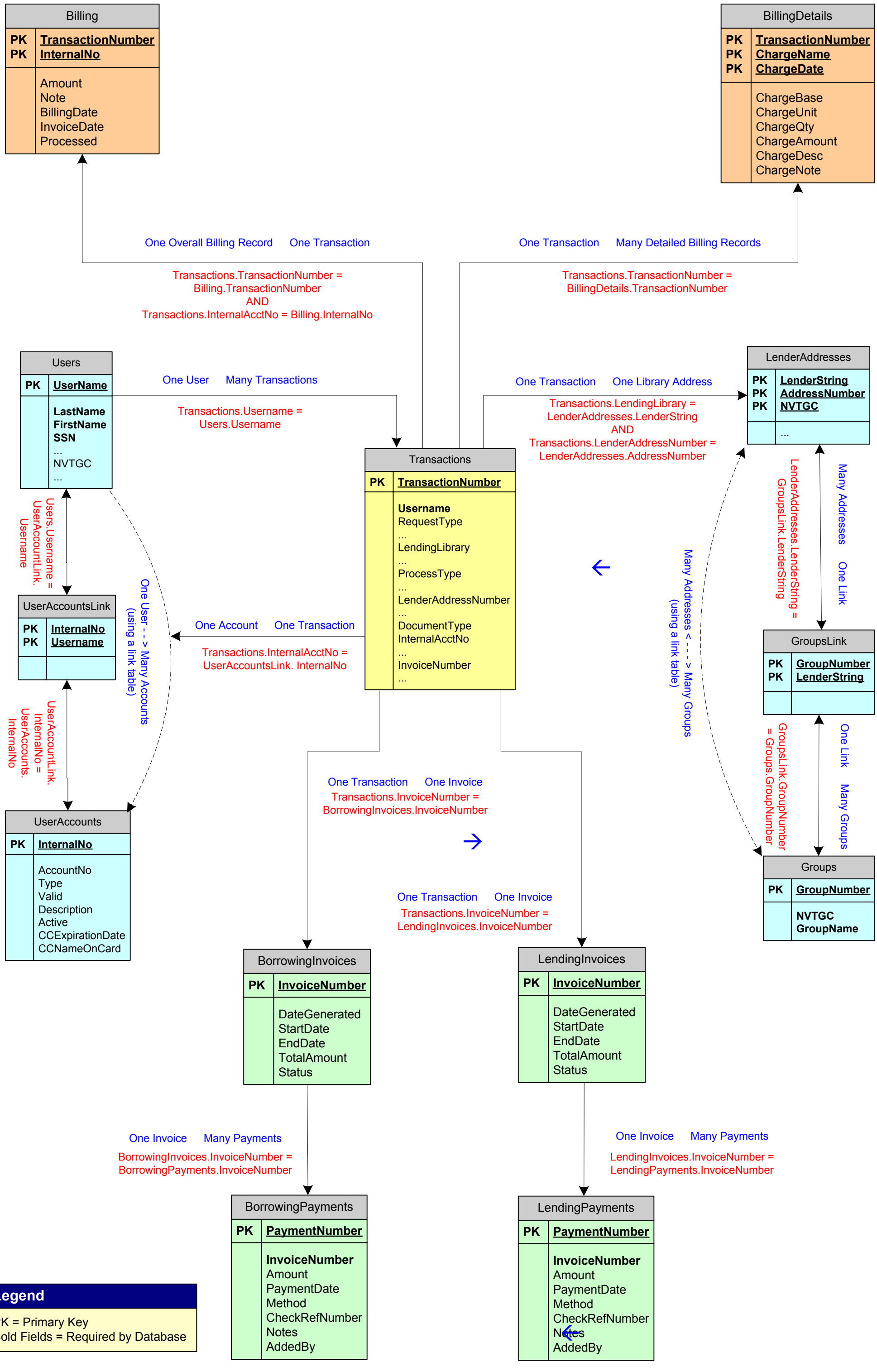ILLiad Billing - Tables and Relationships for Borrowing and Lending Billing