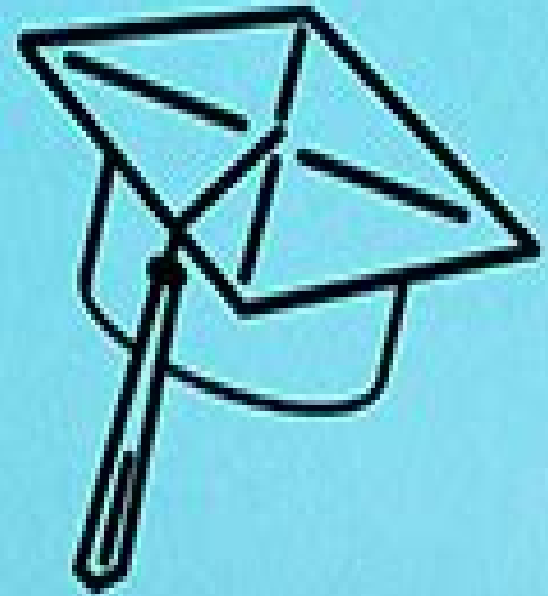


STUDENT LOAN REPAYMENT



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Wolfgang Guggemos

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