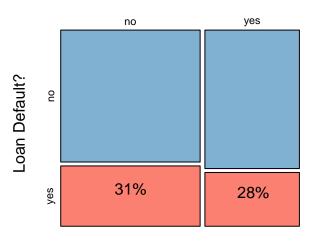
Phone Ownership and Loan Default



Own Phone?