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Date: May 4, 2019

Re. American Economic Journals Disclosure Statement

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Manuscript Title: Do Credit Market Shocks Affect the Real Economy? Quasi-Experimental Evidence from the Great Recession and “Normal” Economic Times

Disclosure Statement: I declare that I have no relevant or material financial interests that relate to the research described in this paper; however, please note that I hold more than \$10,000 in stocks and bonds of various companies including those within the financial sector.

A handwritten signature in black ink, appearing to read "Michael Greenstone". The signature is written in a cursive, flowing style.