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FAMILY LOAN AGREEMENT

This Family Loan Agreement is between:

AND
The Borrower's Name The Lender's Name

The Borrower wishes to borrow the following amount from the lender: \$

Borrower agrees to pay interest in the following amount to the Lender: % PER DAY WEEK YEAR
Circle One

Borrower will begin repayment of Loan on the following date:

Full repayment of loan will be made on or before the following date:

Failure to repay the Loan within _____ days of the above repayment date will result in the following:

Borrower and Lender agree to the conditions above, and sign to that effect on today's date:

Horse Agistment Agreement

THIS AGREEMENT is made the _____ day of _____ 20____

Between:

[Name of Landholder] of [address] (the "Landholder")

And

[Name of Horse owner] of [address] (the "Horse Owner")

RECITALS:

A. The Landholder is the owner of the property described in Item 1 of the Schedule ("the Property").

B. The Horse Owner wishes to arrange for the agistment and grazing of the Horses or Horses described in Item 2 of the Schedule ("the Horse") on the Property for the period referred to in Item 3 of the Schedule ("the Agistment Period").

C. The parties have agreed for provision of such agistment and grazing for the consideration and on the terms and conditions set out below.

THE PARTIES AGREE:

- In consideration of the Landholder agreeing to the agistment of the Horse on the property the Horse Owner agrees to pay the agistment fee and other charges detailed in Item 4 of the schedule, to the Landholder, on the terms and conditions set out in this Agreement. Interest at 2% per month is payable on accounts overdue 30 days.
- The agistment fee and any other fees or charges detailed at Item 4 must be paid as directed in Item 5 of the Schedule.
- The Horse is the Horse Owner's risk at all times. It is the Horse Owner's responsibility to insure the Horse and any progeny against all risks while they are at the Property or being transported to and from the Property. The Landholder shall not be responsible for any disease, accident, illness or injury howsoever caused or arising to the Horse whilst transporting to or from the Property, or at the Property, or to the Horse Owner while accessing the Property and/or riding the Horse on the Property.
- The Horse Owner must notify the Landholder immediately should the Horse Owner become aware that the Horse suffers or has been in contact with any significant or notifiable sickness, disease or injury, including any infection disease which may affect other animals on the

Agistment Agreement 



LOCAL COURTS & SHERIFF
 Attorney General's Department
 New South Wales



13 Chicago Ave
 Blacktown
 NSW 2148

FIONA CAROLINE CRISTIAN
 13 Chicago Ave
 Blacktown NSW 2148

13 Chicago Ave, Blacktown NSW 2148

Telephone: 02 96797093
 Facsimile: 02 96797089

Case Number: 162/2009/R0003606

Email:
 centralisedsalessheriff@agd.nsw.gov.au

PSO Number: 1102197348

16 April, 2009

Your Case Ref:

Re: NSW State Debt Recovery Office - vs - FIONA CAROLINE CRISTIAN

Dear Sir/Madam,

I refer to the Property Seizure Order issued in the above matter and enclose a cheque for \$2,251.19 being the excess amount received to satisfy the debt.

Yours faithfully,

 Sheriff's Officer G Lohman

FINANCIAL AGREEMENT
Made under Section 90D Family Law Act 1975

Certificate as to Divorce

The parties, (Insert Husband's full legal name) of (Insert Husband's current address) in the State of (insert state)

And

(Insert Wife's full legal name) of (Insert Wife's current address) in the State of (insert state).

Declare:

- The Court sitting at (place) made a decree nisi dissolving our marriage. The date of the decree was (date).
- At the time of signing this declaration there is no reasonable likelihood of cohabitation being resumed.

DATED: (insert date)

(Insert Husband's full legal name)

(Insert Wife's full legal name)

Husband

Wife



LOAN AGREEMENT

Agreement Number: _____

Agreement date: _____

This loan agreement is commenced between:

Name: _____

Address: _____

Phone Number: _____

hereinafter referred as the Lender

And

Name: _____

Address: _____

Phone Number: _____

Hereinafter referred as the Borrower

LOAN AMOUNT. The Lender promises to loan the equivalent of _____ Dollars (\$ _____), to the Borrower and the Borrower promises to repay this principal amount to the Lender, at such address as may be provided in writing.

