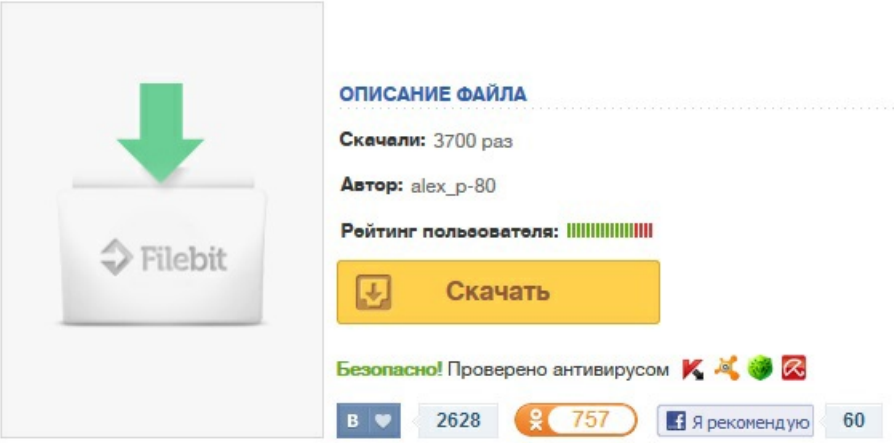пфс банк омск ипотека отзывы