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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 our paper: *Developing an Information System to Support Banks in Making Investment Decisions When Organizing Project Financing*

with Authors: Irina Baranova, Vyacheslav Baranov, Yasin Taha Celiloglu.

My co-authors and 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, at least, 3 reviewers that were experts, specialists in the area of our paper. We declare, confirm, certify and sign that WSEAS has checked our paper for possible plagiarism by Turnitin and our paper was found without plagiarism or self-plagiarism by Turnitin.

We also declare, confirm, certify and sign that also that no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat forced us in this Journal to add references (citations) to any previous publications of the journal. We also declare, confirm, certify and sign that we have made all the changes, modifications, additions, studies, corrections asked by the reviewers and we have fully complied with their instructions. We also understand that before the publication the 3 (or more than 3) reviewers will check our paper to see if all the changes, modifications, additions, studies, corrections etc have been done and we authorize the WSEAS to publish our paper or to reject our paper even in the 2nd round of peer review or to continue with an additional round of peer review.

Moreover, the file of our report and responses for Reviewers' Comments is attached.

<u>Please, write additional comments below</u> (take ideas from: http://wseas.org/main/author-testimonials.html)

We received many comments from 3 reviewers that helped us to improve our paper significantly. Really, after our revision taking into account Reviewer's comments, we see, that our paper became better and more strong. Thanks a lot to dear Reviewers!

In WSEAS Journals, the Editors, the Associate Editors and Conference Organizers respond to your emails and questions, report the results of the peer review process in time and send you these valuable comments. One always feels from the WSEAS Transactions team, especially from the editor and assistant editor, a collegial, academic attitude along with high professionalism, rigorous peer review by many reviewers and objectivity.

We are more than eager to continue working with WSEAS Journals and their conferences in the future. Thank you for your cooperation!

Signature (insert an image file with scanned signature or print out the whole page, sign and scan)

Date: 11/11/2020

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