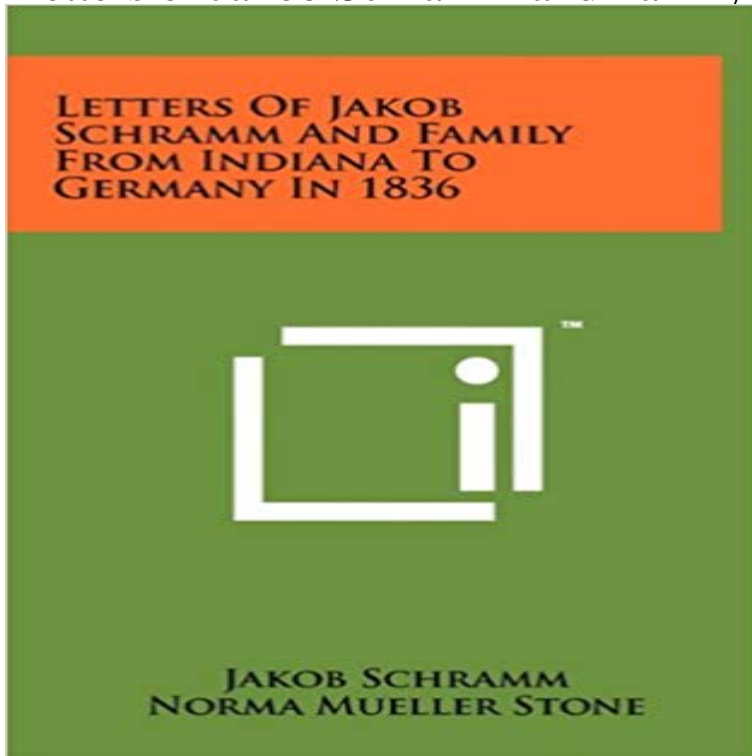


# Letters of Jakob Schramm and Family from Indiana to Germany in 1836



Introduction By C. C. Kutschera.

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recent weeks and as a financially strong building society with no external shareholders to satisfy we have the ability to  
pass this on to borrowers.” After the 2-year period the mortgage will revert to the lender’s standard variable rate, which  
is currently 4.74%. Rachel Springall, finance expert at Moneyfacts, said: “It’s fantastic to see such low rates on offer  
from Yorkshire Building Society and the choice between variable or fixed deal will appeal to different types of  
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