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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: Application of Logistic Regression Analysis to Household Debt of Bangkok and Metropolitan Area of Thailand

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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 they were experts, specialist in the area of my paper.

I declare, I confirm, I certify and I sign that also that no reviewer, no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat, nobody whatsover and never forced me in this Journal to add references (citations) to any previous publications of the journal. I declare, I confirm, I certify and I sign that that I have made all the changes, modifications, additions, studies, corrections asked by the reviewers and I have fully complied with their instructions. I also understand that before the publication the 3 (or more than 3) reviewers will check my paper to see if all the changes, modifications, additions, studies, corrections etc have been done and I authorize the WSEAS to publish my paper or to reject

my paper even in the 2nd round of peer review or to continue with an additional round of peer review.

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

I am much thankful to World Scientific and Engineering Academy and Society (WSEAS) for considering and providing us the invaluable reviews for our article "Application of Logistic Regression Analysis to Household Debt of Bangkok and Metropolitan Area of Thailand". The comments from the reviewers are very helpful and make our paper more attractive.

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

Date: June 29, 2020

J. Flidge