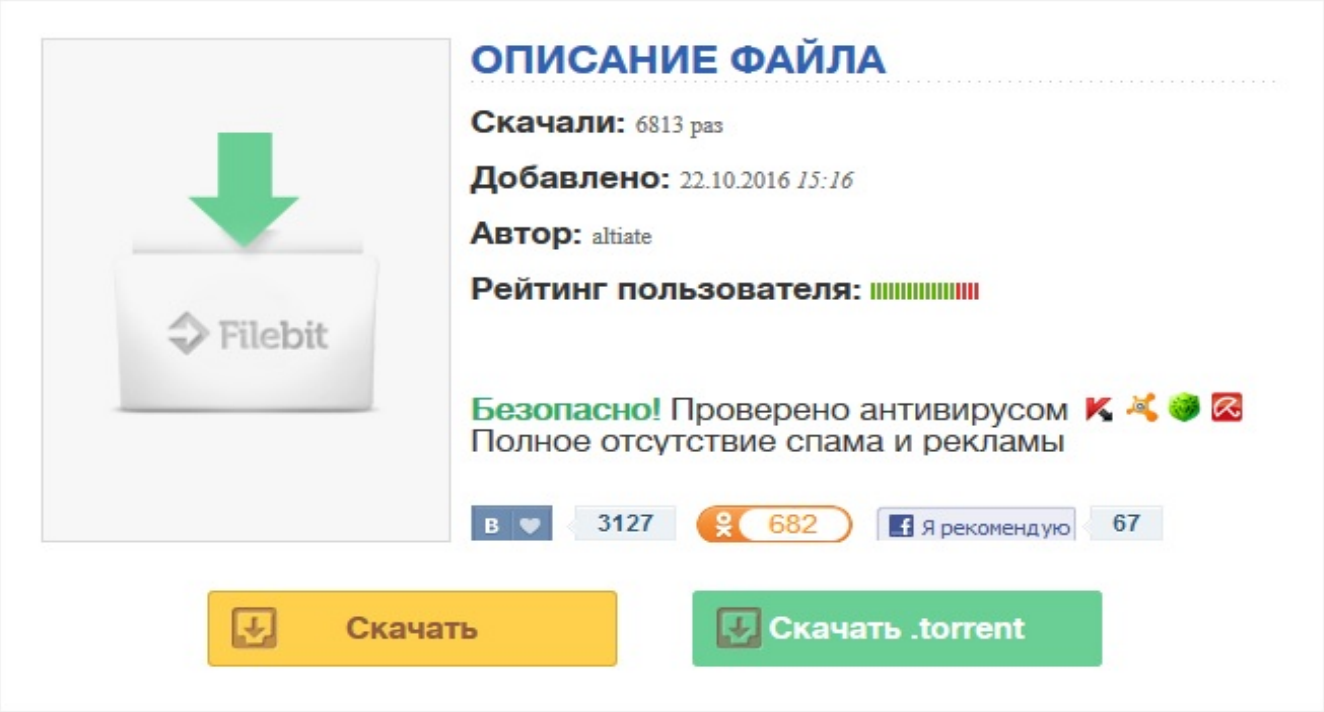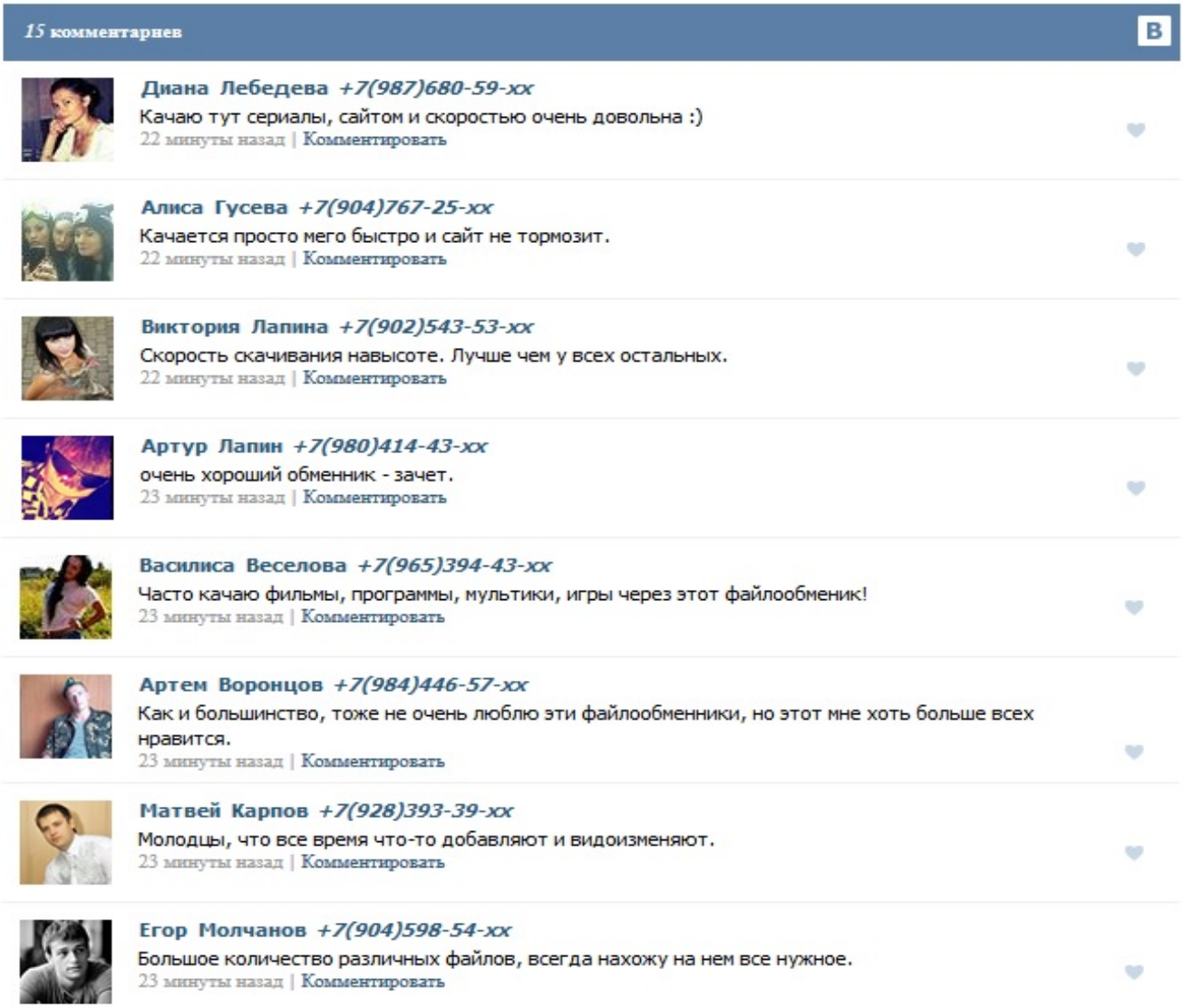как вести себя в суде когда банк подал в суд