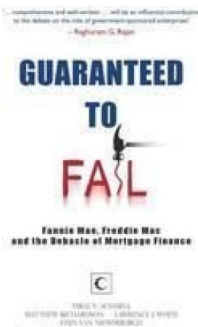


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- Authored by Viral V. Acharya, Matthew Richardson, Stijn Van Nieuwerburgh, Lawrence J. White
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