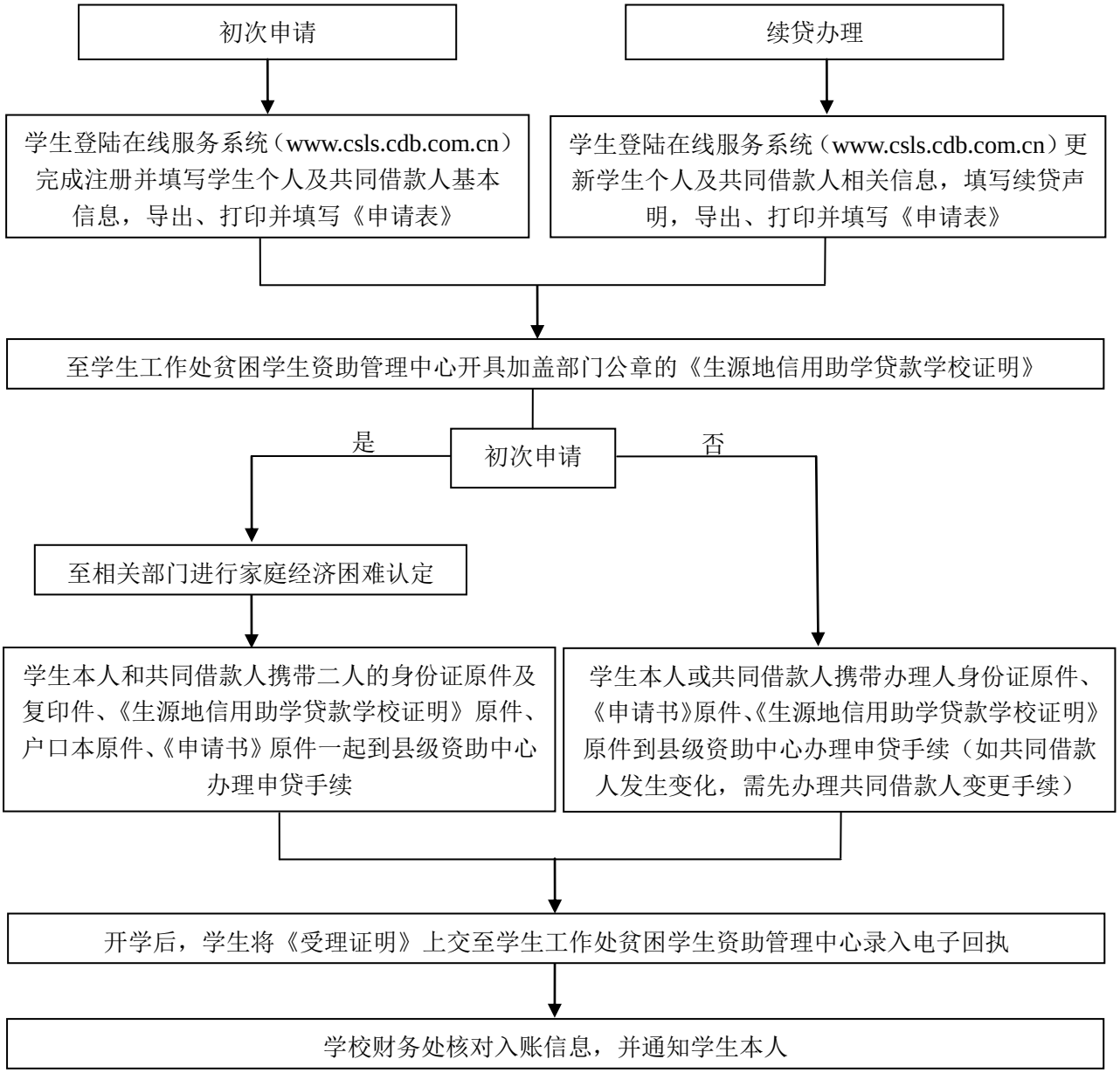生源地信用助学贷款申请指南