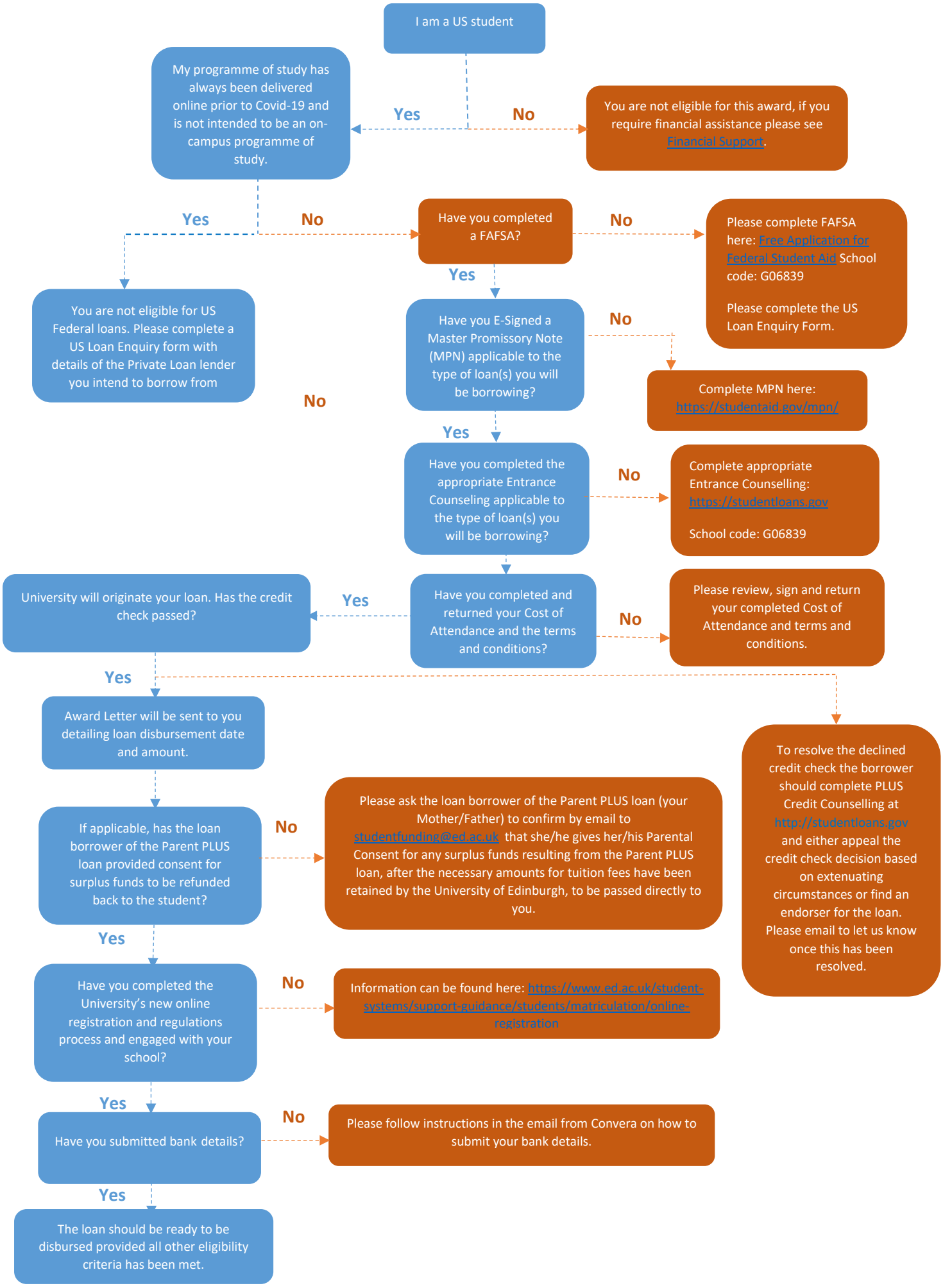US LOANS – ELIGIBILITY