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Dear.

Olita Jasmine, Nurul Jannah, Vina Soviana, Musi zalfa Izza, Natasya Rahma Apriliani, Salma Anisa Risky

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

"EFEKTIVITAS PELAKSANAAN HAK TANGGUNGAN SEBAGAI JAMINAN KREDIT DALAM MENJAMIN KEPASTIAN HUKUM BAGI KREDITUR"

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 4 Number 1 Januari 2026**.

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

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