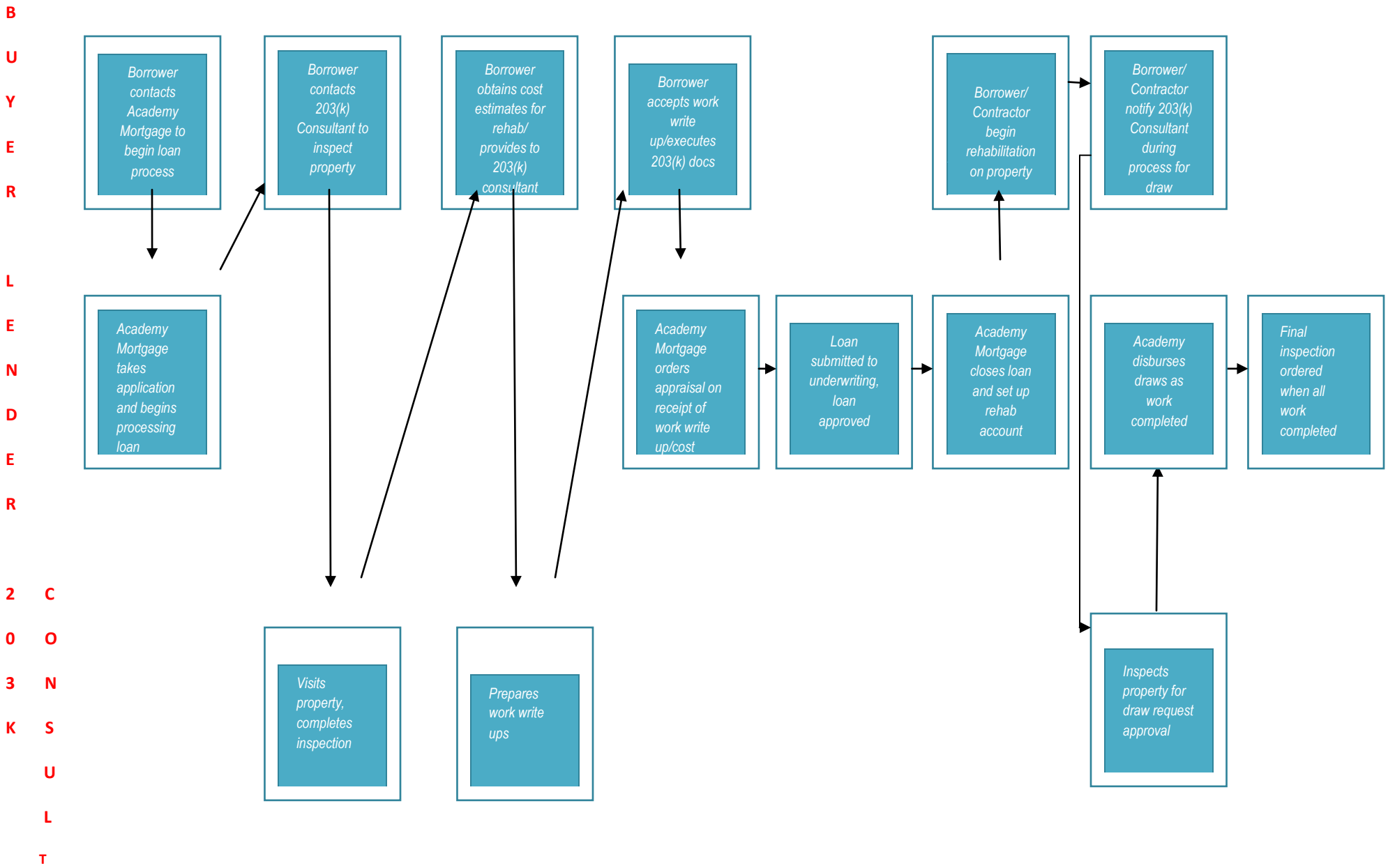FHA 203(K) PROCESS (REGULAR)