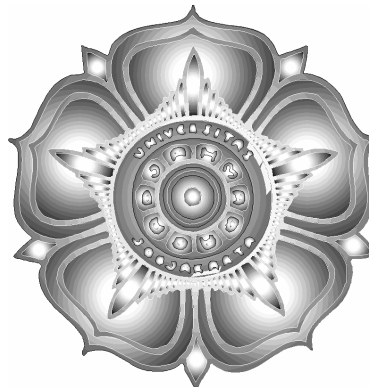


**MORTGAGE BACK SECURITIES:  
A PRELIMINARY LEGAL DUE DILIGENCE  
OF PT BANK TABUNGAN NEGARA (PERSERO)**

In partial requirement for S-2 degree

Master of Management Study Program  
Program of Graduate



submitted by

Hasta Nugraha Utomo  
9887/PS/MM/02

to

**POSTGRADUATE STUDIES PROGRAM  
GADJAH MADA UNIVERSITY  
YOGYAKARTA  
2004**



DECLARATION

## AUTHORIZATION

# MORTGAGE BACK SECURITIES A PRELIMINARY LEGAL DUE DILIGENCE OF PT BANK TABUNGAN NEGARA (PERSERO)

Yogyakarta, April 12, 2004

prepared and compiled by

**Hasta Nugraha Utomo**

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has been defended before the Board of Examiners

on April 12, 2004

and has been declared to fulfill all requirements

Yogyakarta, April 12, 2004

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