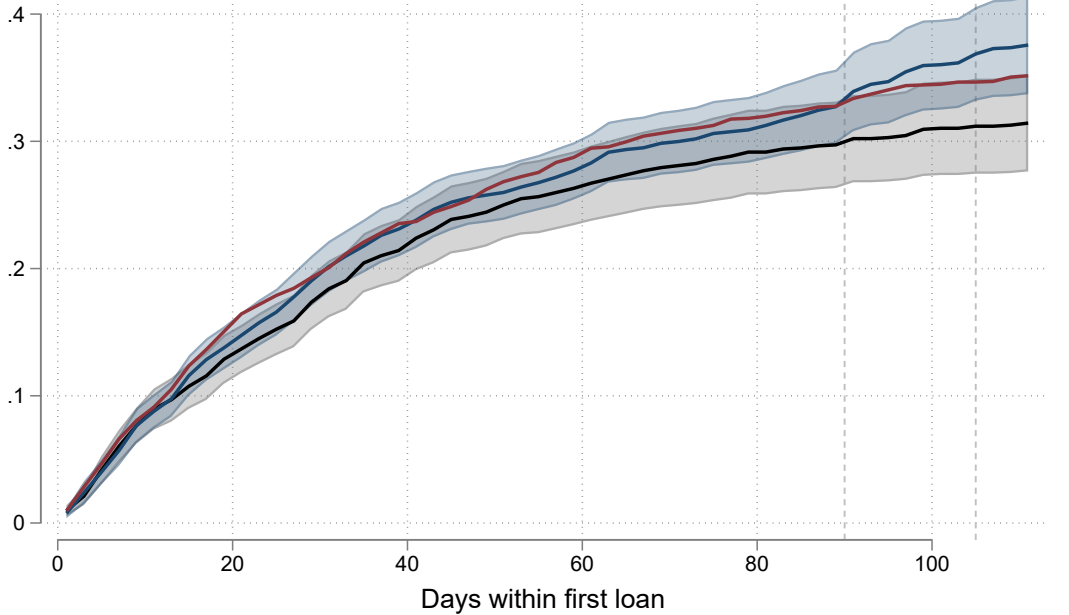


Prob. of taking second loan



— Control

— Forced commitment

— Choice commitment