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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: Non-Recourse Problem in the Automotive Sector: Evidence from Detailed Collection of Company Data with Authors: Lejla Münch, David Hampel. 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) reviewers that were specialists the of experts, in area paper. my 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.

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I appreciate the straightforward and clearly defined review process. The reviewers' comments helped to improve the quality of the manuscript.

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