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In this Meteor.js application, users can register using their email and choose from three different roles: admin, borrower, or lender. The application is built using Meteor packages such as **roles** and **accounts-password**. The server-side code includes a **server/main.js** file that handles user creation and role assignment during the application startup. The client-side code includes a **client/main.js** file that manages user registration, role selection, and user dashboard functionality.

The application has two main HTML templates: **registerForm.html** and **userDashboard.html**. The **registerForm.html** template is used for user registration, where users can input their email, password, and select their desired role. The **userDashboard.html** template is used to display loans for the currently logged-in user and handle loan request and payment confirmation events.

The **client.js** file includes event handlers for toggling the loan request form, handling user registration, and managing loan requests and payment confirmations. The loan request and payment confirmation functionalities are left for the developer to implement according to their specific requirements.

The application also includes a **server.js** file that subscribes to the **userData** publication, which returns user data with roles and loan information. The server-side code also includes a startup function that creates an admin user with a predefined email and password during the application's initialization.

Admin users have complete transaction visibility, while regular users can only see their own transactions. The user dashboard is updated accordingly based on the user's role and transaction history. This Meteor.js application provides a solid foundation for building a peer-to-peer lending platform with user registration, role selection, and transaction management features.