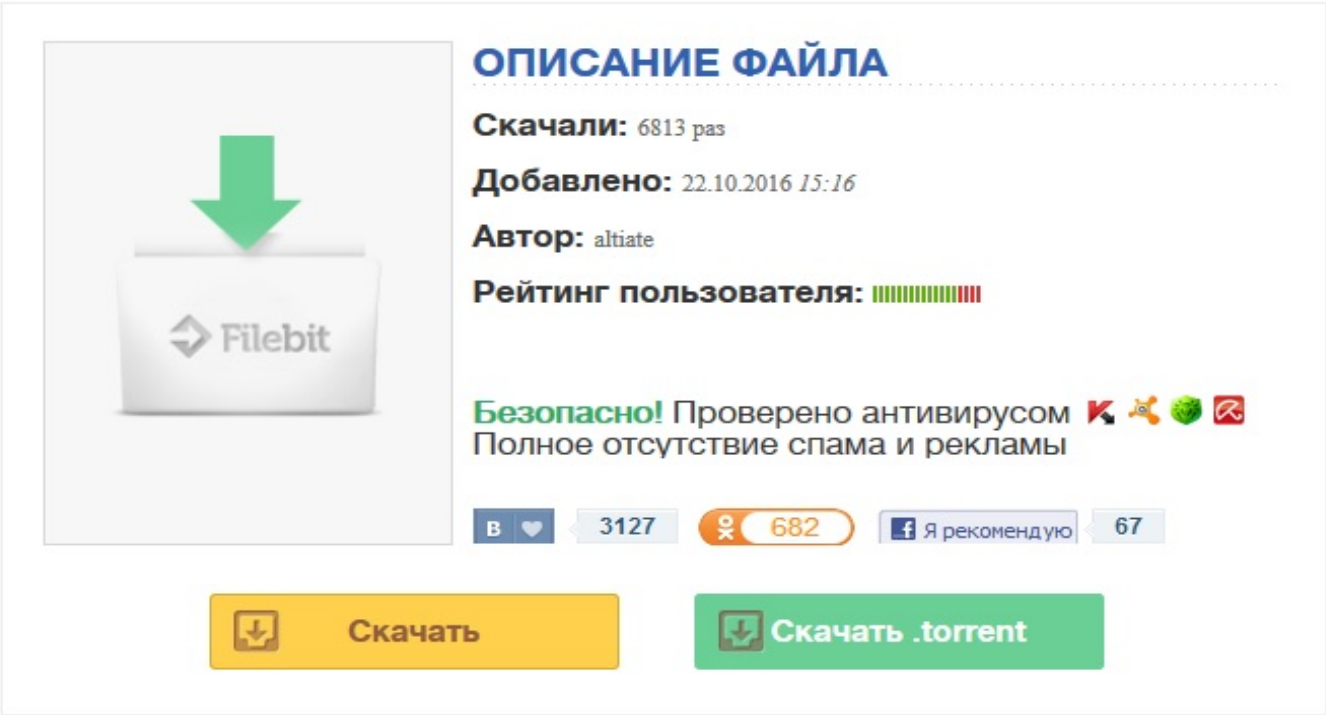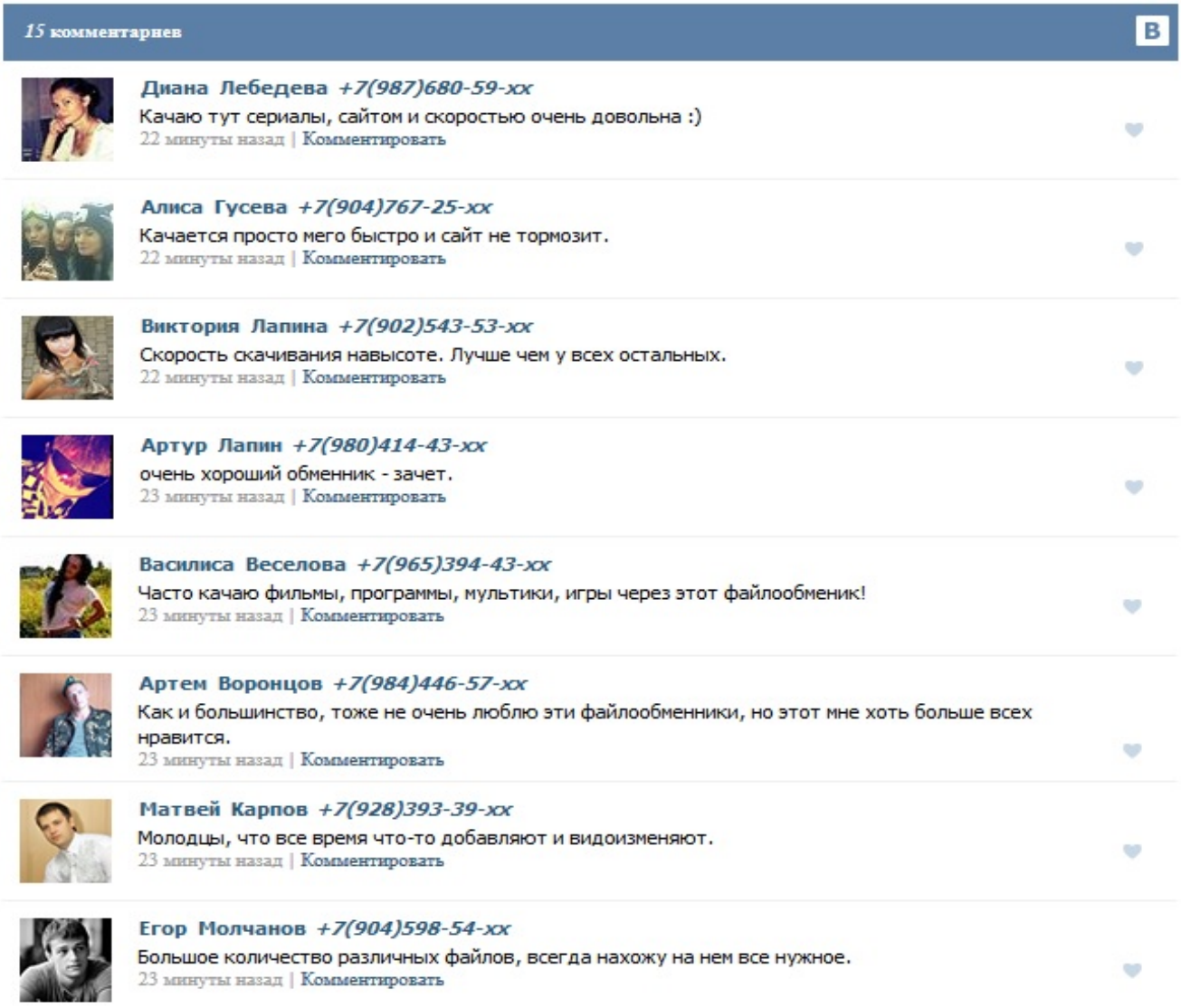**бланкачи долга**