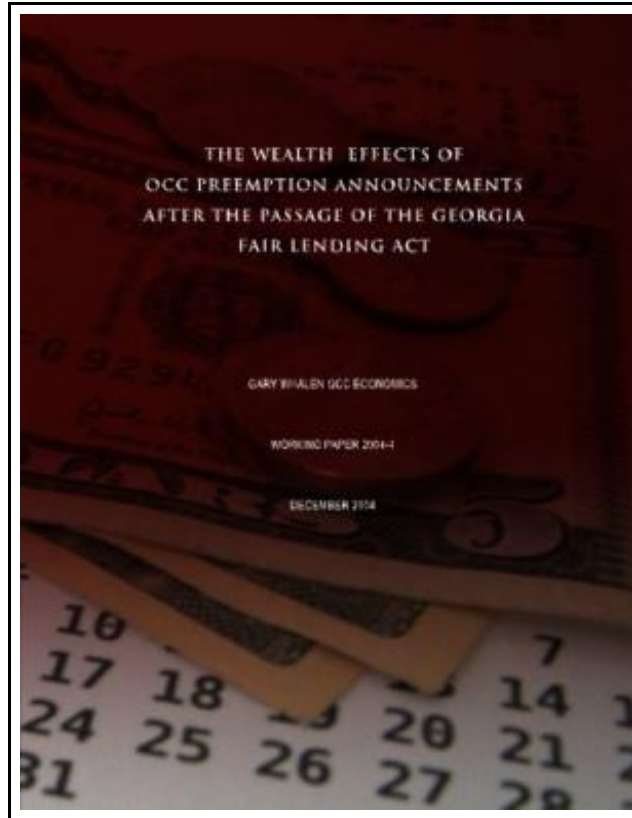


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THE WEALTH EFFECTS OF OCC PREEMPTION ANNOUNCEMENTS AFTER THE PASSAGE OF THE GEORGIA FAIR LENDING ACT



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