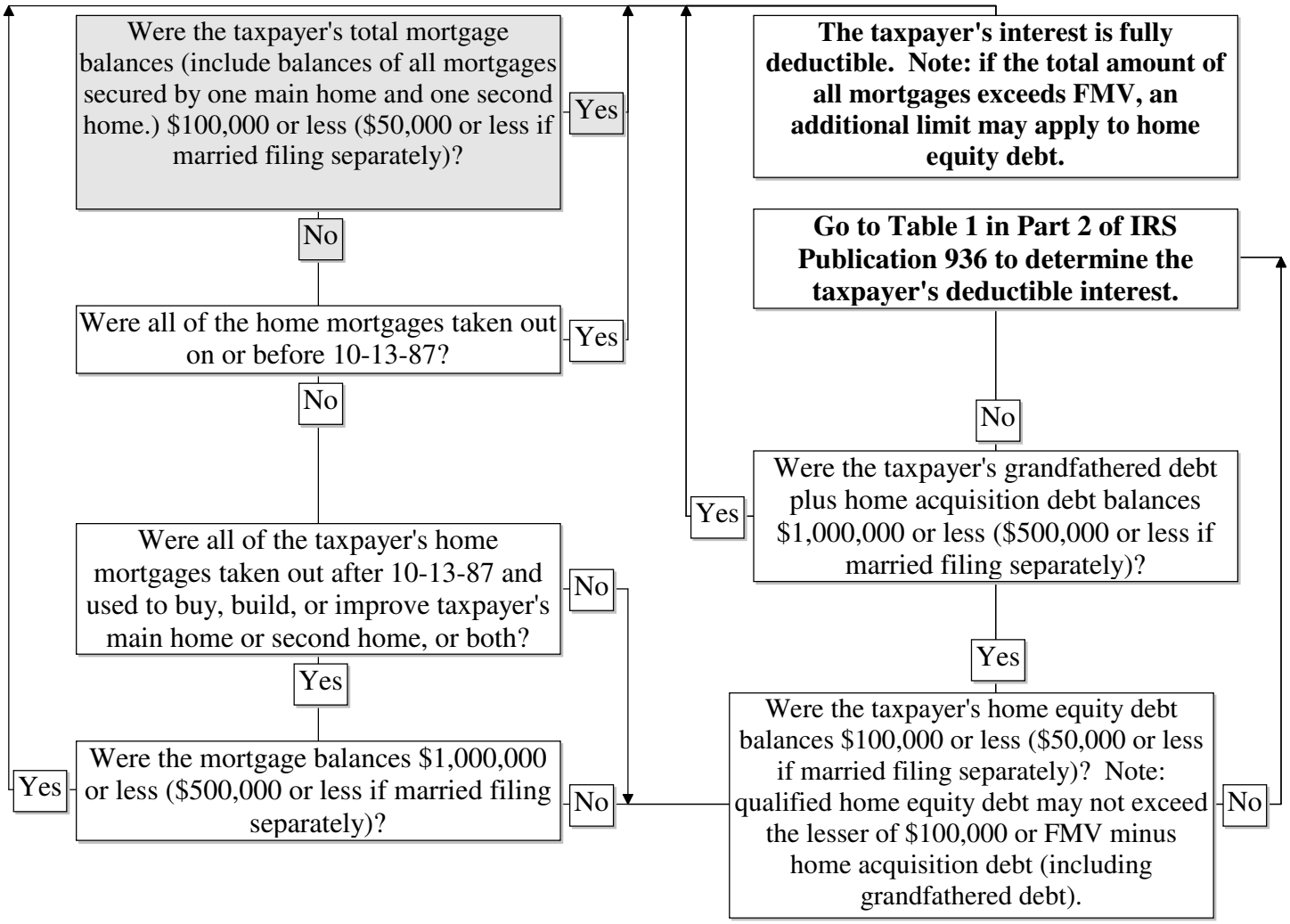Is Mortgage Interest Fully Deductible?