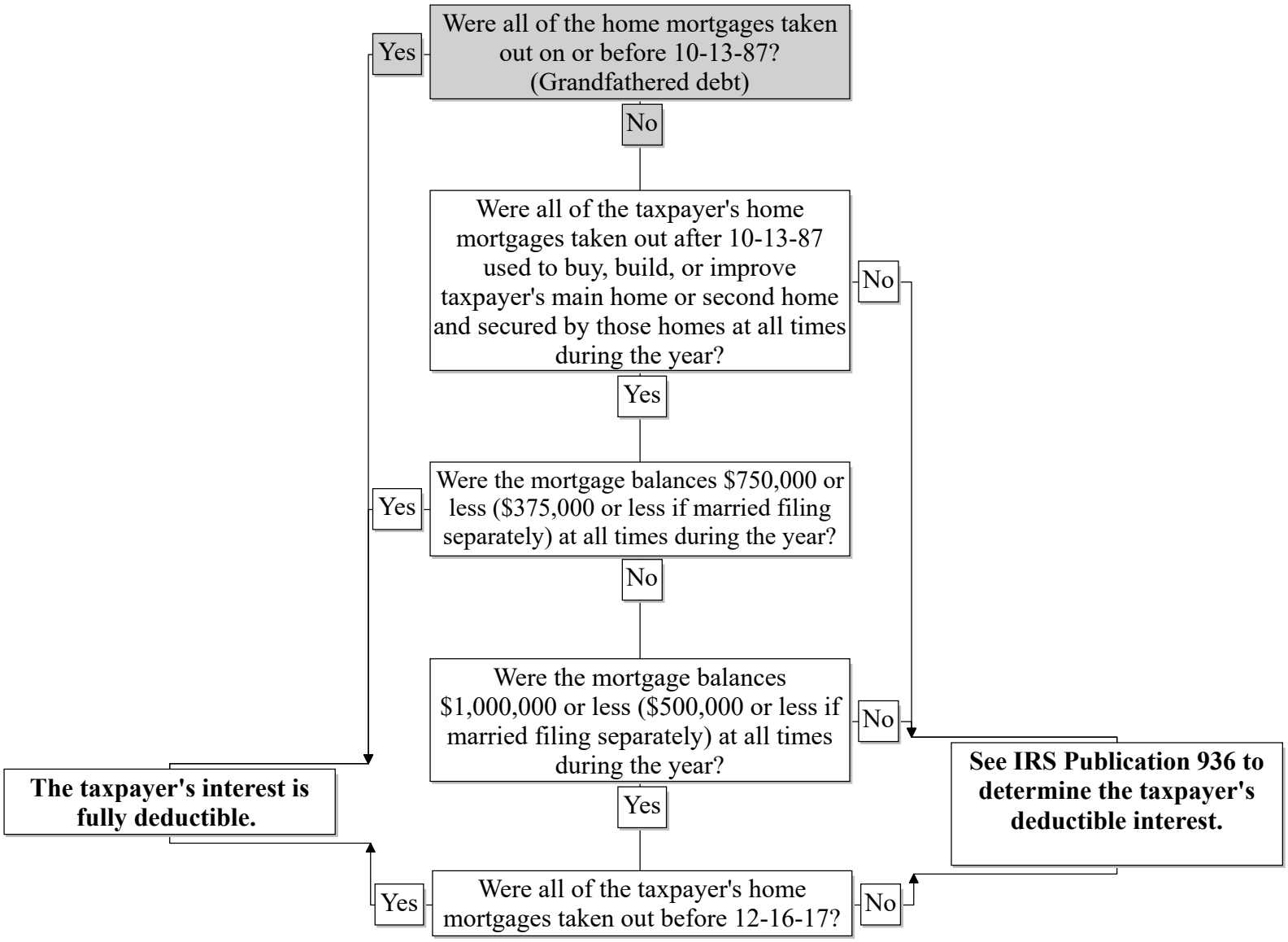Mortgage Interest: is it fully deductible (2018 and after)?