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★ Businesses that need to invest

◆ Couples who want to buy a home or
need a car

◆ Students who need to pay tuition



Banks

★ Financial institutions

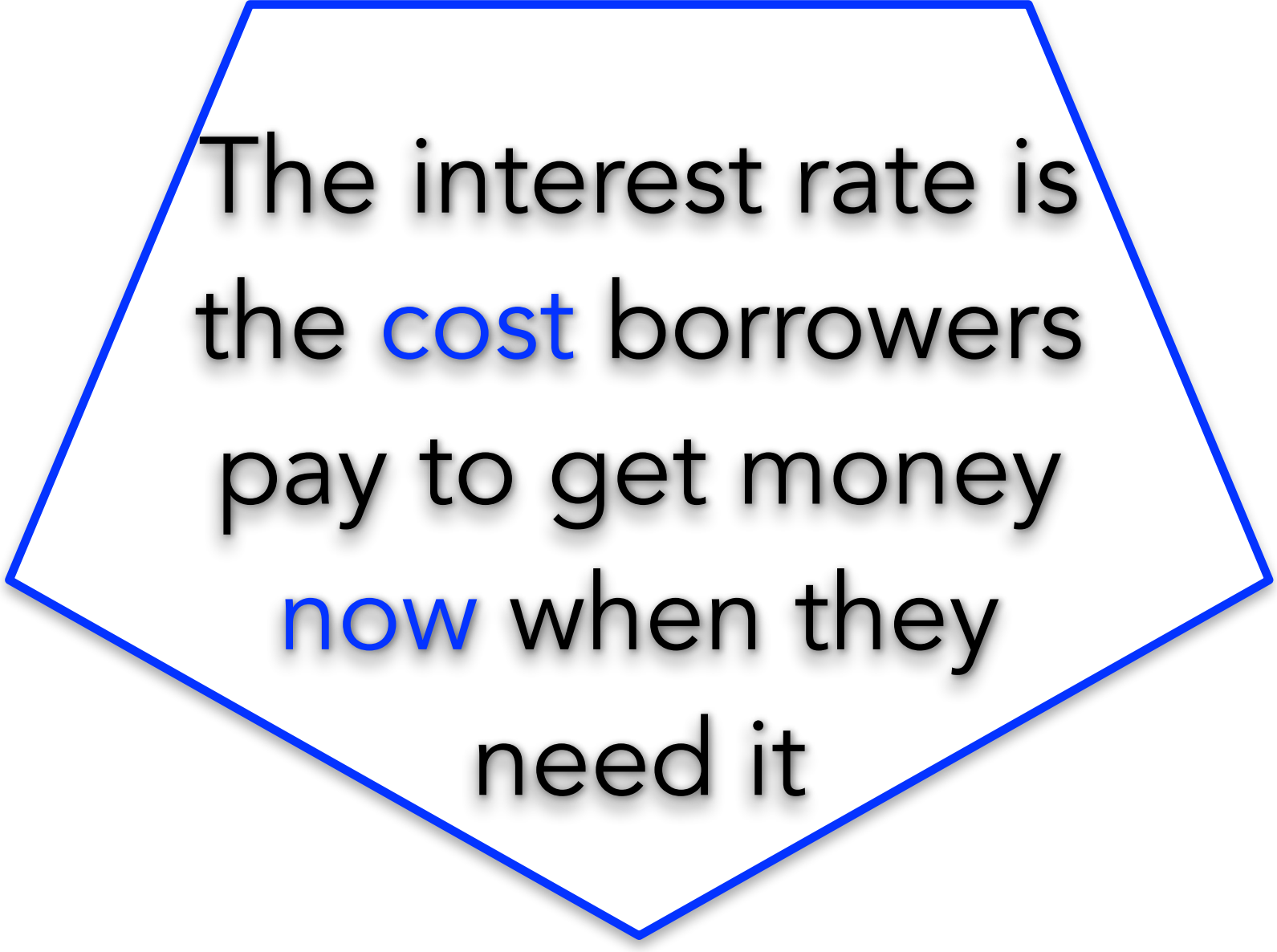
◆ Federal, State and Local governments



Everyone!

Who are Borrowers?





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the **cost** borrowers
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