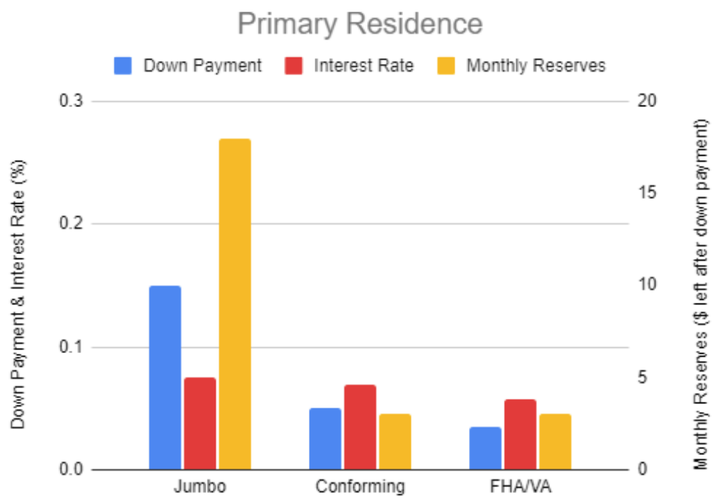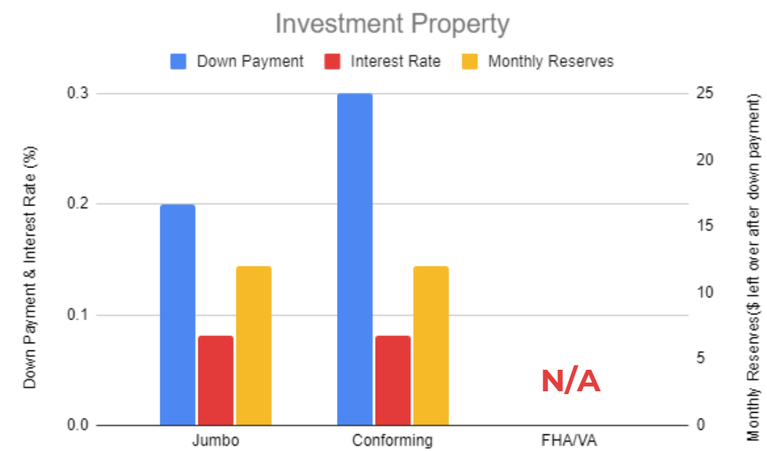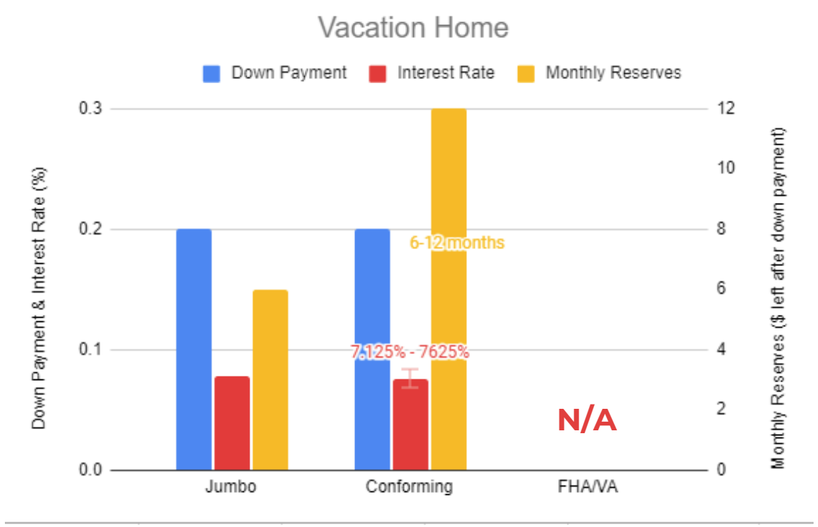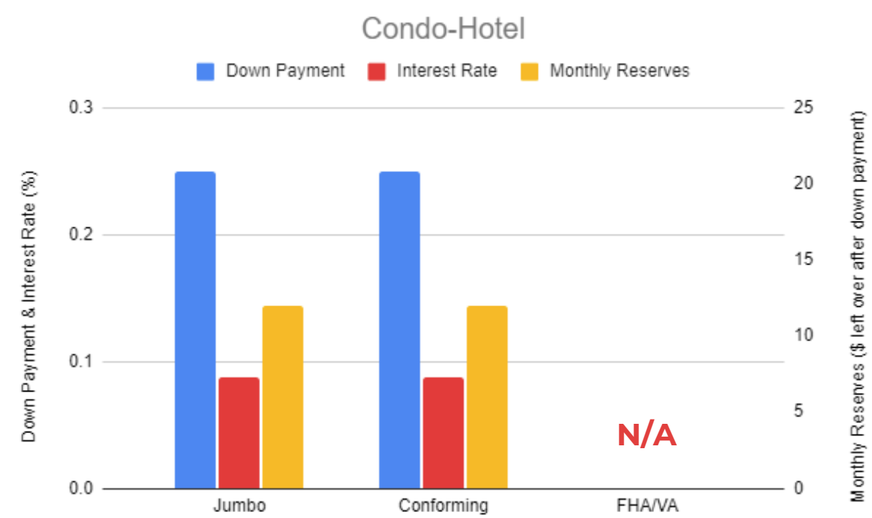Comparing Loans: Primary, Vacation, Investment, or Condo-Hotel