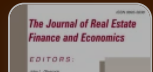


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On the determinants of yield spreads between mortgage pass-through and Treasury securities

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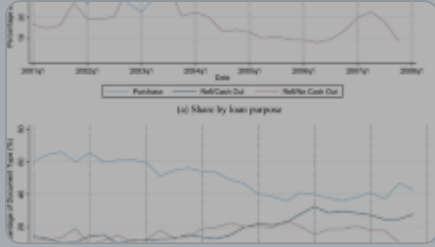
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