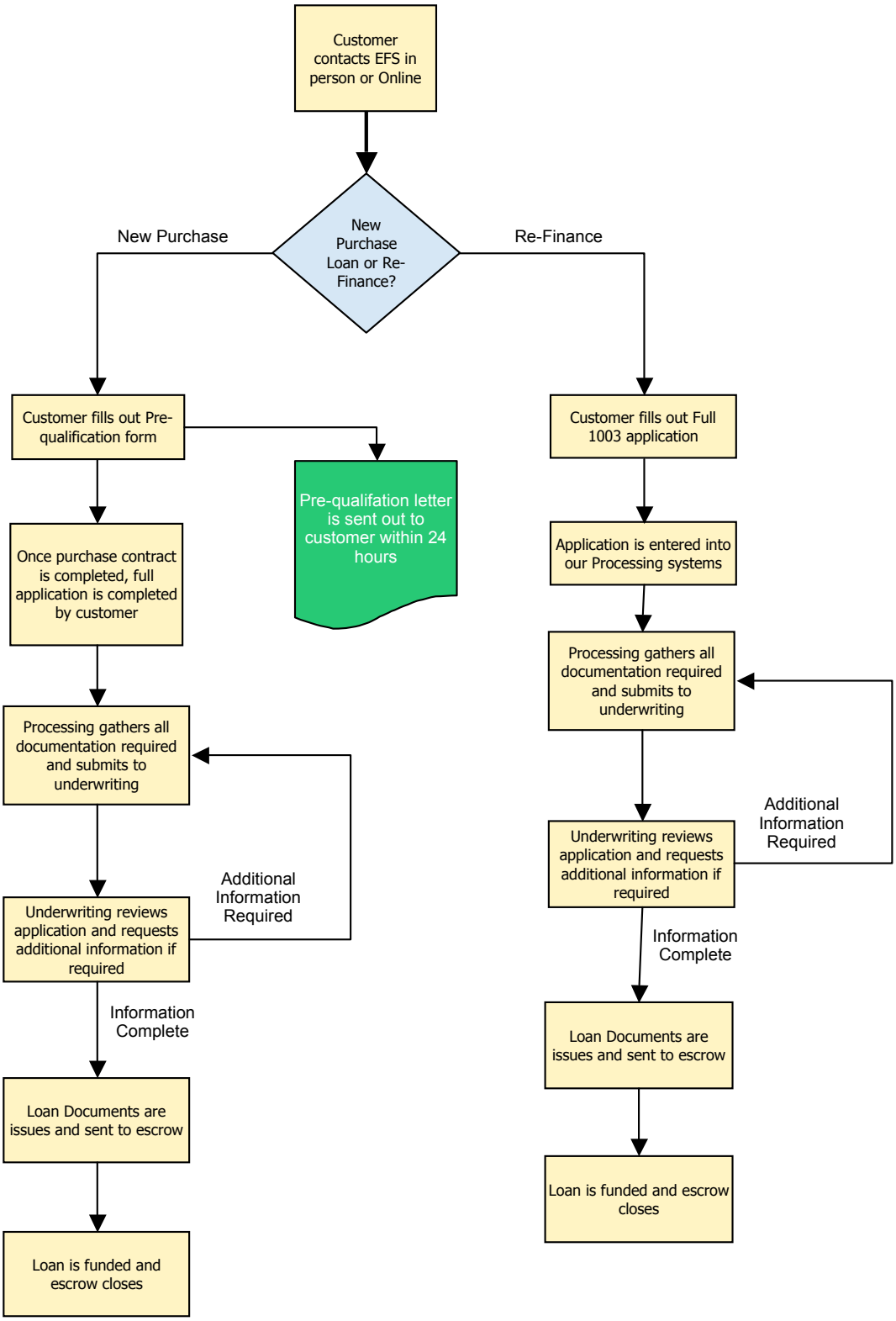Loan Process