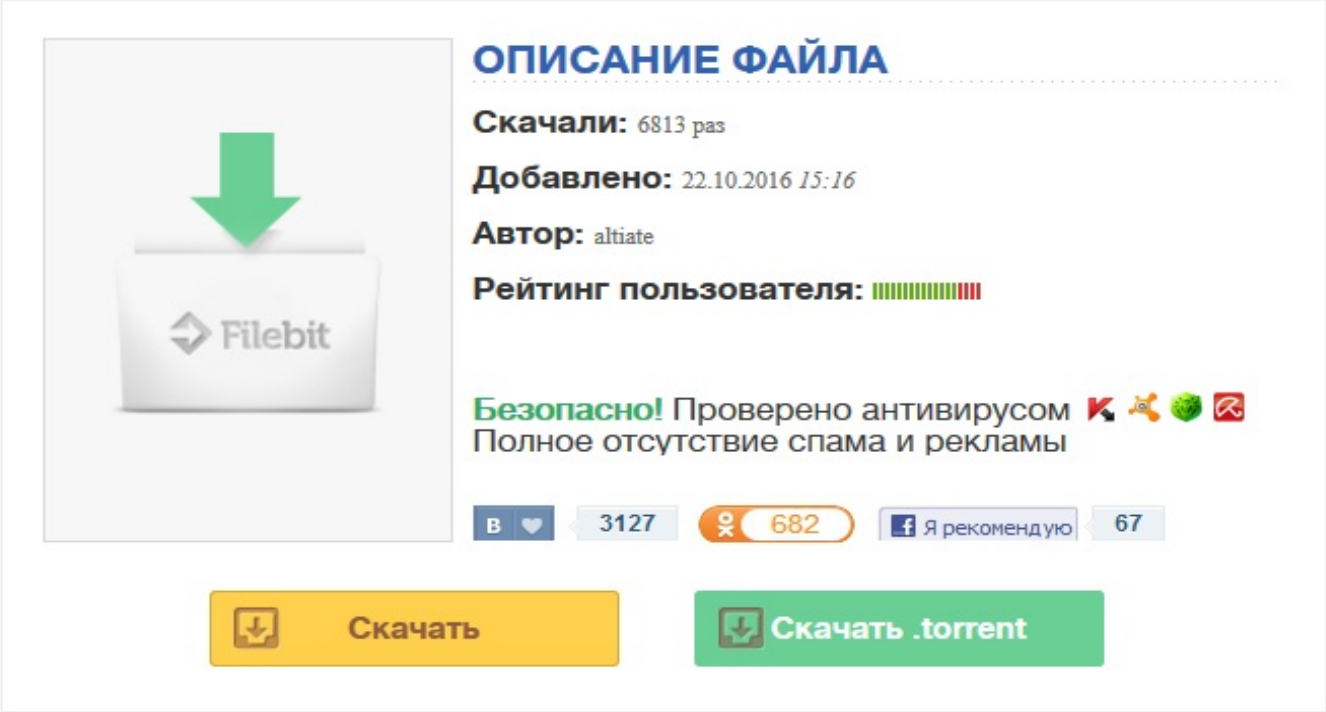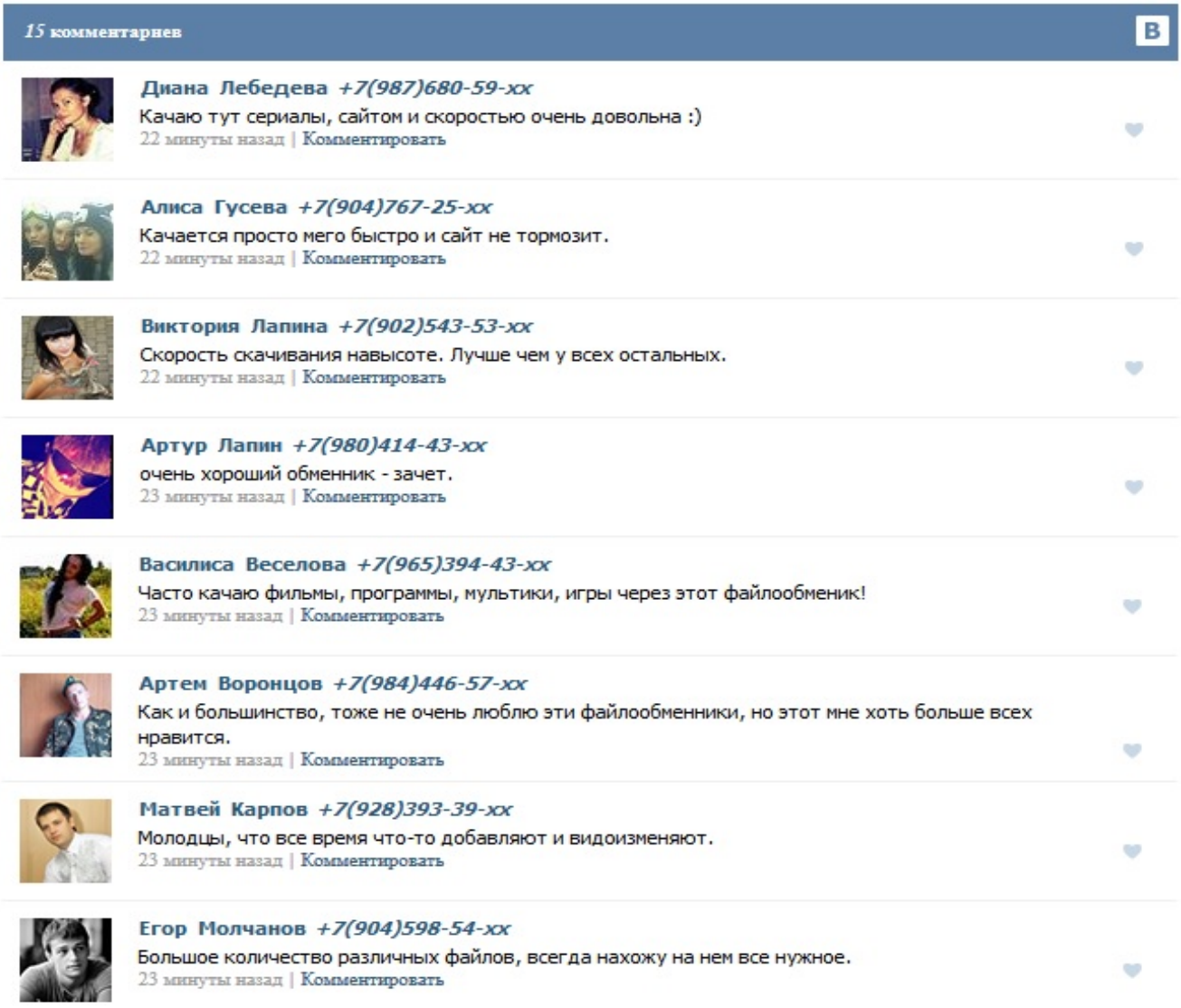**банковская гарантия по ндс**