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Name : Professor. Dr. Lilik Purwanti, M.Si, Ak., CA.
Institution : University of Brawijaya
City : Malang
Country : Indonesia
Phone : +628125271315
Academic Email : lilik@ub.ac.id

I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: Predicting and Comparing Bankruptcy Models in Indonesian Real Estate Companies with Authors: Lilik Purwanti, Iwan Triyuwono, Rino Tam Cahyadi, Melinda Ibrahim, Aryo Prakoso, Soelchan Arief Effendi. I would like to thank all the reviewers for their thoughtful comments and efforts towards improving our manuscript. We revised the manuscript with special attention to the comments that we received from**Three (3)**.... (5107-2652) reviewers that were experts, specialists in the area of my paper. I declare, confirm, certify and sign that WSEAS has checked my paper for possible plagiarism by Turnitin and my paper was found without plagiarism or self-plagiarism by Turnitin. I also declare, confirm, certify and sign that also that no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat forced me in this Journal to add references (citations) to any previous publications of the journal.

I also declare, confirm, certify and sign that I have made all the changes, modifications, additions, studies, corrections asked by the reviewers and I have fully complied with their instructions. I also understand that before the publication the 3 (or more than 3) reviewers will check my paper to see if all the changes, modifications, additions, studies, corrections etc have been done and I authorize the WSEAS to publish my paper or to reject my paper even in the 2nd round of peer review or to continue with an additional round of peer review.

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I would like to thank WSEAS because I received a substantial, important, rigorous peer review with several substantial comments, from 3 Reviewers who have expertise in their fields and the Assistant Editor of the WSEAS Journal: WSEAS Transactions on Business and Economics for my paper: Predicting and Comparing Bankruptcy Models in Indonesian Real Estate Companies

A handwritten signature in blue ink, appearing to read 'V. Keng', with a horizontal line underneath.

Date: November, 01, 2024