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May 30, 2019

To Whom It May Concern:

I provide specific answers here to the five numbered questions contained in the American Economic Association disclosure document (<https://www.aeaweb.org/journals/policies/disclosure-policy>).

1. I received no non-salary support for the research in this paper.
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5. The provider of the data of the data used in the paper (the Consumer Finance Protection Bureau) reviewed the paper prior to circulation for the purposes of maintaining consumer confidentiality and compliance with contractual obligations from the data vendor.

Please do not hesitate to contact me if you need any additional information. I can be reached by phone at (617) 358-2829 or via e-mail at talgross@bu.edu.

Sincerely,

A handwritten signature in blue ink that reads "Tal Gross".

Tal Gross