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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: **An Ensemble Machine Learning Approach for Forecasting Credit risk of Loan Applications**

with Authors: C. L. Perera and S. C. Premaratne

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 that were experts, specialists in the area of my paper.

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A handwritten signature in black ink, appearing to be 'D. Perera', with a long, sweeping underline.

Date: 29/11/2023