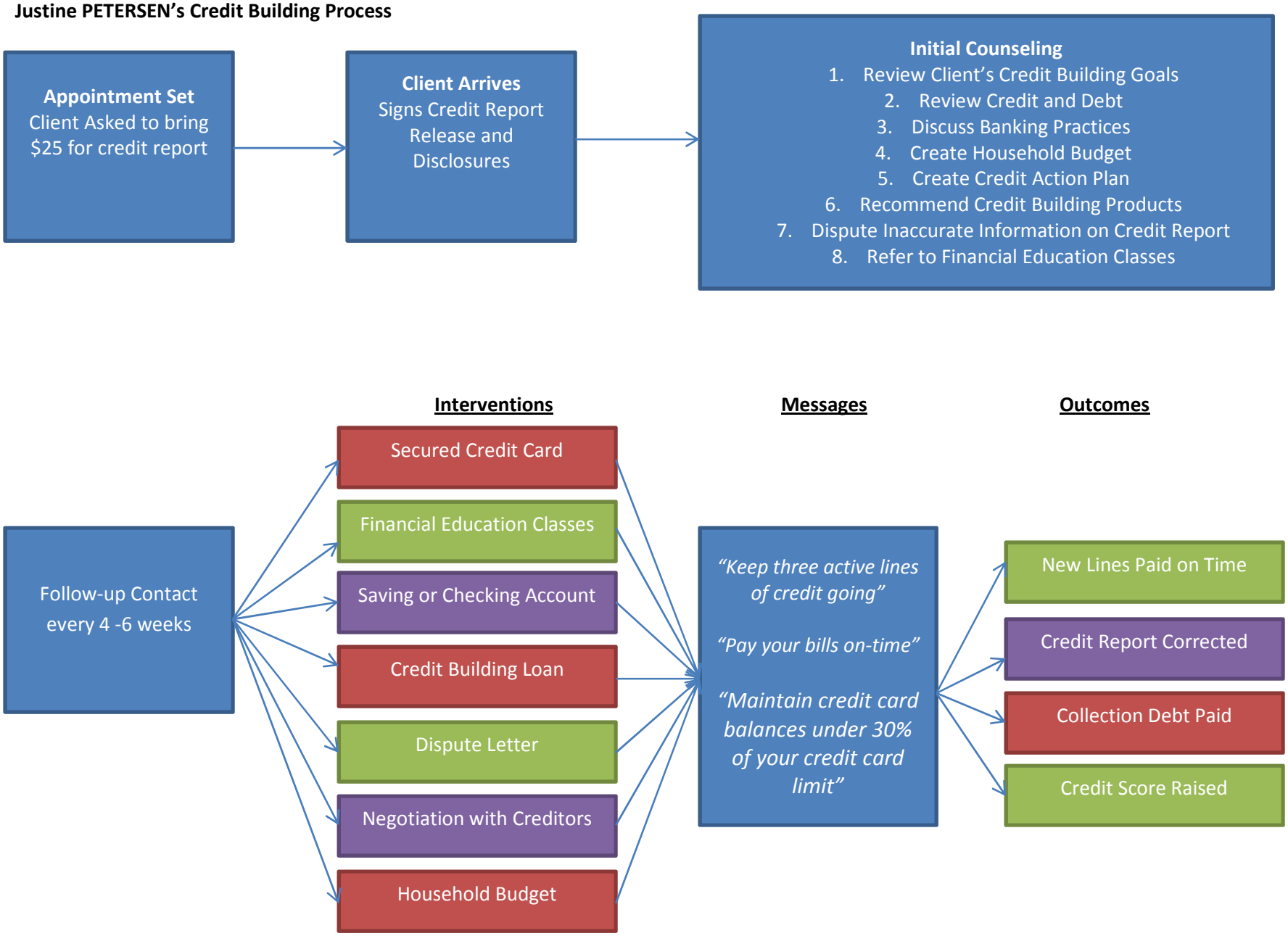Justine PETERSEN's Credit Building Process