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I declare, I confirm, I certify and I sign that I received a substantial, important, line-by-line peer review with several substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: **“Financial Risk Analysis - Case study Guri I Zi in the Municipality of Shkoder in Albania”** with Authors: DENISA KURTAJ, TEUTA ÇERPJA, ARIF MURRJA.

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)** (<-write the correct number) reviewers who were experts, and specialists in the area of my paper.

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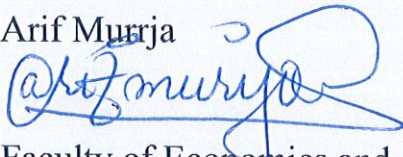
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Kind regards,

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