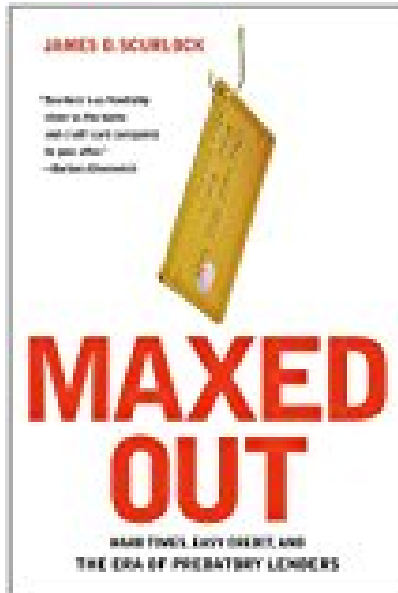


Maxed Out Hard Times Easy Credit and the Era of Predatory Lenders



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