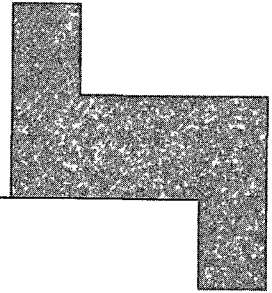


Credit Risk Assessment

The New Lending
System for Borrowers,
Lenders, and Investors



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