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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: Machine Learning for Personal Credit Evaluation: A Systematic Review. with Authors: Jorge Cano Chuqui, José Antonio Ogozi Auqui, Victor Hugo Guadalupe Mori, David Hugo Obando Pacheco. 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 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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Many thanks to the WSEAS reviewers because on this occasion their recommendations have been useful for me to update myself regarding the preparation of review articles, for these reasons, it is that I am determined to continue trying to publish for this WSEAS journal.



A handwritten signature in blue ink is positioned to the left of a blue ink fingerprint. A horizontal black line is drawn below both the signature and the fingerprint. Below the line, the name "CANO CHUQUI, JORGE" is printed in black capital letters.

Date: 20/06/2022