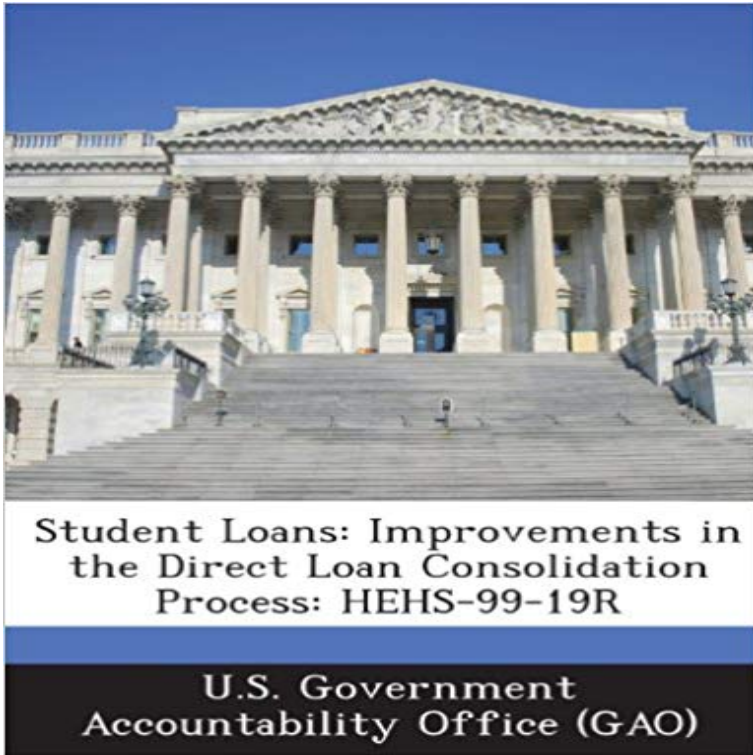


# Student Loans: Improvements in the Direct Loan Consolidation Process: Hehs-99-19r



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