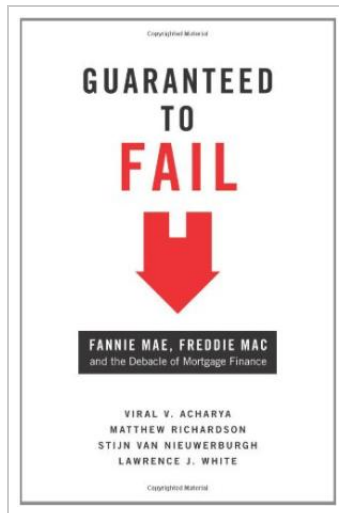




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By Viral V. Acharya, Matthew Richardson, Stijn van Nieuwerburgh, Lawrence J. White

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