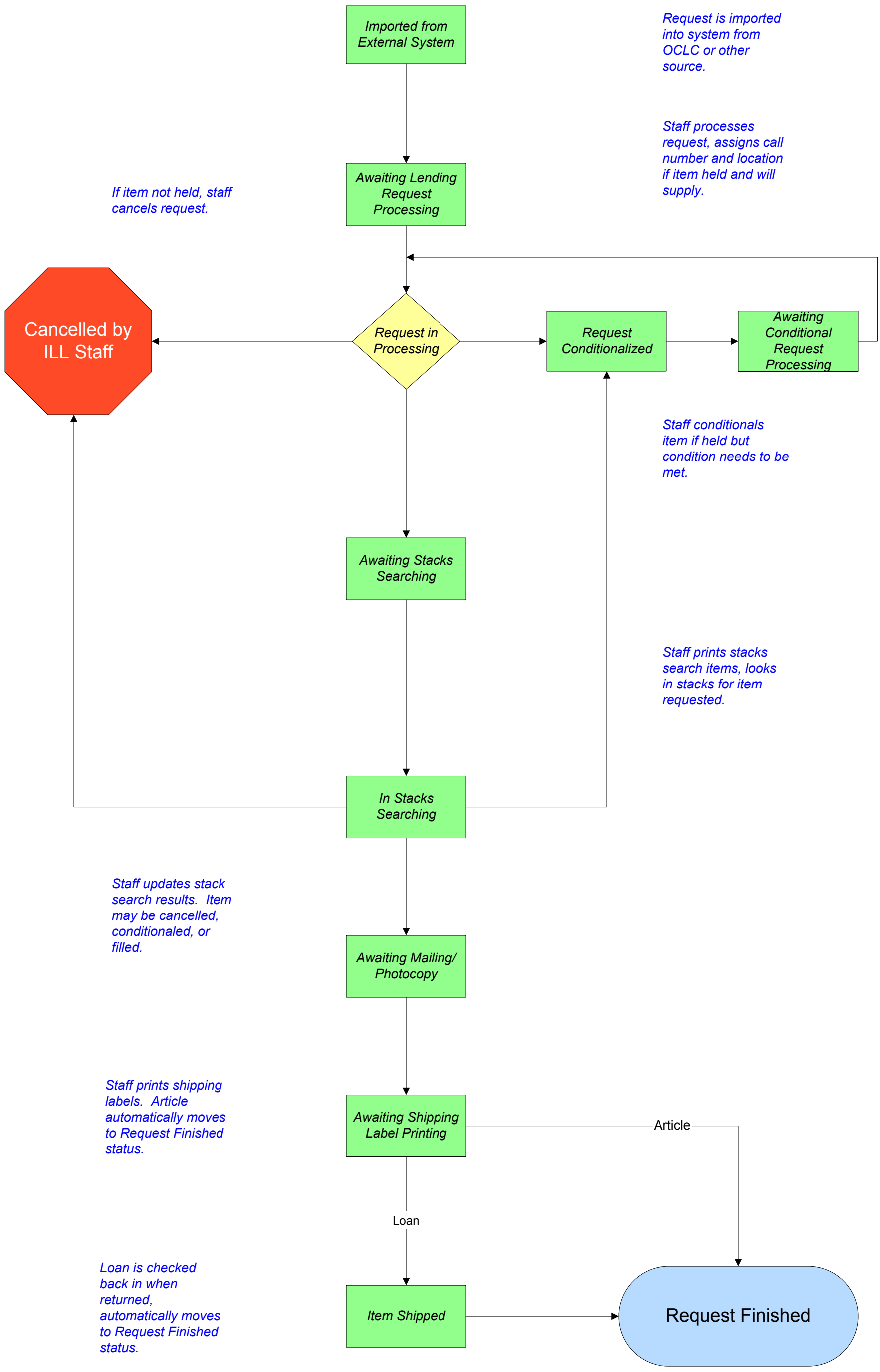THE BASIC LENDING WORKFLOW