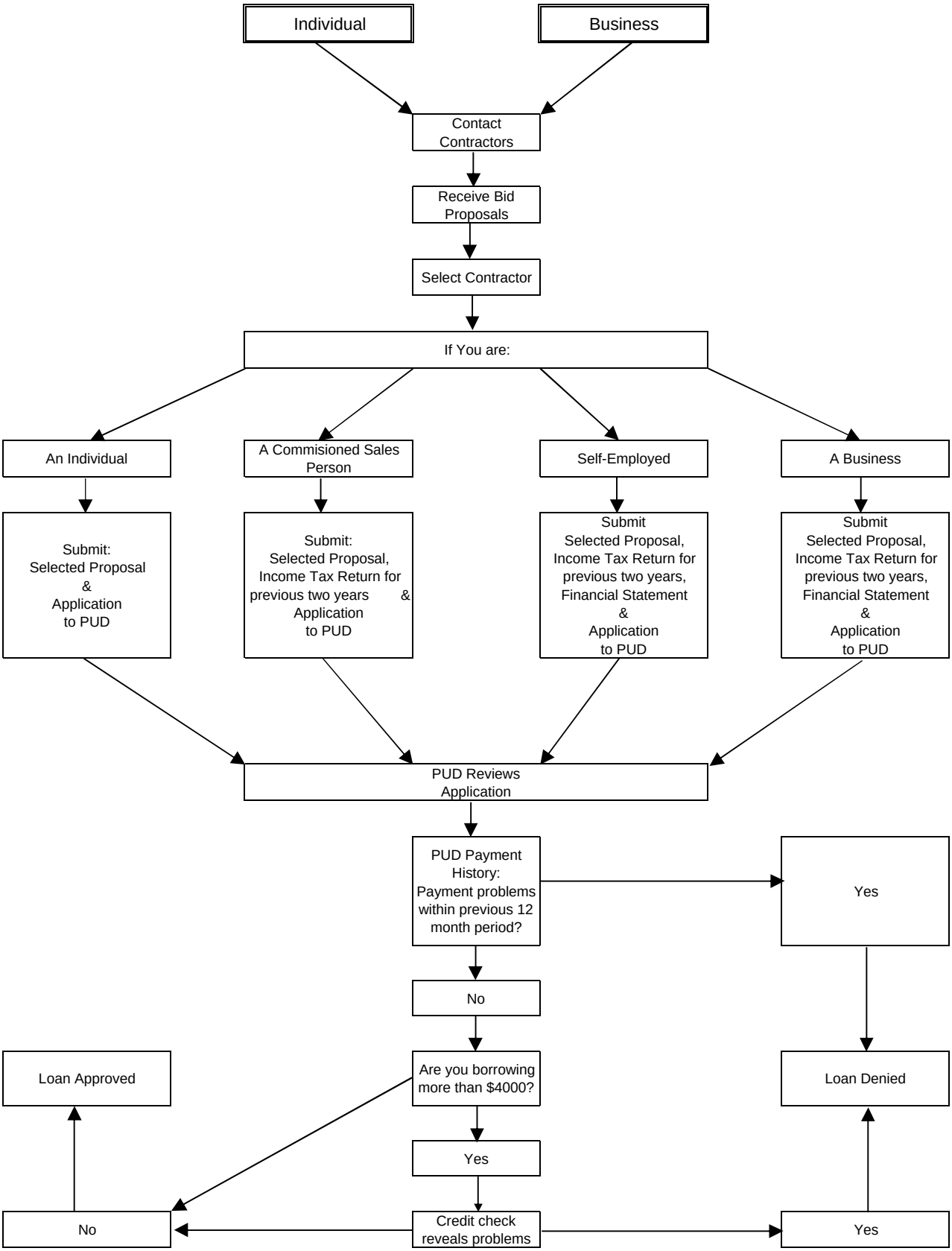Loan Application Process