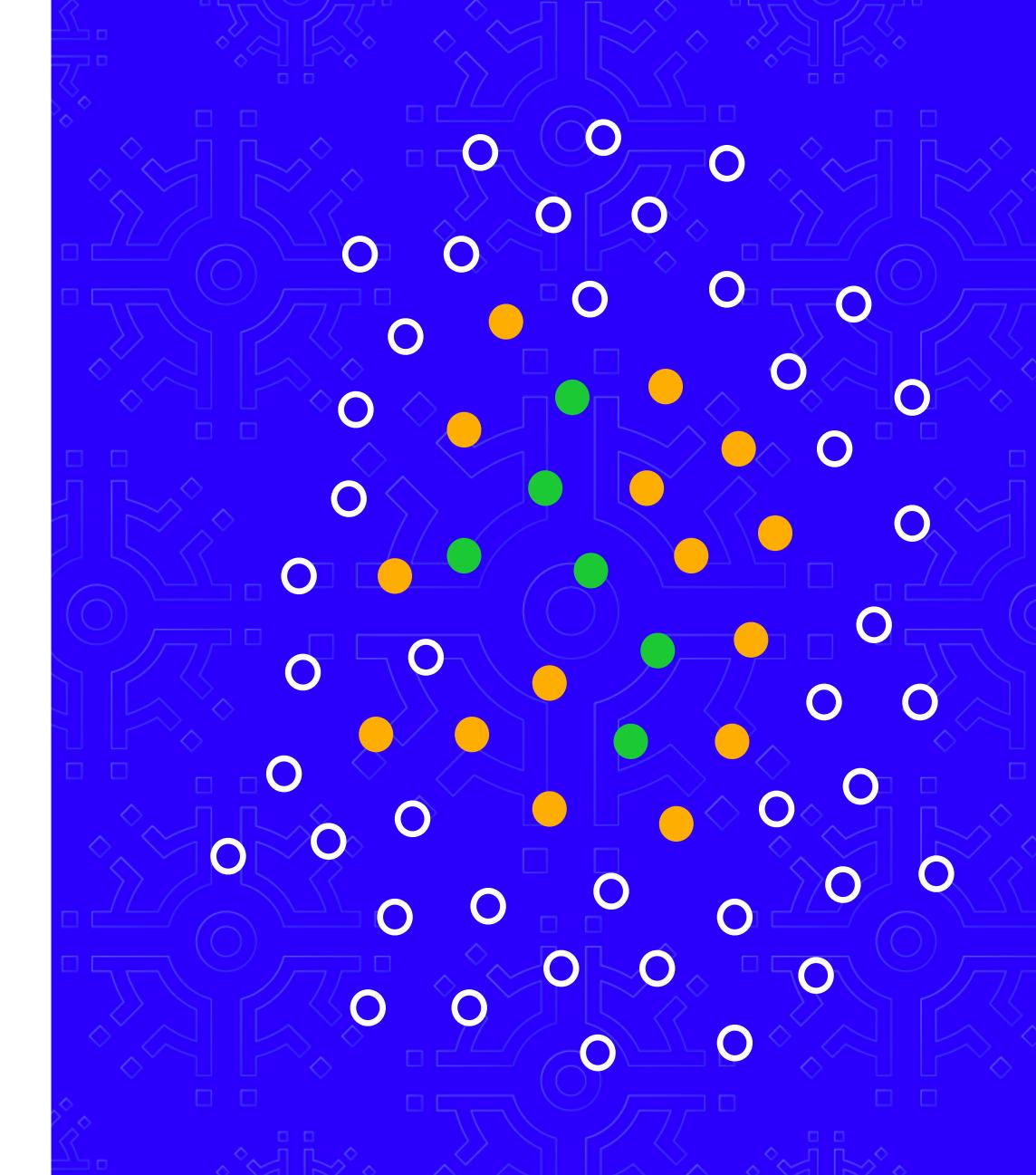
Intrinsic Network Effects

- Users invite others to serve as cosigners, who invite others, etc.
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