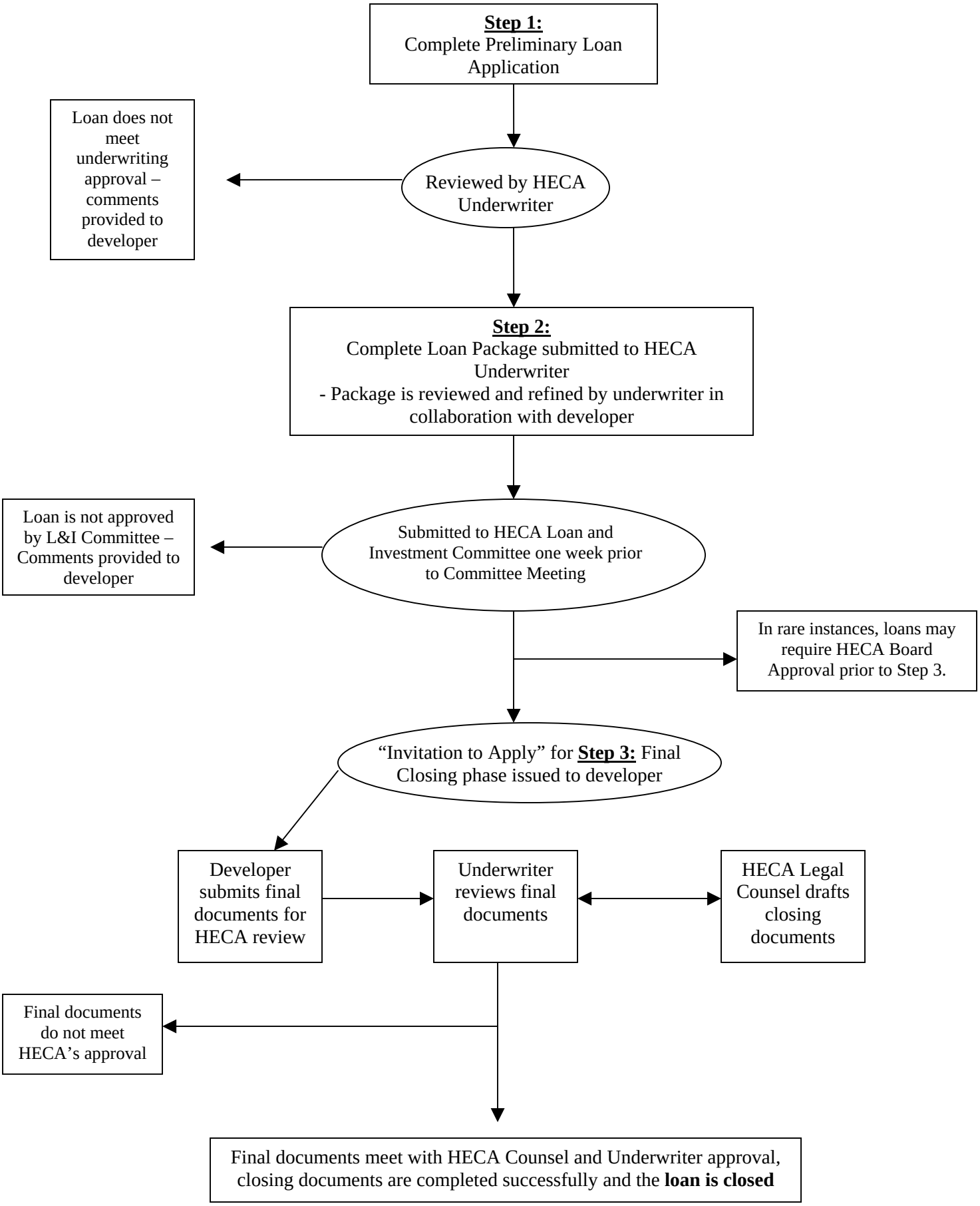Housing Enterprise of Central Alabama: Loan Application Flow Chart