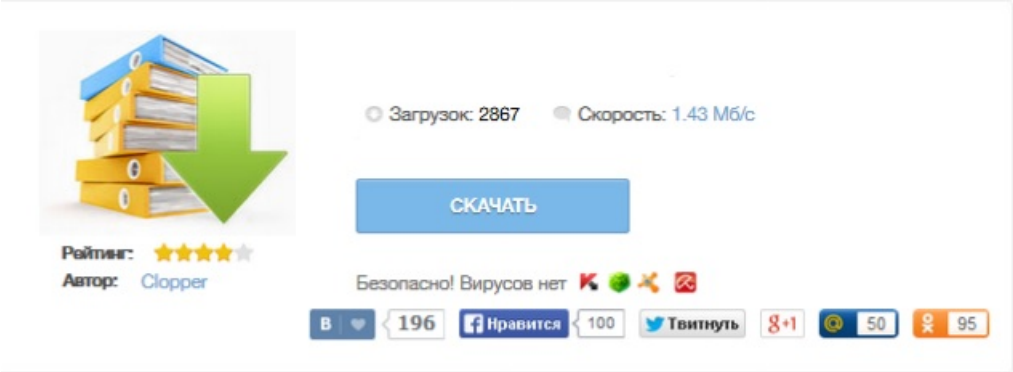собрание кредиторов при банкротстве