PAYMENT. This agreement, (the "Note"), shall be due and payable, including the principal and any accrued interest, in one of the following ways:

Once per week beginning on _____, 20____ and to continue every seven (7) days until the balance is paid.

Once per month beginning on _____, 20____ and payment is due on the ____ of every month until the balance is paid.

Other: _____

All payments made by the Borrower are to be applied first (1st) to any accrued interest and then to the principal balance. The total amount of the loan shall be due and payable on the ____ day of _____, 20____.

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It may require a co-signer if the borrower has a questionable financial situation. If repayment terms are complicated, a written agreement allows both parties to clearly specify the terms of payment in instalments and the exact amount of interest due. A simple loan agreement details how much was borrowed, as well as whether interest is due and what should happen if the money is not repaid. These assets also have to be mutually agreed by both parties in order to have legal validity before the courts. Therefore, if the borrower loses a payment or goes bankrupt, the lender can make the full amount of the loan plus any interest due and payable immediately. Lenders use predatory lending tactics to charge high rates, leading to a vicious cycle of debt. You should clarify how the borrower will incur default on the document. If you are the borrower, it is crucial to make sure that you can pay the loan, as the lender will have the right to sue you in court for the amount owed. There are many options available, ranging from litigation to mediation. How will the money be returned? This includes any personal guarantor or co-signer. Regular Payments: The borrower reimburses the lender in a certain number of payments during a certain period of time as specified in the document. An example of how to include repayment information in our loan contract template Step 4 "Choose how the loan will be insured (Optional) If you want the loan to be insured, you can include which property the borrower has put as collateral here. A penalty is usually applied to dissuade the borrower from paying the loan in advance and to encourage long-term payments. If you opt for regular payments, you have to specify the payments calendar, which can be monthly, quarterly, semi-annual or annual. With an option of payment A "Due On Demand", the borrower reimburses all the loan petition. 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Including a late fee can be a motivator for the borrower to make payments on the agreed dates. It establishes how ed sogap sol.seraluger solavretini a nazilaer es s@Aretni e lapicnirp ed sogap sol.acifAcepse otheimicnev ed abcefniSacifAcepse otheimicnev ed abceFacifAcepse otheimicnev ed abceFacifAcepse otheimicnev a elbagapA adnamed al a odibeD)>Alaholg amusA(acifAcepse abcef anu ne odibeDobolg ed lanif ogap noc senoiacalnslozalp a sogap' oslohmeer ed senoiicp ed sopit ortauc yah etnemlarenc .atsimatserp le se detsu is elbarovaf odreuca nu res edeup euq ,s@Aretni s;Am)aralumuca secnotne omats@Arp IE .ogapmi ne odirrunci ah oriratserp le ,omats@Arp ed otartnoc le ne allated es omoc omats@Arp le ragap edeup on oriratserp le odnauC ogapmi nu arap senoisivorp riulcniA 9 osaP omats@Arp ed otartnoc ed allitnalp

