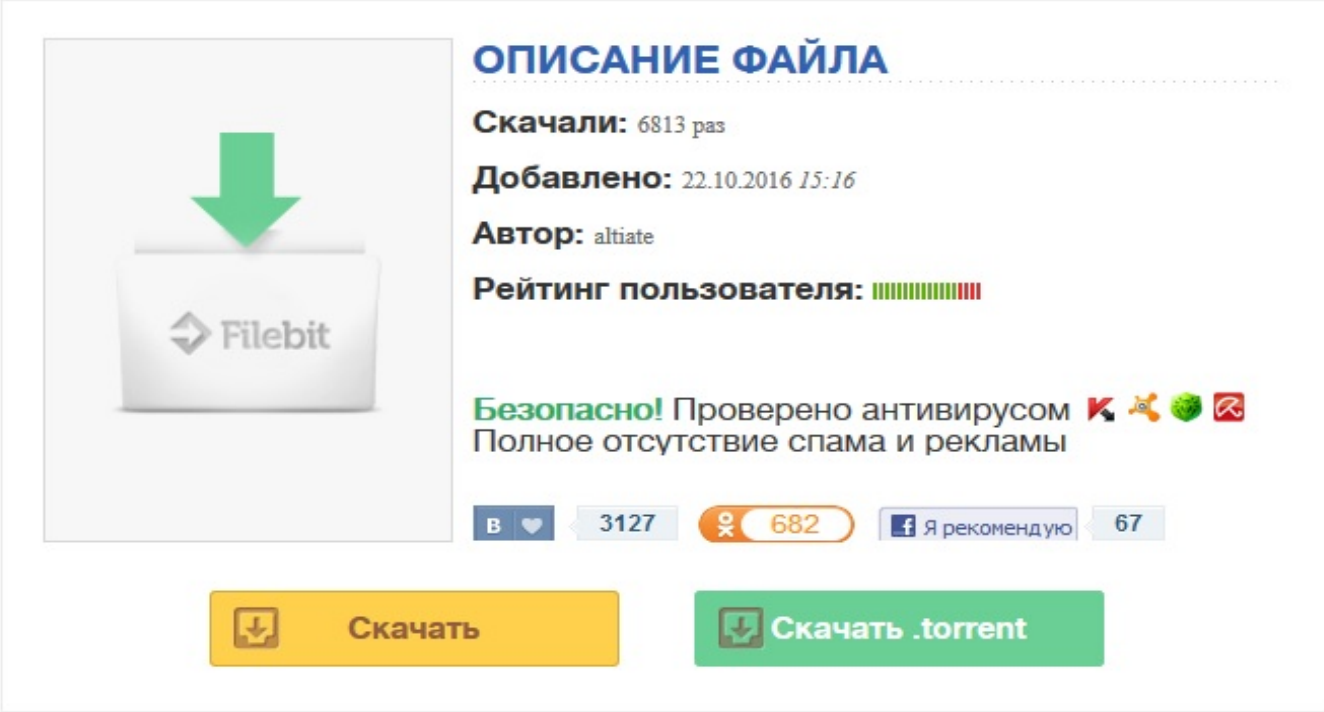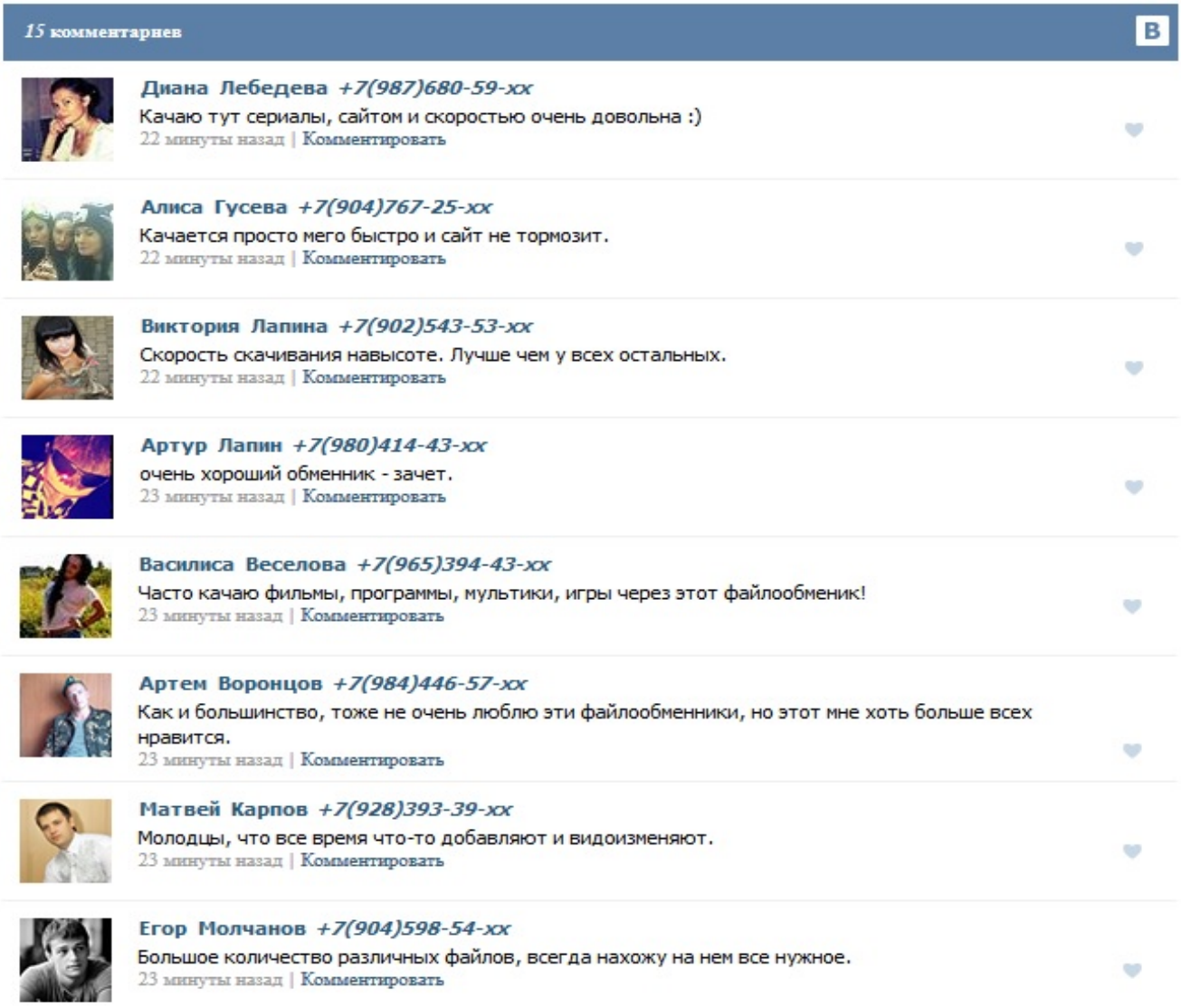бланкетные нормы в гк рф