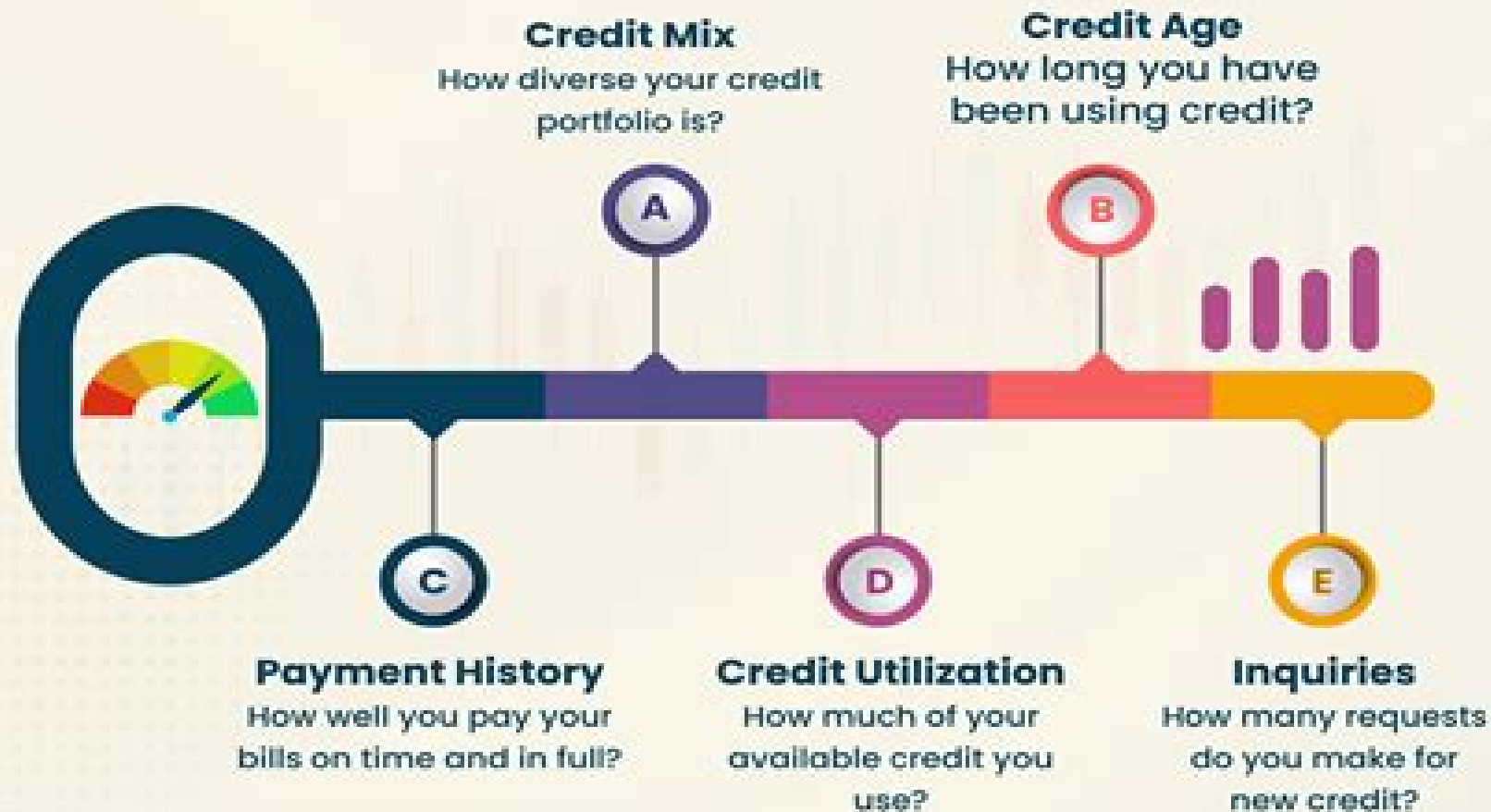


5 Key Factors Affecting Credit Score



Determining Factors For Credit Report

**New York (State). Supreme Court.
Appellate Division**



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