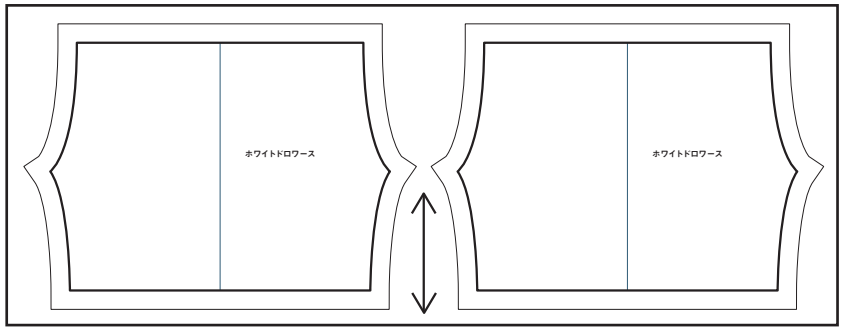綿ローン