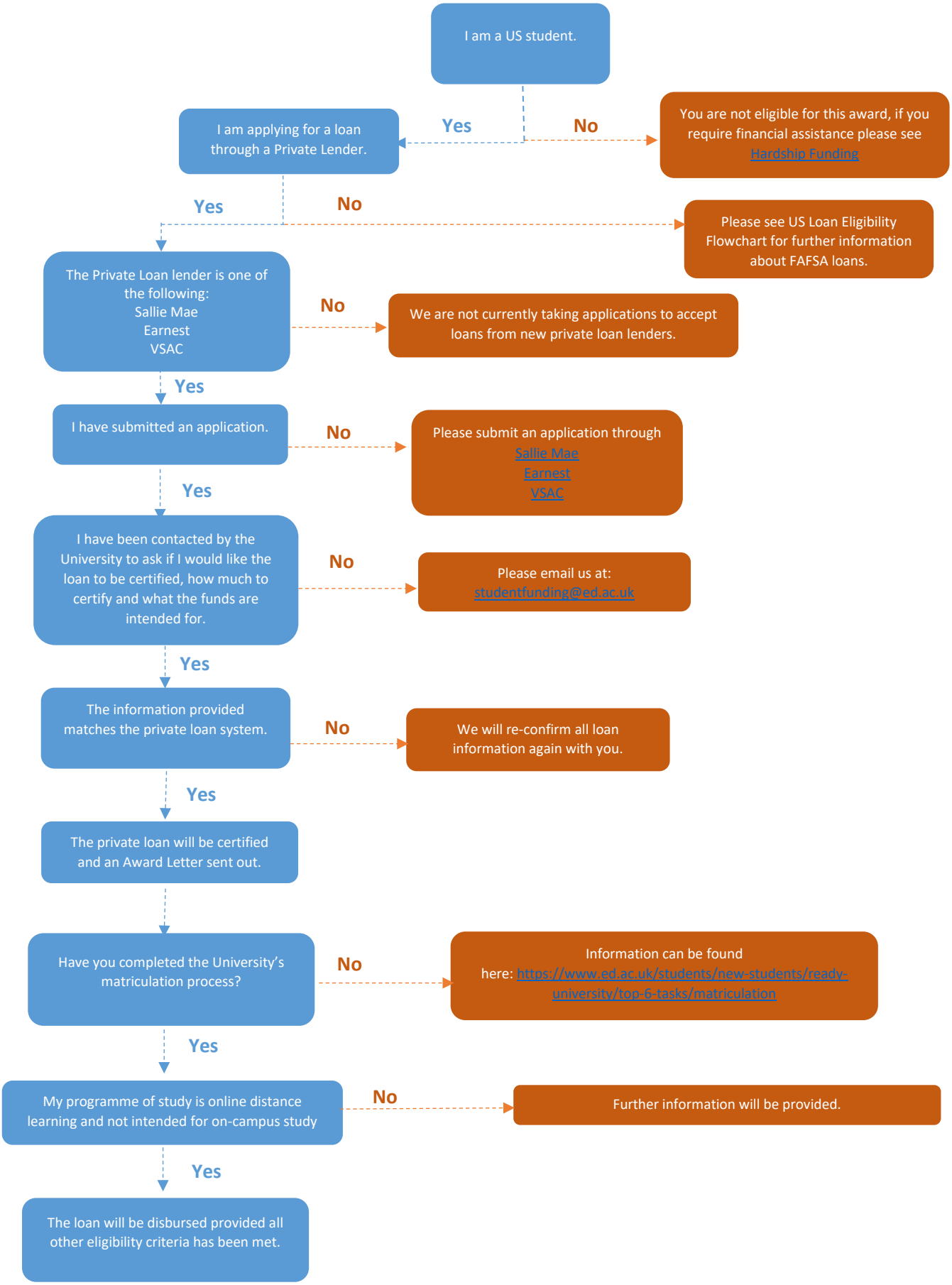US LOANS – PRIVATE ALTERNATIVE LOAN