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publication pertaining to banks banking credit unions farm credit mortgages consumer financial protection and other related financial matters

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going note that we cannot normally mix these two structures basic rules for indirect speech when words and thoughts are

reported there is usually a change of tenses pronouns and other words

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structure of the reported clause depends on whether the

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try to report their exact words we usually give a summary for example direct speech exact words mary oh dear we ve been

walking for hours i m exhausted i don t think i can go any further i really need to stop for a rest

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