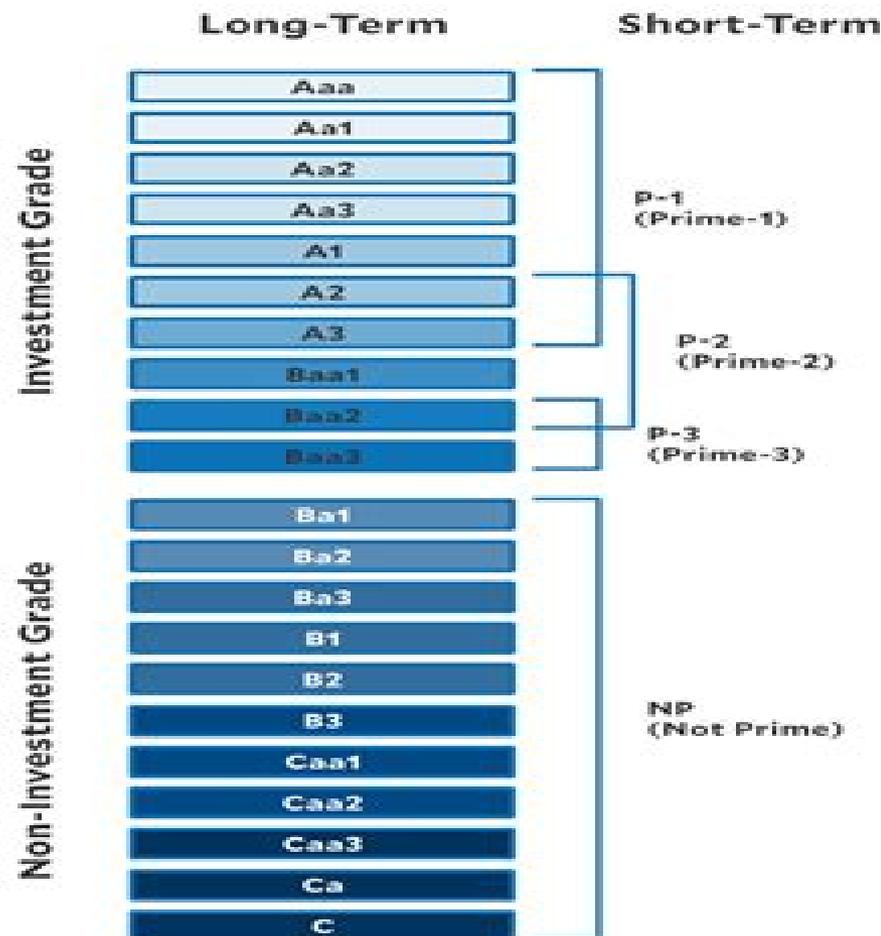


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# Moody's Users Guide

**M Lipman**



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