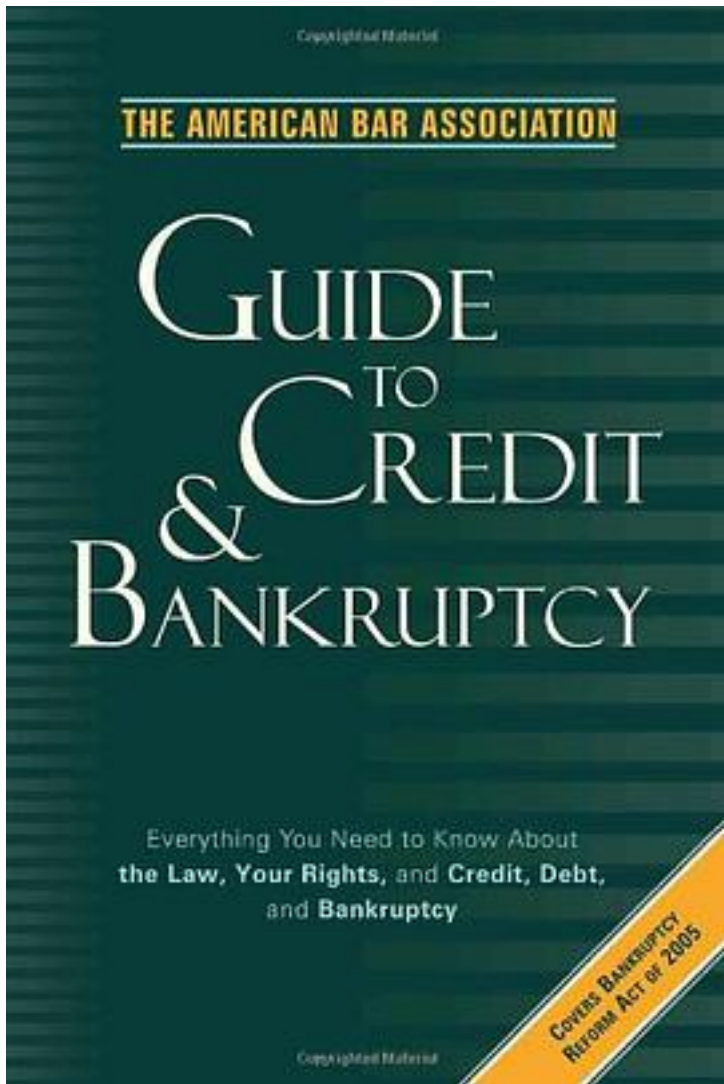


The American Bar Association Guide to Credit and Bankruptcy



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作者介绍:

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