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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:

Predicting Loan Approval of Bank Direct Marketing Data Using Ensemble Machine Learning Algorithms

With Author(s): Dr. Hossam Meshref

I would like to thank all the reviewers for their thoughtful comments and efforts towards improving our manuscript. I 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 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.

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