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Dear.

**Natasha Sadha Kanitha, Anak Agung Angga Primantari**

Thank you for submitting your best article to be published on **Jurnal Media Akademik (JMA)** with the title:

**"PENYELESAIAN KREDIT MACET DENGAN JAMINAN SERTIFIKAT HAK MILIK ATAS TANAH: PERSPEKTIF HUKUM PERBANKAN"**

Based on the results of the review and the decision of the editorial team, the article is declared **ACCEPTED** for publication in the **Jurnal Media Akademik (JMA)** edition **Volume 3 Number 9 September 2025**.

Thus we submit this letter of information to be used as it should be, we express our gratitude.

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Sidoarjo, 23 September 2025

Editor In Chief



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**Muhammad Rifqi Nur Wachid Adi Pratama, C.PS., C.WS**

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085727200074

admin@mediaakademik.com