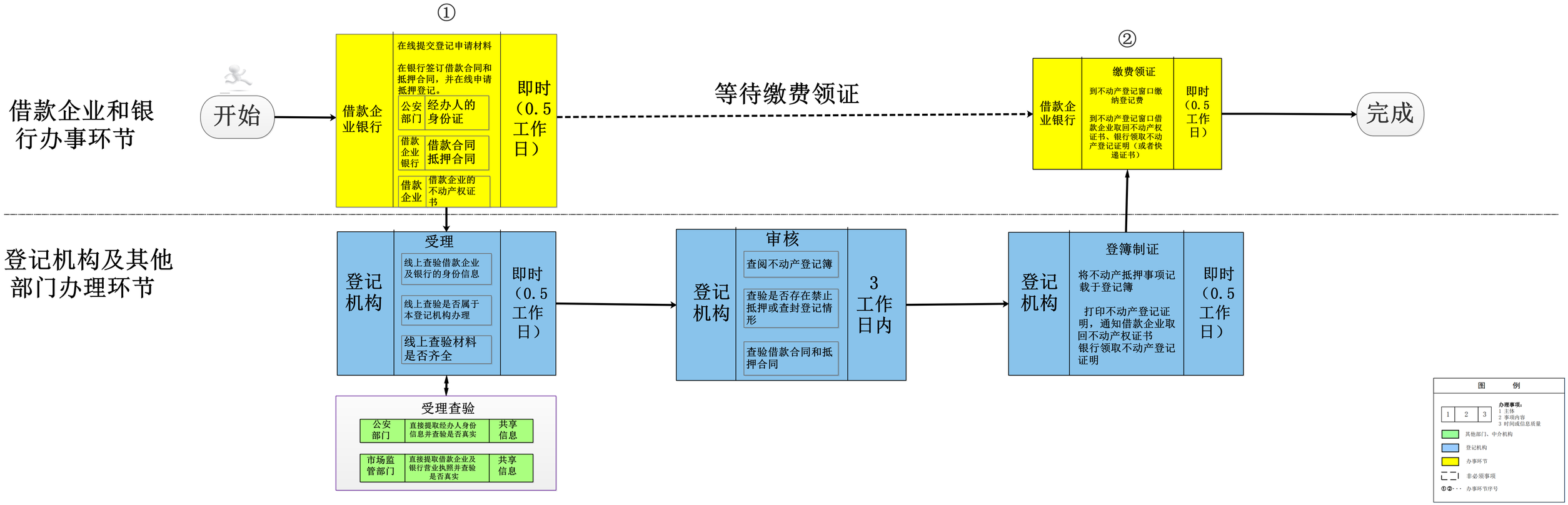企业以土地和房屋作为抵押物向银行贷款办理登记流程图（抵押登记）