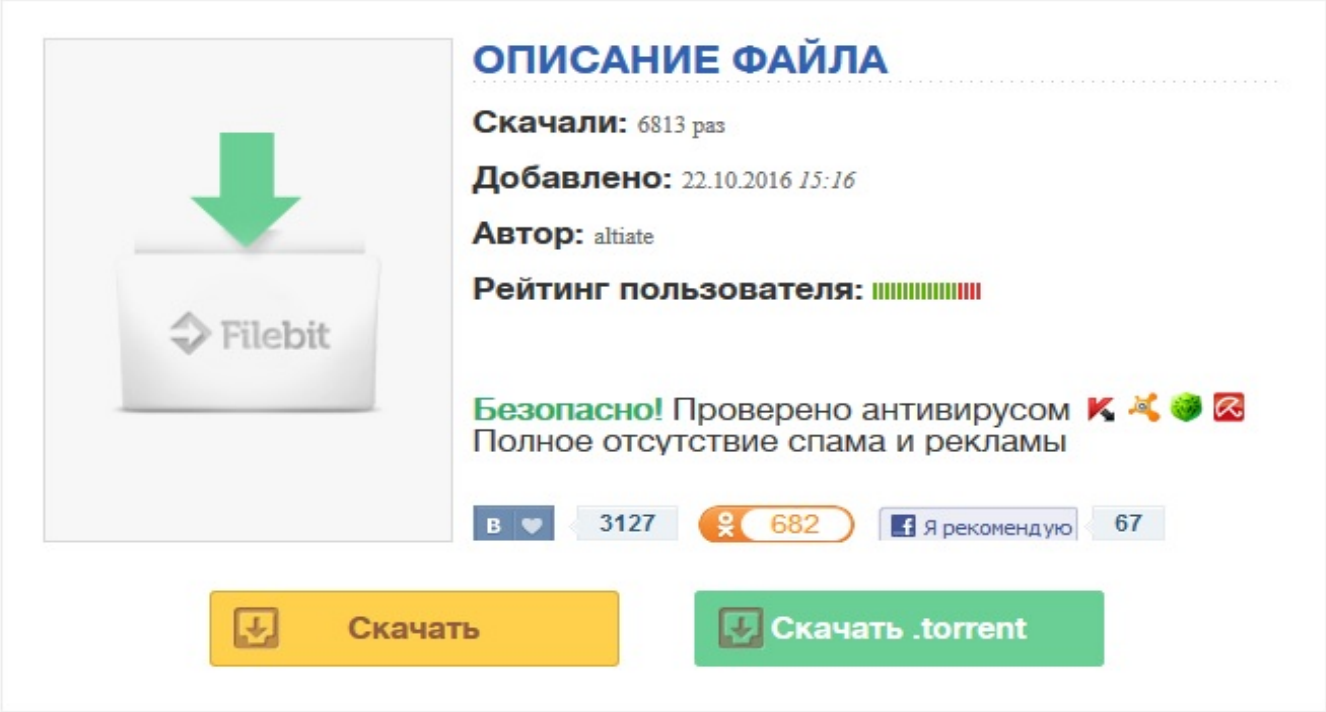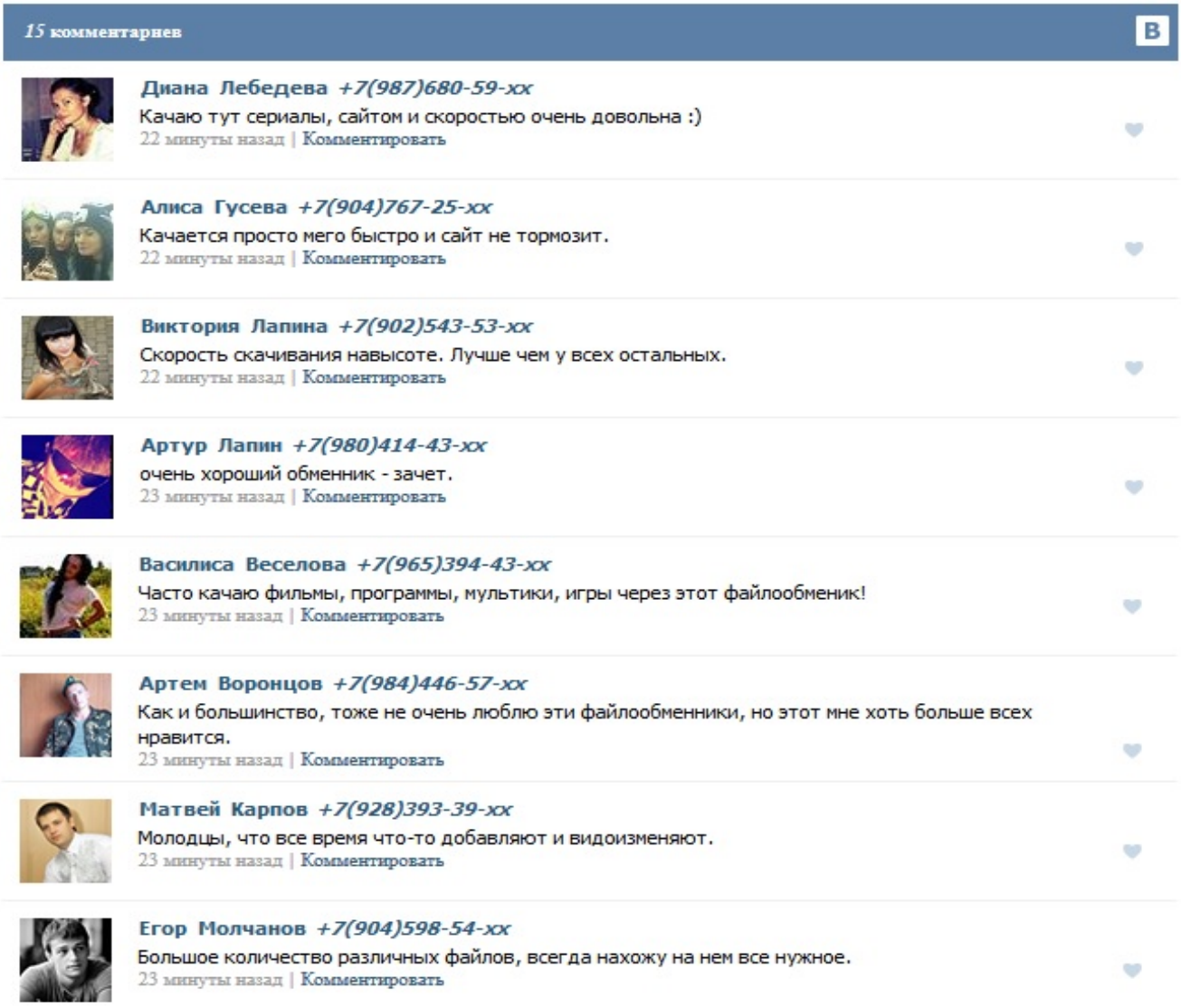уралсиб банк ипотека под материнский капитал