



FREEMAN SCHOOL OF BUSINESS

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Editorial Team  
AEA Papers and Proceedings

Dear Editorial Team,

Please allow this letter to function as my Disclosure Statement for my co-authored paper, "Bank Loan Monitoring, Distance, and Delegation."

I am an Assistant Professor at Tulane University, and they pay my salary. A portion of this paper was also written during the time that I was an FDIC Visiting Scholar. The FDIC paid a significant amount of my salary as I was working for them under an Intergovernmental Personnel Act (IPA) Agreement with Tulane University. The data used in this paper are owned by the FDIC, were provided to the authors for the purposes of this research, and are subject to strict confidentiality requirements. FDIC senior management is required to review all drafts of this paper prior to circulation of any kind. I have no other interested parties or relevant organizations to disclose.

Thank you for your time and consideration.

Sincerely,

Amanda Rae Heitz  
Tulane University