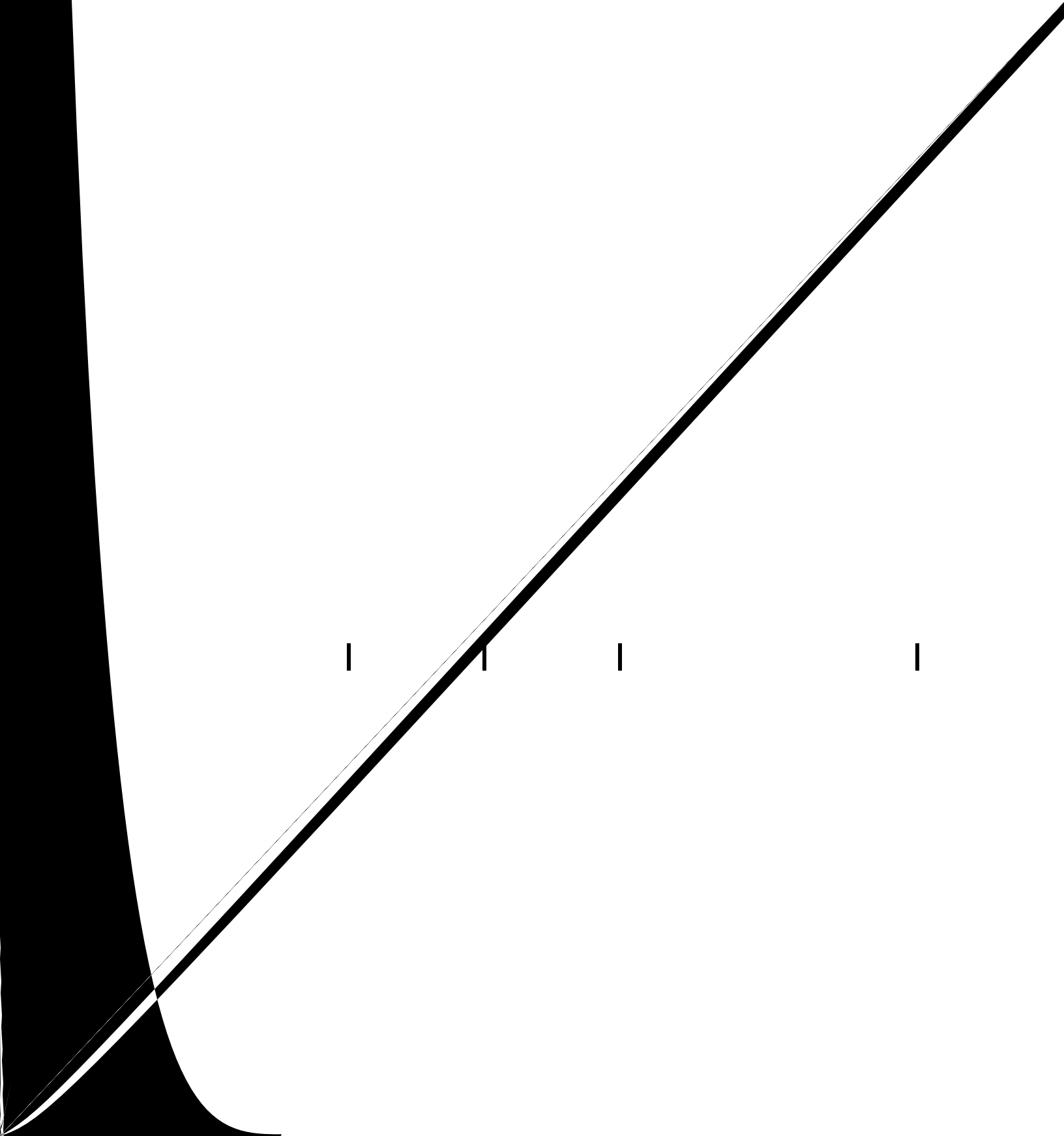
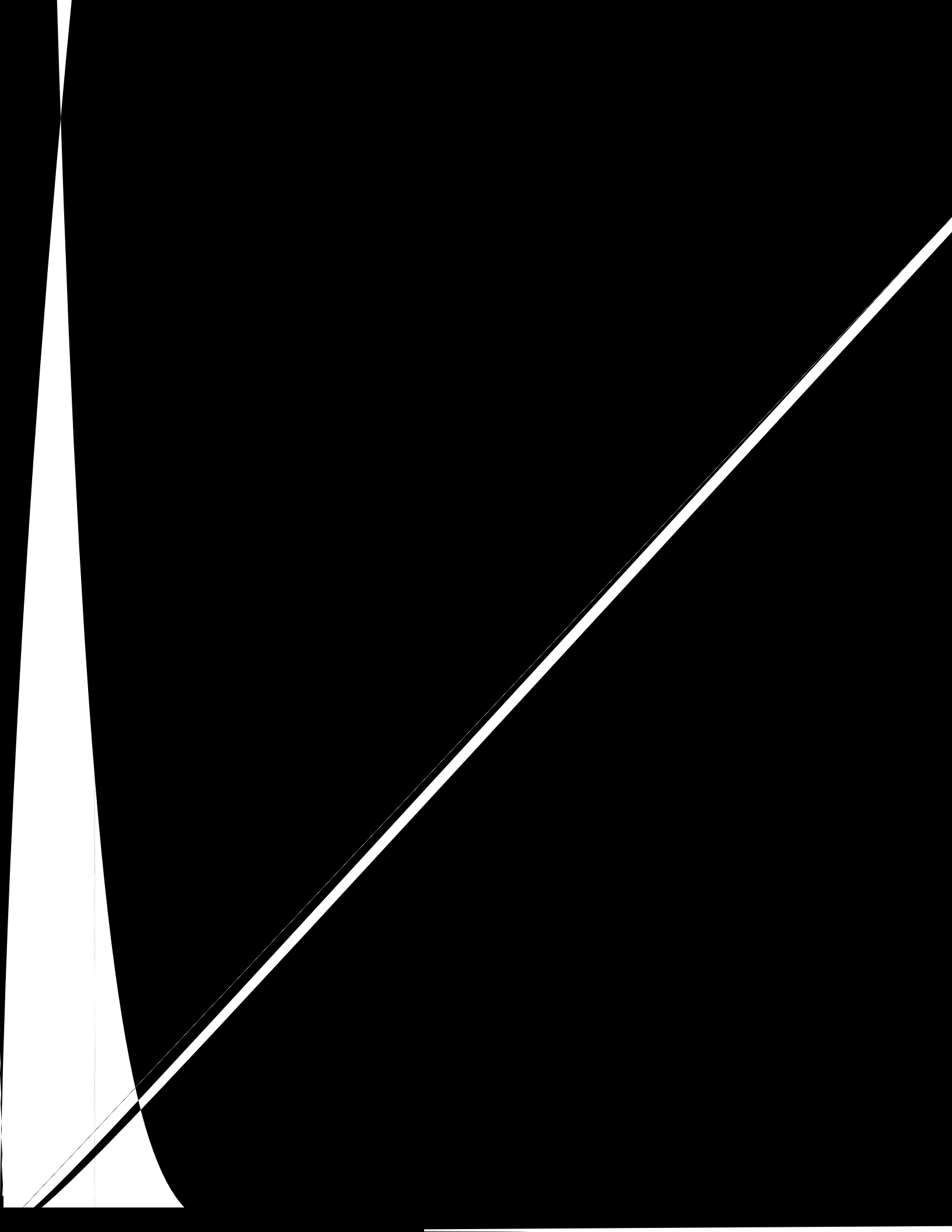
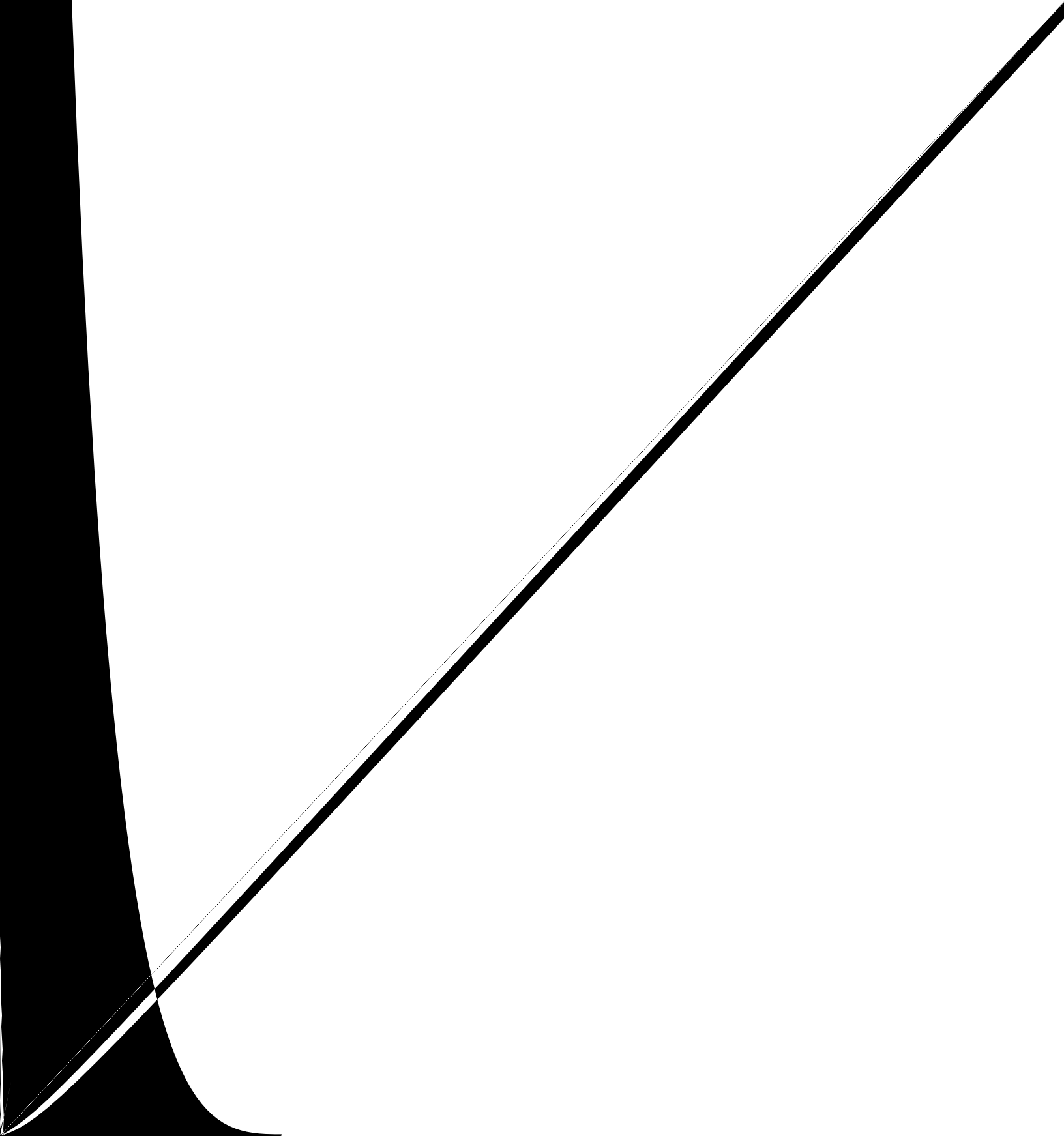


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Misrepresentation: falsely representing oneself for one's own benefit or the benefit of another

Intentional misrepresentation: a complete and intentional effort to











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