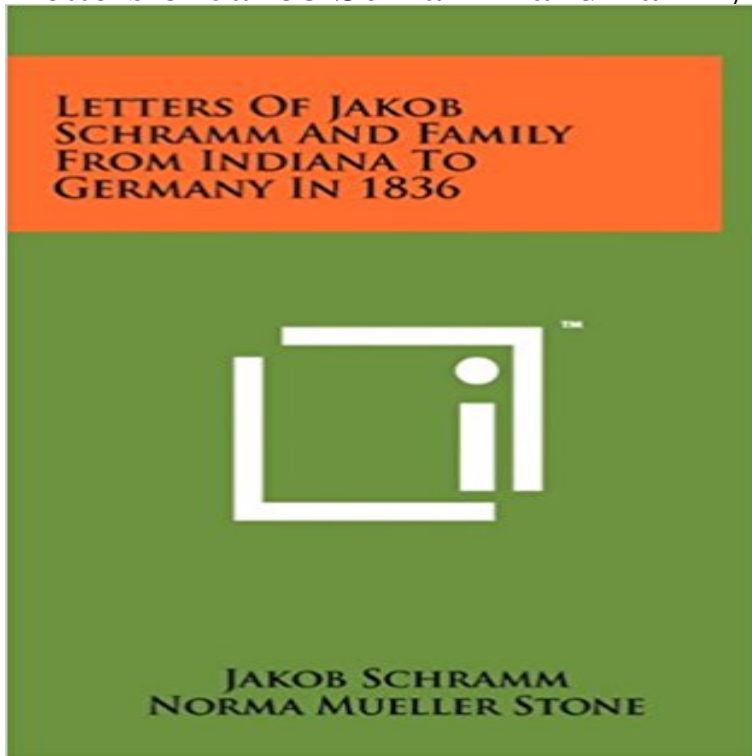


# Letters of Jakob Schramm and Family from Indiana to Germany in 1836



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  
borrowers. “Those looking for more flexibility over the shorter term may prefer a discounted deal, but those looking for  
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