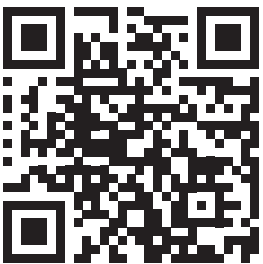






WHAT  
ACTUALLY IS  
RECIPROCAL  
BORROWING?



TAMPA BAY

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