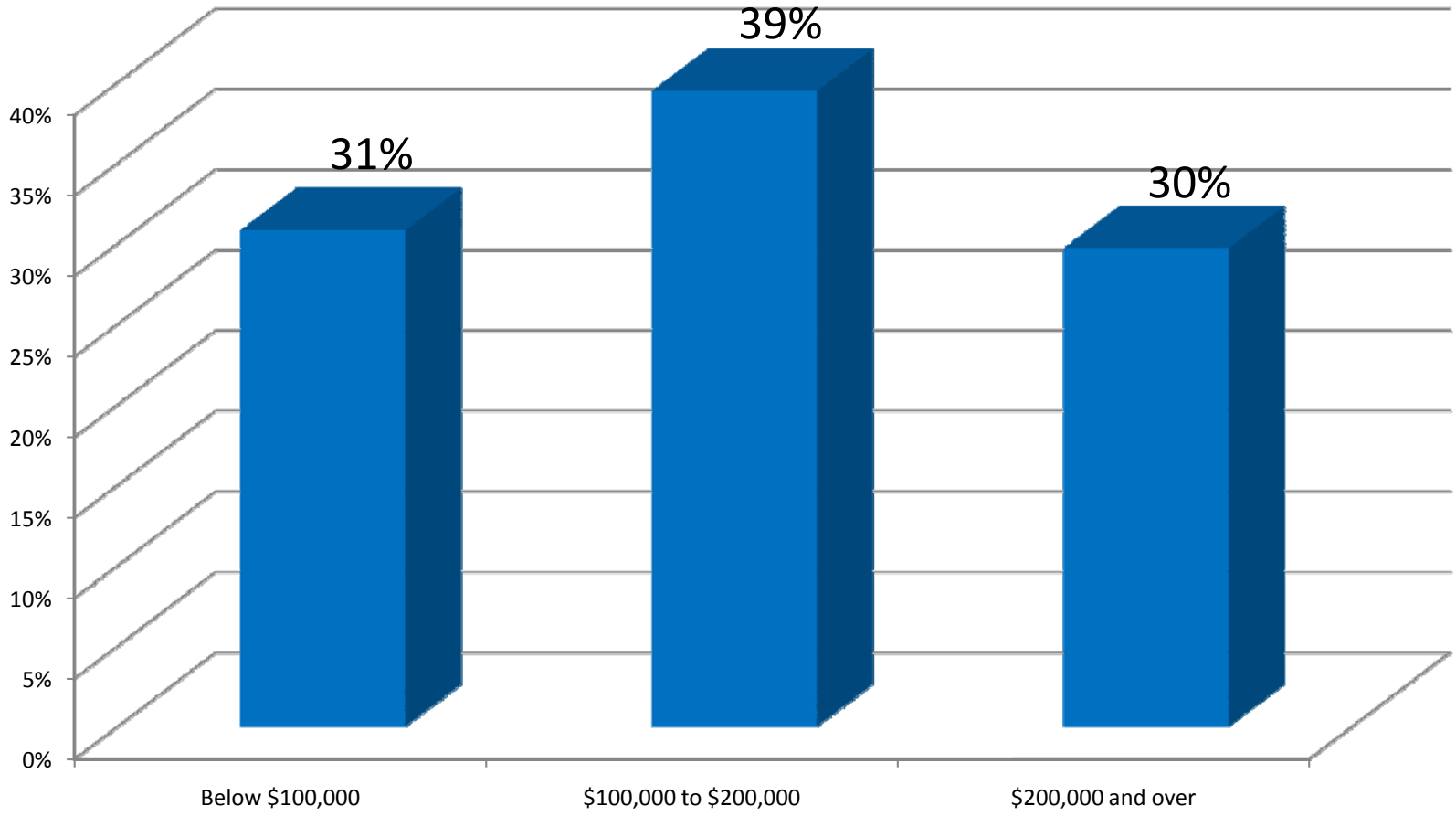Mortgage Interest Deduction (2009 rates and income levels)