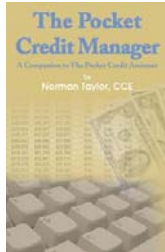
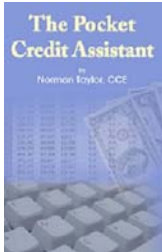


# Practical Credit Tools

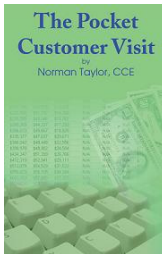
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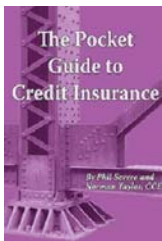
**Norman Taylor, 653 Ventana Dr., Evans GA 30809**  
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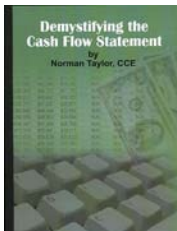
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