



CERTIFICATE

This certificate is proudly presented to

Mardiyev Akrom

This is to certify that the scientific article “**O‘ZBEKISTONDA IPOTEKA KREDITLASH JARAYONINI TASHKIL ETISHNING O‘ZIGA XOS XUSUSIYATLARI**” has been published in the journal: «ЗЕЛЁНАЯ ЭКОНОМИКА И РАЗВИТИЕ», **Том 3 № 10 (2025): «Yashil iqtisodiyot va taraqqiyot» журналы.**

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