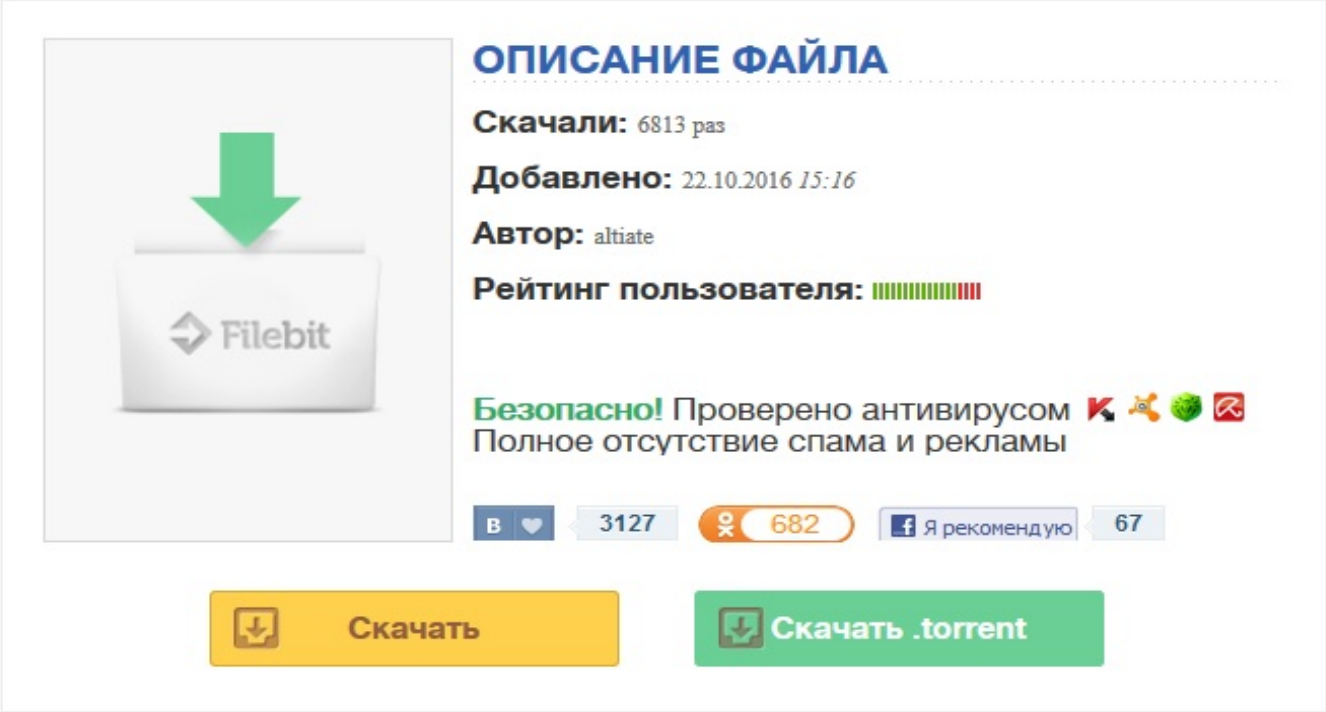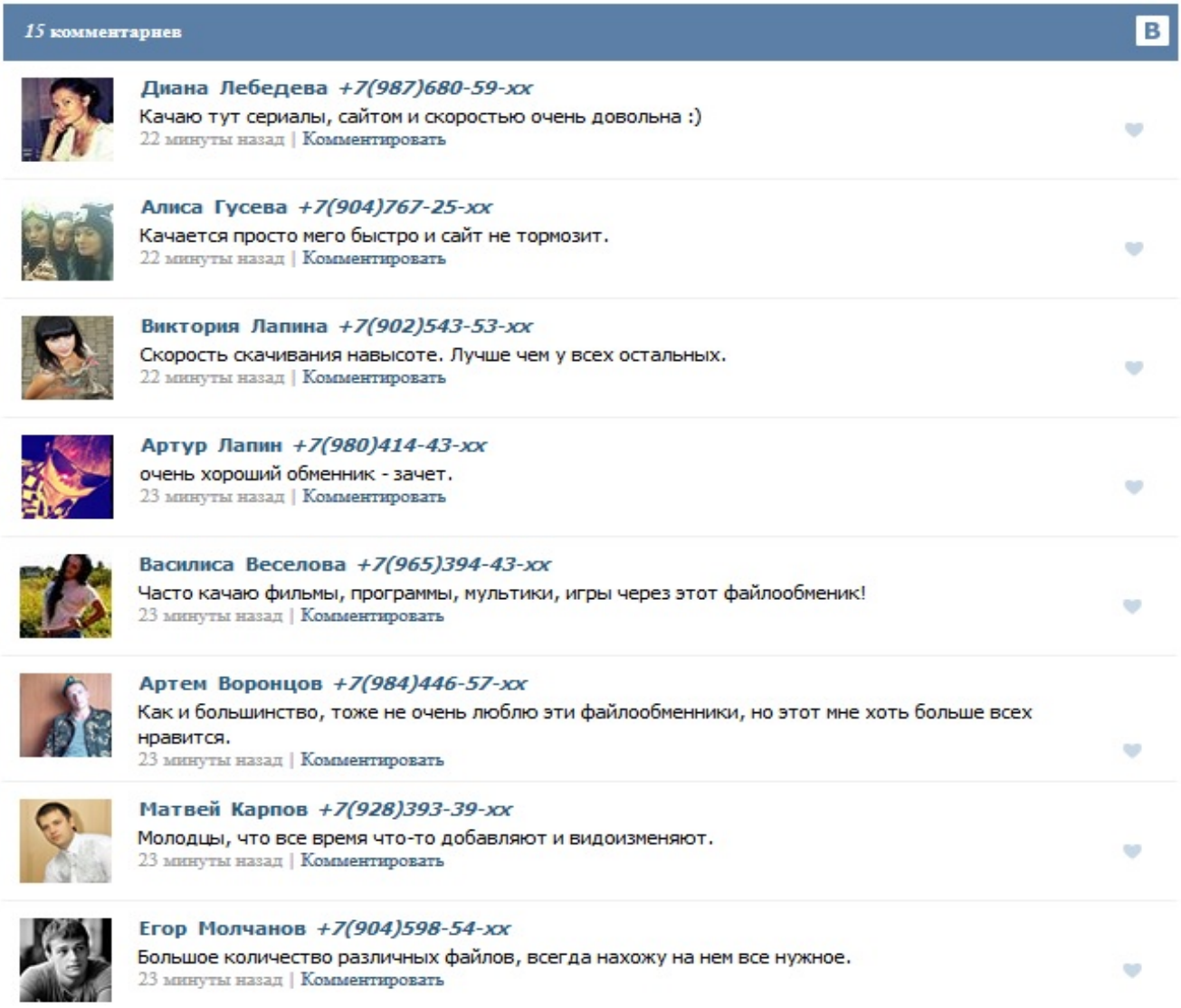банк москвы задолженность по жкх