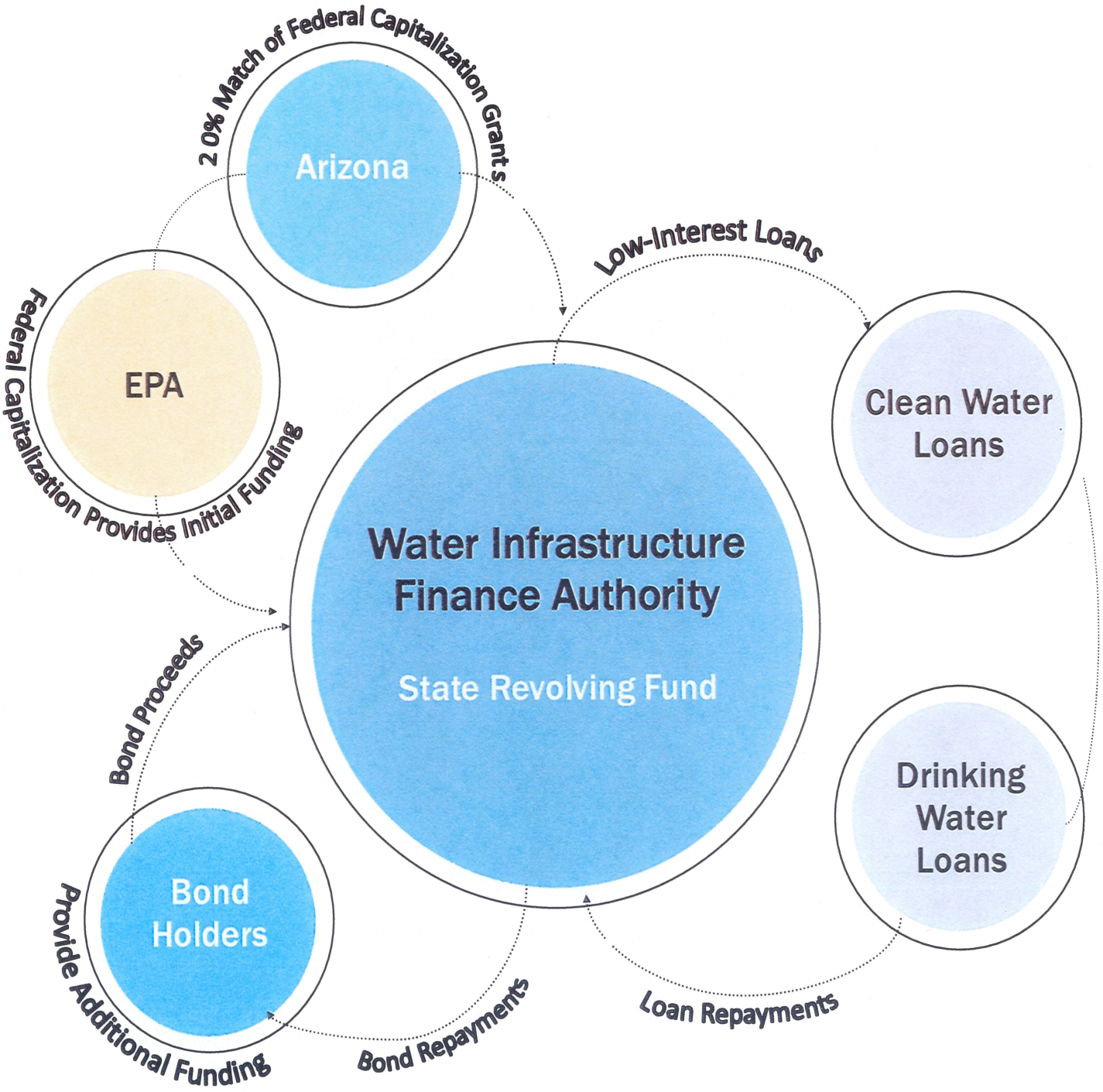How the WIFA Loan Program Works