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EXAMPLE: \$ 10,000 PR     stamo For a friend Types of PR     stamo agreements There are many different types of pr     stamo agreements, including: COFirm PR     stamo If you co-summons a program for another person, such as your conye or son, you will be equally responsible for paying the pr     stamo. Possible acceleration events include: if the borrower falls bankrupt if the borrower does not pay if the borrower passes or the company dissolves if the borrower wants to pay the note sooner if the borrower sells a large or important part of his assets amendment: any Change to the Agreement, which must be in writing guarantee: what property can preserve the lender if the borrower's borrower breaches: what state laws apply if there is a problem with the agreement joint and solitary responsibility: establishes that all borrowers are individually responsible for the total amount of the late charges: establishes that the borrower pays a penalty if the payment is delayed in advance payment: allows the borrower to pay the pr     stamo and interest in advance, possibly for a discount right transfer: allows the lender Transfer the PR     STAMO elsewhere Problem contract example Stra PR     stamo contract template addresses the following details: Qui     n: the borrower and the lender, or the person who takes the money and the person who gives money qua: the amount of money or main that is being asking for borrowed, and if a percentage of the principal should also be intermediated when: the date or schedule in which the Any interest should be returned to the lender's loan agreement Frequently Asked Questions. It is not necessary to note a personal loan agreement. A loan agreement is usually more formal and less flexible than a promisor note or IOU. A loan agreement is a legal contract between a borrower and a lender. This agreement is typically used for more complex payment arrangements and often gives the lender and borrower more protections, such as borrower representations, warranties and agreements. Here is a table detailing the common borrowers and lenders who might need this Agreement: Potential seller of the lender lender of a home buyer of a home seller of a car home Buyer of a car startup company Startup company Family member  Ao or aa Helping your member favorite family ORPHEW or niece who pays for education or a wedding older family member of the wedding family (i.e. grandparents) less wealthy younger family members who need financial assistance (i.e. grandchildren) friendly friend with additional funds (i.e. able to lend but not give money) to a reliable friend with unexpected DEUDA (i.e. unforeseen medical bills) When to use a loan agreement You must use a written loan agreement every time you lend or lend money. An example of how to include communication preferences in our loan agreement template, step 12 "Include Your Resident State clearly indicate your Resident State in the loan agreement so that both parties are aware of the state or jurisdiction laws they have to follow. This avoids either party claiming they did not receive a notice. Other examples of unsecured loans include most credit cards and student loans. There must be one, on the termination in the terms and conditions of the document. An example of where to include information on guarantors and co-signants in our Pr  stamo Agreement Template, Step 6 "Specify an interest rate that should include the interest rate that will charge the one by a percentage. One of the most popular types of unsecured contracts is a signed loan. Yes, a personal loan agreement is legally binding. This amount is called the "principal amount". Please note that continuing with a court case will mean that the party who lost the court case will have to pay the other party all costs and fees related to the court process. The choices you choose will have to be mutually agreed. The lender may approach you for repayment if you are unable to collect a payment from the borrower. This is commonly referred to as the Applicable Federal Rate (AFR). Loan agreements may say that non-payment causes default, but as a lender, you can be more lenient with the terms. However, their rates may be fixed for a few years at the beginning of the loan. Make sure to be specific, providing as many relevant details as possible. The initial section of your contract should look like this: Example of where to include information about the parties involved in a loan agreement Step 2 "Write the amount of the loan Provides the amount you are going to lend to the borrower. For example, a 30-year fixed interest mortgage at 4% keeps the same interest rate for the entire 30-year period. Example of how to include late charges in a loan agreement Step 8 Determine options for prepayment You can include whether penalties or discounts will apply if the borrower decides to pay the loan amount ahead of schedule. Common examples of secured loans include: Life insurance loans Vehicle loans Mortgages Secured credit cards Car title loans Bad credit loans Unsecured loans Unlike secured loans unsecured loans do not require collateral and are only for a contract. Default on a loan may give you the legal right to expedite payment. If one of the parties fails to fulfill its part of the bargain, having this agreement in