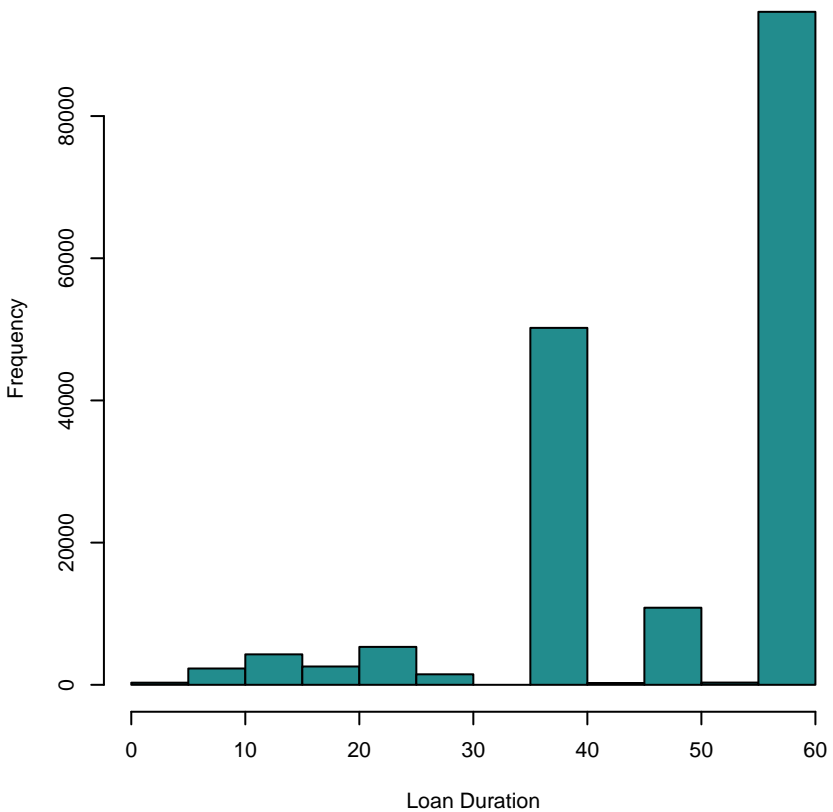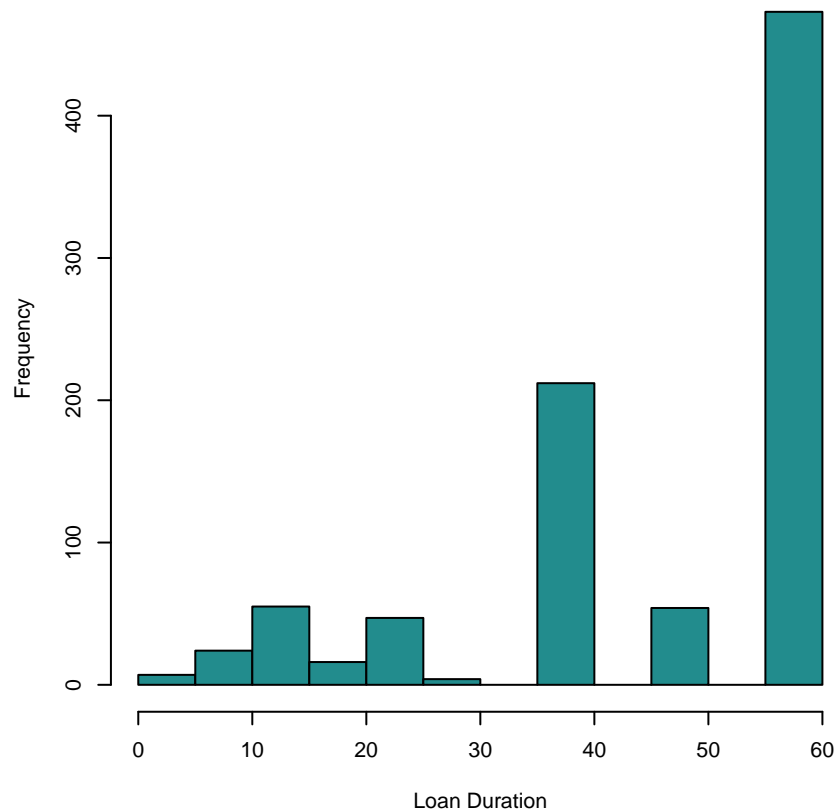Loan Duration