**Chain constructors refactoring method**

All three constructors contain duplicate code. Because the third constructor has the most amount of construction methods, it will be used as the reference for the other constructors. The first two constructors can then chain off the third constructor to obtain its construction methods.

public Loan(float notional, float outstanding, int rating, Date expiry) {

this(new TermROC(), notional, outstanding, rating, expiry, null);

}

public Loan(float notional, float outstanding, int rating, Date expiry, Date maturity) {

this(new RevolvingTermROC(), notional, outstanding, rating, expiry, maturity);

}

public Loan(CapitalStrategy strategy, float notional, float outstanding, int rating, Date expiry, Date maturity) {

this.strategy = strategy;

this.notional = notional;

this.outstanding = outstanding;

this.rating = rating;

this.expiry = expiry;

this.maturity = maturity;

}