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To whom it may concern:

For the research that resulted in “Macroeconomic Effects of Bankruptcy and Foreclosure Policies” I attest to the following:

1. Financial support for my research came entirely from my current and past employers, Stockholm University, the University of Pennsylvania, New York University and the National Bureau of Economic Research; and through a School of Arts and Sciences Dissertation Completion Fellowship at the University of Pennsylvania. I received in kind support from the Swedish National Infrastructure for Computing (SNIC) via an allocation of computational resources at Uppsala University (UPPMAX).
2. I have not received any financial or in-kind support for this research from anyone other than the entities listed above.
3. I have no paid or unpaid positions as officer, director, or board member of any relevant non-profit organizations or profit-making entities.
4. I have no close relatives or partners who received financial support from or work in any position at any relevant entity.

Sincerely,

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