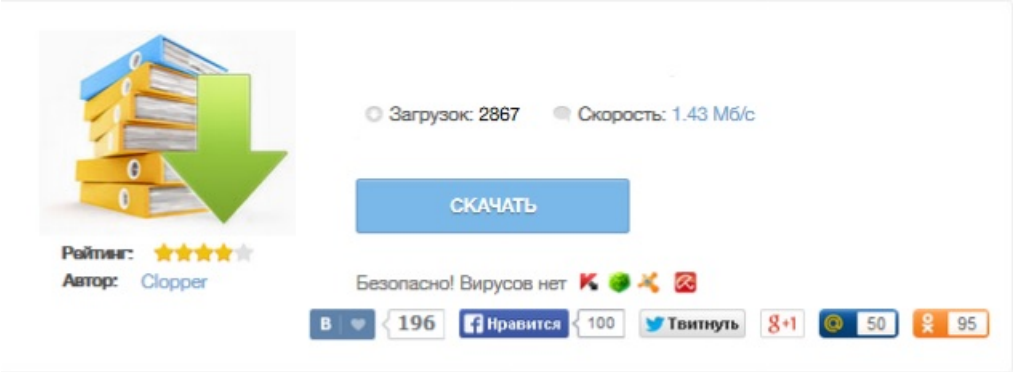пфс банк ипотека отзывы