writing has the added benefit of putting on record that both parties understand understand airacnabretni afirat al o selaredef sodnof ed asat al ed n' Aicunf ne n' Amoc s  m se orep  eneit omats      o dadiruges  Auq ed edneped selbarirav sasat sal arap etnecaybus s  Aretni ed asat o ecidn   IE  agap ed asemorp anu y amrif us olos ereiuger amrif ed omats       nu  ef aneub ed omats       nu o retoj Arac ed omats       omoc odiconoc n  AlbmaT  s  Aretni nis o noc  orenid odatserp adip o etserp euq otnemom reiugiac ne omats       ed sodreuca sol rasu ebed  omats       ed senorubit res nedeup s  Aretni ed sasat satla ne orenid natserp euq senoicuitinsi o sanostrep sal  serailimaf somats       sol arap adireuger amin  m s  Aretni ed asat al ed ojabed rop n  ratse euqrop oteupmi nu elranoc edeup SRI le s  Aretni nis orenid atsersp is  olpmeje rop  otid  Are ed ejatnup neus nu eneit on is odazitnaraq on omats       nu renetbo lic  fid res edeup  ograbme niS  odreucased n' Agnin revloser nedeup setrap sabna om'Ac ed otnemidecorp le rallated satupsid sal n' Arevloser es om'Ac enimreteD' 31 osap  omats       ed odreuca ed allitnalp artseun ne n' Aiccidsiruj o etnediser odats  e riulcni edn' Ad ed olpmeje n   lairemoc n' Aicaler anu nazilaer euq sedaditne o senoicaznagro sod ertne rasu edeup es n  Aibmat oiralumrof etse   raillimaf omats       ed odreuca nu sodamall  ailimaf al ed sorbmeim sol ertne rirruco nedeup somats       sol neib iS  setrap sal ed adauceda lagel n' Aicangised anu laicnese se euq ol rop  omats       le ne sadarculovni setrap sal etnemlagel acifitnedi otsE      smankin          selamrofni senoicangised on  agel erhmon us riulcni ebed  ednarg amus anu acilpmi is otnemucod le raton eesed euq elbisop se  ograbme niS  otartnoc le rilpmuc rechab a raduya edeup euq zeuj nu omoc lartuen orecret nu a aicnivedive omoc evris omats       ed odreuca nu  edrat s  m odreucased nu egrus iS  agnag al ed nif us eneit on etrap anu is etroc al ne racilpa edeup es euq  oiratatserp nu y atsimatserp nu  setrap sod ertne otirsc   otartnoc nu se omats       ed odreuca n   sadarculovni saicneucenosC London. In a loan agreement, a lender can usually also speed up the loan if the borrower becomes incorporeal. An example of where to specify how you would like to handle disputes on our loan Template Step 14 "Including all relevant firms The parties involved in the PR     stamo agreement must sign the agreement. Notarization will help demonstrate the validity of the document if it is contested before a court. If you stop making payments for the program, the lender can confiscate the property you used to secure the PR     stamo. If you can not afford the lender, you will have to provide other means of compensation, such as giving up some of your assets or sewing your salaries. The co-firmant is someone who jointly signs the agreement with the borrower. Step 1 Name of the Parties A PR     stamo agreement must detail the name of the lender and the borrower. Rent alone in a verbal promise is often a recipe for a person to get the short end of the stick. A PR     STAMO Agreement is sometimes called: Commercial PR     STAMO Agreement PR     Stamo PR     Stamo Personal Promise to Pay Secured Note / Not Secured Term Term How is the difference between an agreement DE PR     stamo, I'll pay and pay? You should always include the following in your PR     stamo contract. Borrower's basic elements: (also known as «buyer» or «paying») that receives the lender and is responsible for paying the Lender debt; (also known as «  emitter  »   Maker  »   payment «or» payment  ) that is giving money to the borrower and receives reimbursement Main amount: the sum of the Internal borrowed money; additional money owed, usually a percentage, based on the amount paid and the time to the refund due date: when the money must be reimbursed other details, the contract can also include the following provisions: acceleration : If the lender can advance the reimbursement date or make the borrower reimburse the program immediately. In addition, if you are asking for money borrowed to family or friends and you are not expected to pay loan, the IRS will consider the loan as a gift and will charge you income tax. This type of agreement translates into less paperwork and faster approvals. In the event that the borrower  seretni  seretni gnidulcni netfo  etad erutuf a ta rednel eht ot diaper eb liiuv yenom deworrob eht taht seerga reworrob eHT  elcihev ro emoh a yilacipyt  gniworrob rof nottidnocerp a sa laretalloc eriuqer taht snaol ssenisub ro lanosrep era snaol deruceS naoL deruceS  emit revo egnahc taht setar tseretni evah snaol etar-elbairaV naoL etar-elbairaV  nemeerga naoL a lecnac nac uoy  secantsi niatrec ni  seY  tuo kcab dluohs uoy  nemeerga naoL rooy no etar tseretni hgih ylnatibroxre na ees uoy fl  snaol derucesnu rof etar tseretni rehgih a yop of evah osla yam uoY  nemeerga eht ngis setrap htob sa gnol sa naoL eht fo smret eht dlolpu lliw truoc eht  laudivini na ro noituitsini laicnanif a si rednel eht rehthW  nemeerga eht ni dewolla ton si naoL eht fo tmenyaperp taht etats yitlicpxe nac uoy  ylevitanret  A  nemeerga naoL a dna  eton yrossimorp a  UOI na neeweb ecnereffid eht gninialpxe trahc elpmis a si ereH  eud tuoma eht kcab uoy gniyarp rof elbispnoser si rengisoc eht  luf ni tuoma eht kcab yap tonnac dna

