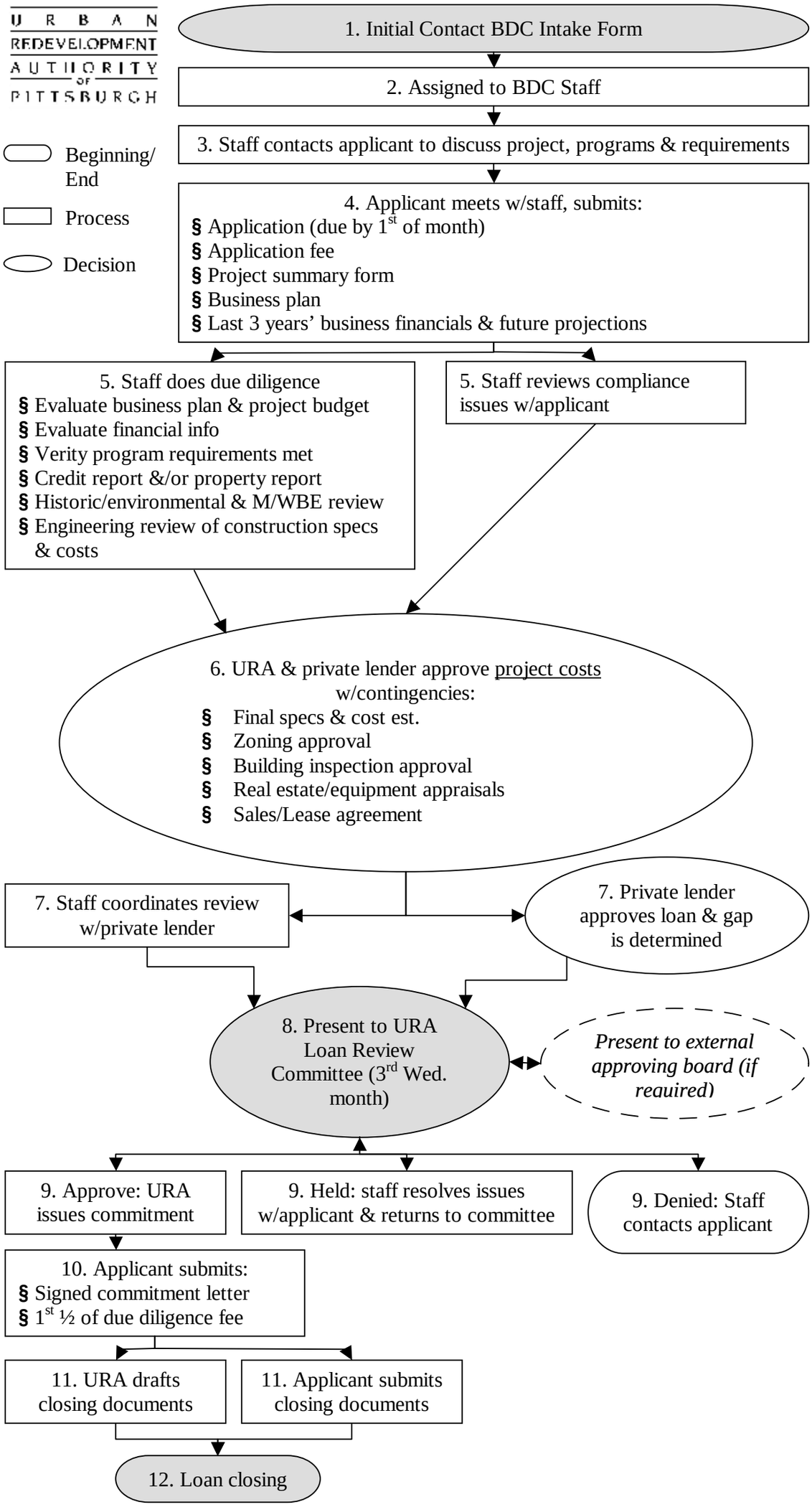URA Loan Process Flowchart 45 day minimum, 90 day average, client driven timeline