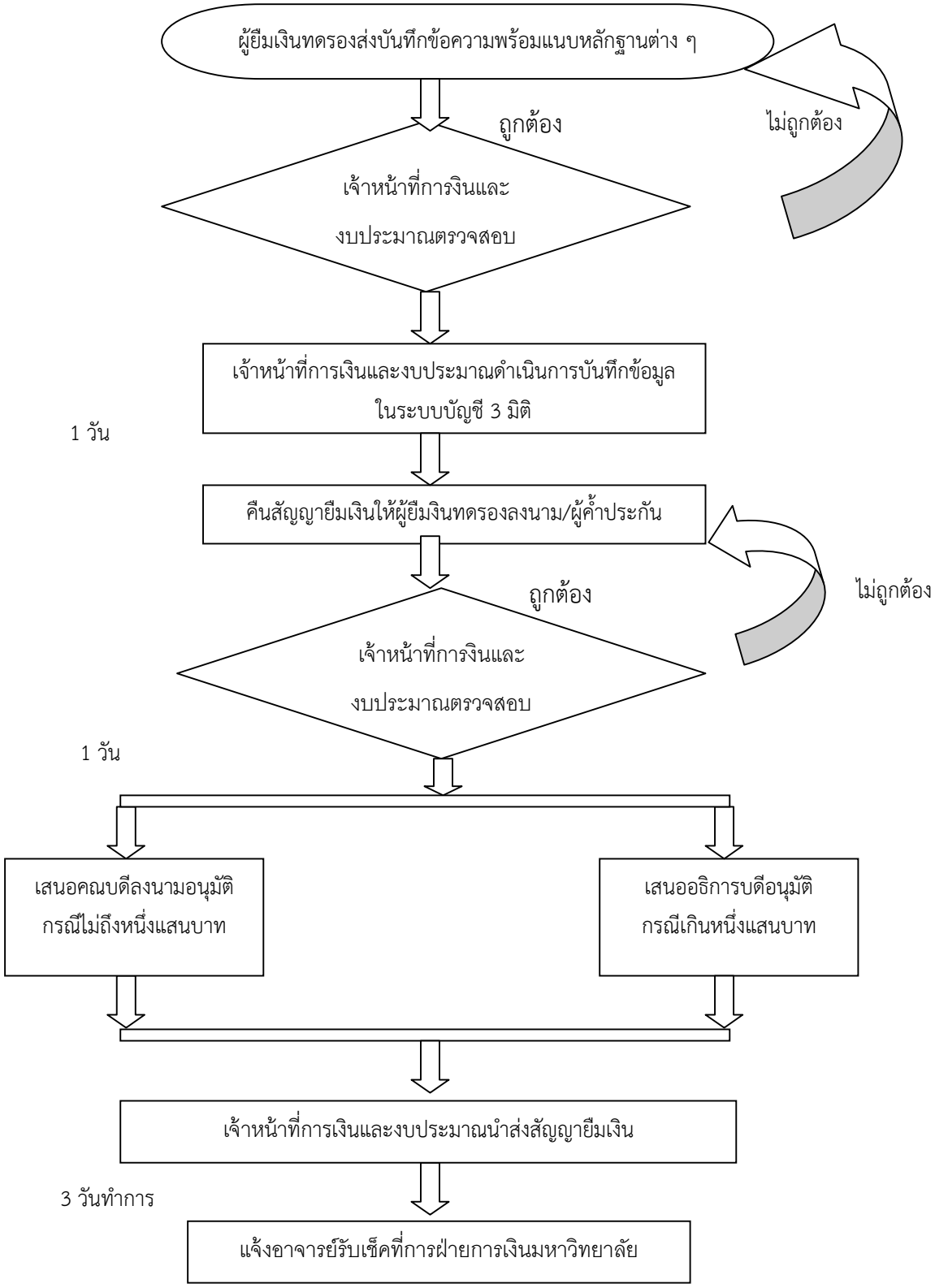การยืมเงินทดรอง