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EXAMPLE: \$ 10,000 PR     stamo For a friend Types of PR     stamo agreements There are many different types of pr     stamo agreements, including: COFirm PR     stamo If you co-summons a program for another person, such as your conye or son, you will be equally responsible for paying the pr     stamo. Possible acceleration events include: if the borrower falls bankrupt if the borrower does not pay if the borrower passes or the company dissolves if the borrower wants to pay the note sooner if the borrower sells a large or important part of his assets amendment: any Change to the Agreement, which must be in writing guarantee: what property can preserve the lender if the borrower's borrower breaches: what state laws apply if there is a problem with the agreement joint and solitary responsibility: establishes that all borrowers are individually responsible for the total amount of the late charges: establishes that the borrower pays a penalty if the payment is delayed in advance payment: allows the borrower to pay the pr     stamo and interest in advance, possibly for a discount right transfer: allows the lender Transfer the PR     STAMO elsewhere Problem contract example Stra PR     stamo contract template addresses the following details: Qui     n: the borrower and the lender, or the person who takes the money and the person who gives money qua: the amount of money or main that is being asking for borrowed, and if a percentage of the principal should also be intermediated when: the date or schedule in which the Any interest should be returned to the lender's loan agreement Frequently Asked Questions. It is not necessary to note a personal loan agreement. A loan agreement is usually more formal and less flexible than a promisor note or IOU. A loan agreement is a legal contract between a borrower and a lender. This agreement is typically used for more complex payment arrangements and often gives the lender and borrower more protections, such as borrower representations, warranties and agreements. Here is a table detailing the common borrowers and lenders who might need this Agreement: Potential seller of the lender lender of a home buyer of a home seller of a car home Buyer of a car startup company Startup company Family member  Ao or aa Helping your member favorite family ORPHEW or niece who pays for education or a wedding older family member of the wedding family (i.e. grandparents) less wealthy younger family members who need financial assistance (i.e. grandchildren) friendly friend with additional funds (i.e. able to lend but not give money) to a reliable friend with unexpected DEUDA (i.e. unforeseen medical bills) When to use a loan agreement You must use a written loan agreement every time you lend or lend money. An example of how to include communication preferences in our loan agreement template, step 12 "Include Your Resident State clearly indicate your Resident State in the loan agreement so that both parties are aware of the state or jurisdiction laws they have to follow. This avoids either party claiming they did not receive a notice. Other examples of unsecured loans include most credit cards and student loans. There must be one, on the termination in the terms and conditions of the document. An example of where to include information on guarantors and co-signants in our Pr  stamo Agreement Template, Step 6 "Specify an interest rate that should include the interest rate that will charge the one by a percentage. One of the most popular types of unsecured contracts is a signed loan. Yes, a personal loan agreement is legally binding. This amount is called the "principal amount". Please note that continuing with a court case will mean that the party who lost the court case will have to pay the other party all costs and fees related to the court process. The choices you choose will have to be mutually agreed. The lender may approach you for repayment if you are unable to collect a payment from the borrower. This is commonly referred to as the Applicable Federal Rate (AFR). Loan agreements may say that non-payment causes default, but as a lender, you can be more lenient with the terms. However, their rates may be fixed for a few years at the beginning of the loan. Make sure to be specific, providing as many relevant details as possible. The initial section of your contract should look like this: Example of where to include information about the parties involved in a loan agreement Step 2 "Write the amount of the loan Provides the amount you are going to lend to the borrower. For example, a 30-year fixed interest mortgage at 4% keeps the same interest rate for the entire 30-year period. Example of how to include late charges in a loan agreement Step 8 Determine options for prepayment You can include whether penalties