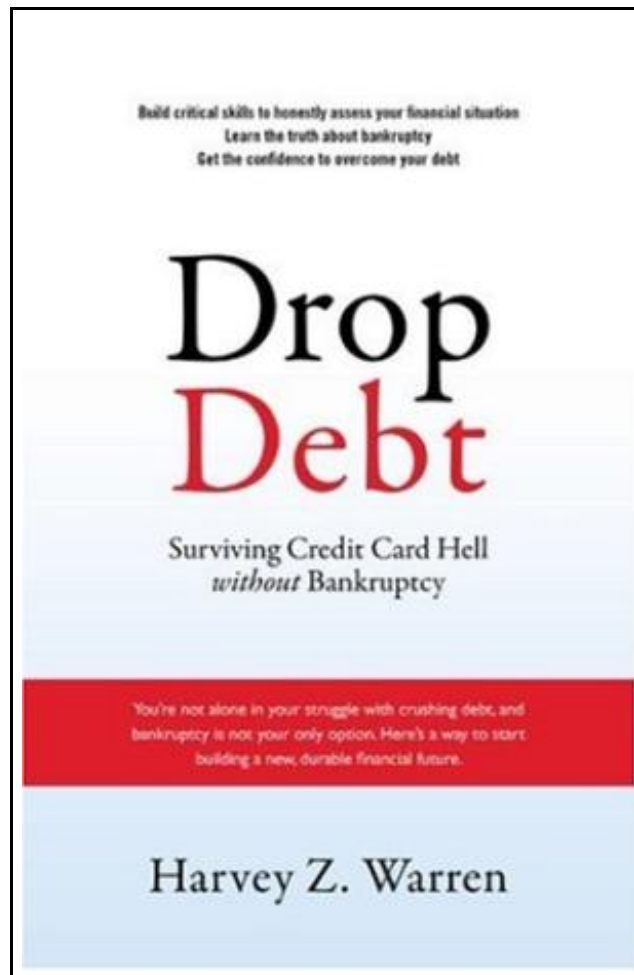


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DROP DEBT: SURVIVING CREDIT CARD HELL WITHOUT BANKRUPTCY



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