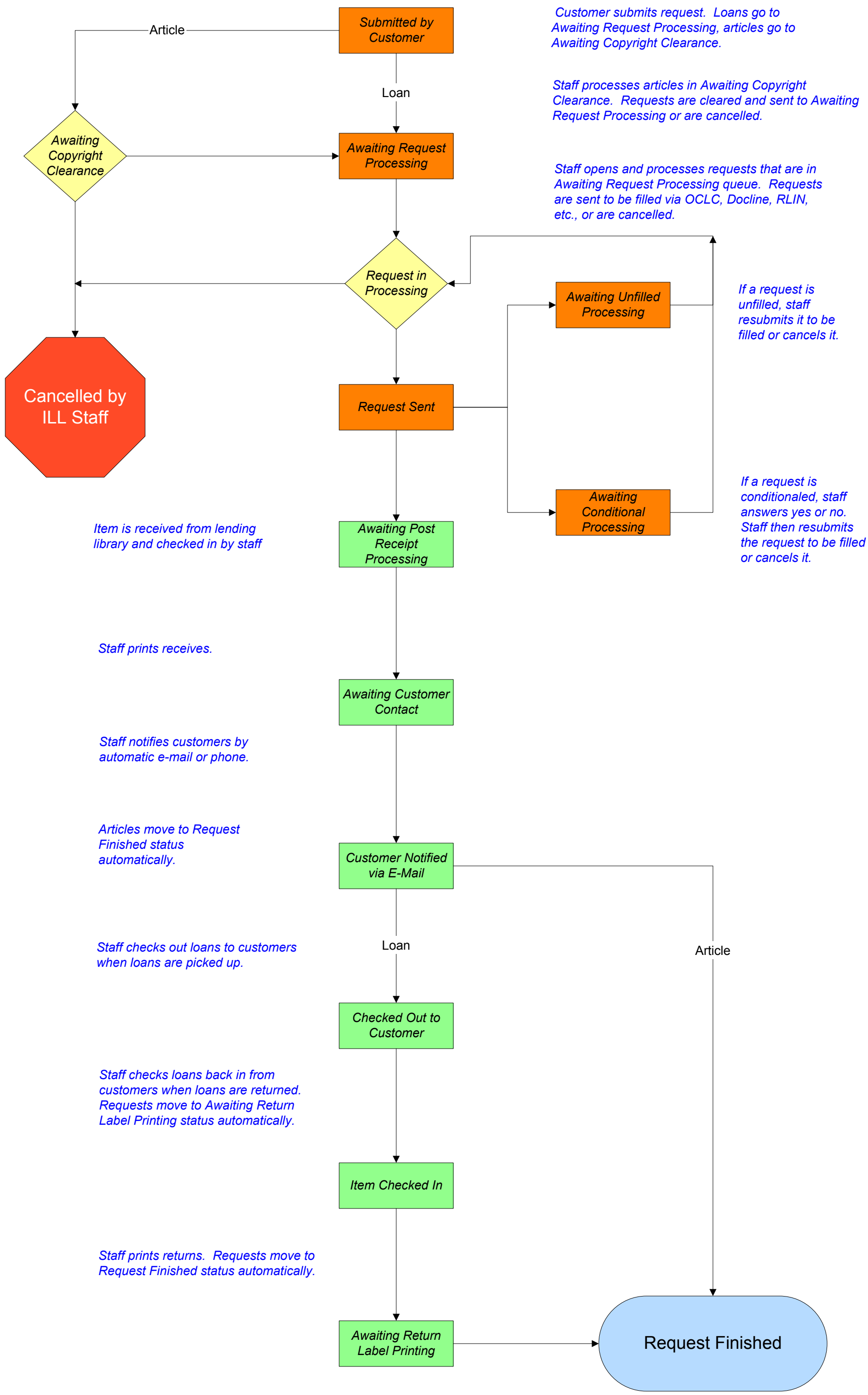THE BASIC BORROWING WORKFLOW