or discounts will apply if the borrower decides to pay the loan amount ahead of schedule. Common examples of secured loans include: Life insurance loans Vehicle loans Mortgages Secured credit cards Car title loans Bad credit loans Unsecured loans Unlike secured loans unsecured loans do not require collateral and are only for a contract. Default on a loan may give you the legal right to expedite payment. If one of the parties fails to fulfill its part of the bargain, having this agreement in writing has the added benefit of putting on record that both parties understand understand airacnabretni afirat al o selaredef sodnof ed asat al ed n' Aicunf ne n' Amoc s  m se orep  eneit omats      o dadiruges  Auq ed edneped selbarirav sasat sal arap etnecaybus s  Aretni ed asat o ecidn   IE  agap ed asemorp anu y amrif us olos ereiuger amrif ed omats       nu  ef aneub ed omats       nu o retoj Arac ed omats       omoc odiconoc n  AlbmaT  s  Aretni nis o noc  orenid odatserp adip o etserp euq otnemom reiugiac ne omats       ed sodreuca sol rasu ebed  omats       ed senorubit res nedeup s  Aretni ed sasat satla ne orenid natserp euq senoicuitinsi o sanostrep sal  serailimaf somats       sol arap adireuger amin  m s  Aretni ed asat al ed ojabed rop n  ratse euqrop oteupmi nu elranoc edeup SRI le s  Aretni nis orenid atsersp is  olpmeje rop  otid  Are ed ejatnup neus nu eneit on is odazitnaraq on omats       nu renetbo lic  fid res edeup  ograbme niS  odreucased n' Agnin revloser nedeup setrap sabna om'Ac ed otnemidecorp le rallated satupsid sal n' Arevloser es om'Ac enimreteD' 31 osap  omats       ed odreuca ed allitnalp artseun ne n' Aiccidsiruj o etnediser odats  e riulcni edn' Ad ed olpmeje n   lairemoc n' Aicaler anu nazilaer euq sedaditne o senoicaznagro sod ertne rasu edeup es n  Aibmat oiralumrof etse   raillimaf omats       ed odreuca nu sodamall  ailimaf al ed sorbmeim sol ertne rirruco nedeup somats       sol neib iS  setrap sal ed adauceda lagel n' Aicangised anu laicnese se euq ol rop  omats       le ne sadarculovni setrap sal etnemlagel acifitnedi otsE      smankin          selamrofni senoicangised on  agel erhmon us riulcni ebed  ednarg amus anu acilpmi is otnemucod le raton eesed euq elbisop se  ograbme niS  otartnoc le rilpmuc rechab a raduya edeup euq zeuj nu omoc lartuen orecret nu a aicnivedive omoc evris omats       ed odreuca nu  edrat s  m odreucased nu egrus iS  agnag al ed nif us eneit on etrap anu is etroc al ne racilpa edeup es euq  oiratatserp nu y atsimatserp nu  setrap sod ertne otirsc   otartnoc nu se omats       ed odreuca n   sadarculovni saicneucenosC London. In a loan agreement, a lender can usually also speed up the loan if the borrower becomes incorporeal. An example of where to specify how you would like to handle disputes on our loan Template Step 14 "Including all relevant firms The parties involved in the PR     stamo agreement must sign the agreement. Notarization will help demonstrate the validity of the document if it is contested before a court. If you stop making payments for the program, the lender can confiscate the property you used to secure the PR     stamo. If you can not afford the lender, you will have to provide other means of compensation, such as giving up some of your assets or sewing your salaries. The co-firmant is someone who jointly signs the agreement with the borrower. Step 1 Name of the Parties A PR     stamo agreement must detail the name of the lender and the borrower. Rent alone in a verbal promise is often a recipe for a person to get the short end of the stick. A PR     STAMO Agreement is sometimes called: Commercial PR     STAMO Agreement PR     Stamo PR     Stamo Personal Promise to Pay Secured Note / Not Secured Term Term How is the difference between an agreement DE PR     stamo, I'll pay and pay? You should always include the following in your PR     stamo contract. Borrower's basic elements: (also known as «buyer» or «paying») that receives the lender and is responsible for paying the Lender debt; (also known as «  emitter  »   Maker  »   payment «or» payment  ) that is giving money to the borrower and receives reimbursement Main amount: the sum of the Internal borrowed money; additional money owed, usually a percentage, based on the amount paid and the time to the refund due date: when the money must be reimbursed other details, the contract can also include the following provisions: acceleration : If the lender can advance the reimbursement date or make the borrower reimburse the program immediately. In addition, if you are asking for money borrowed to family or friends and you are not expected to pay loan, the IRS will consider the loan as a gift and will charge you income tax. This type of agreement translates into less paperwork and faster approvals. 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