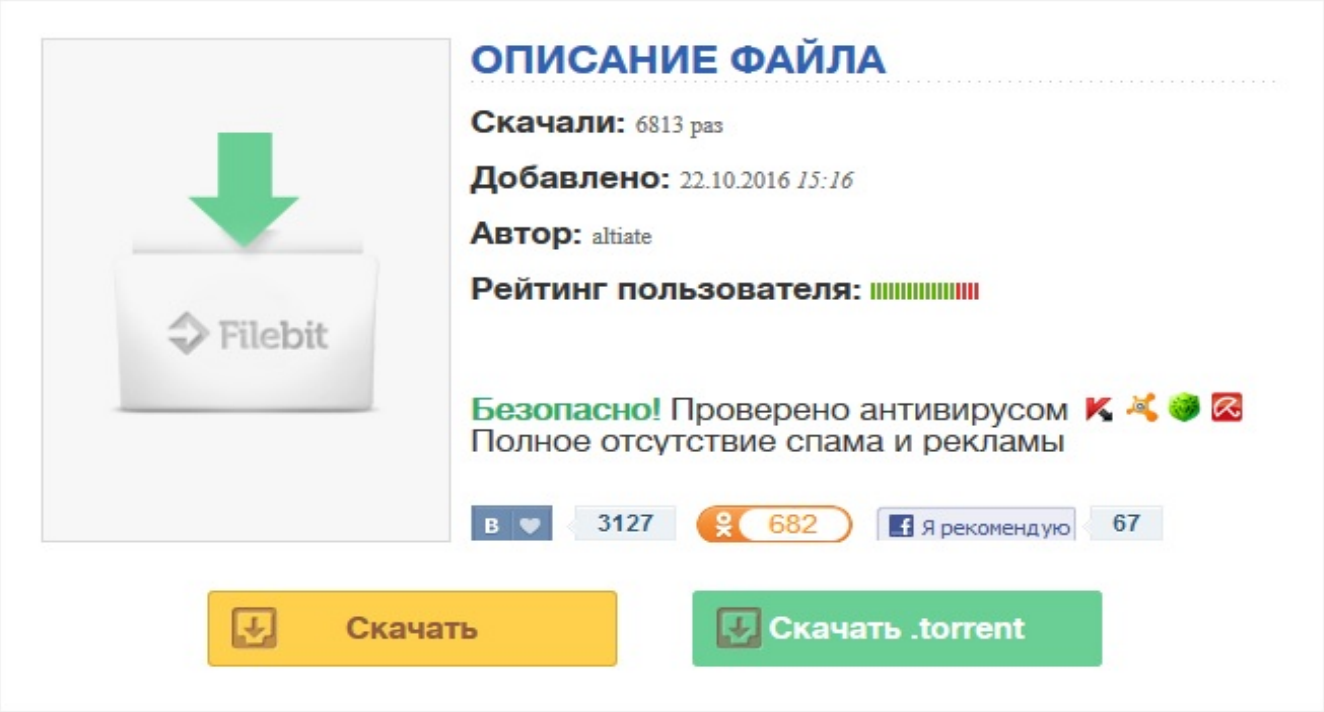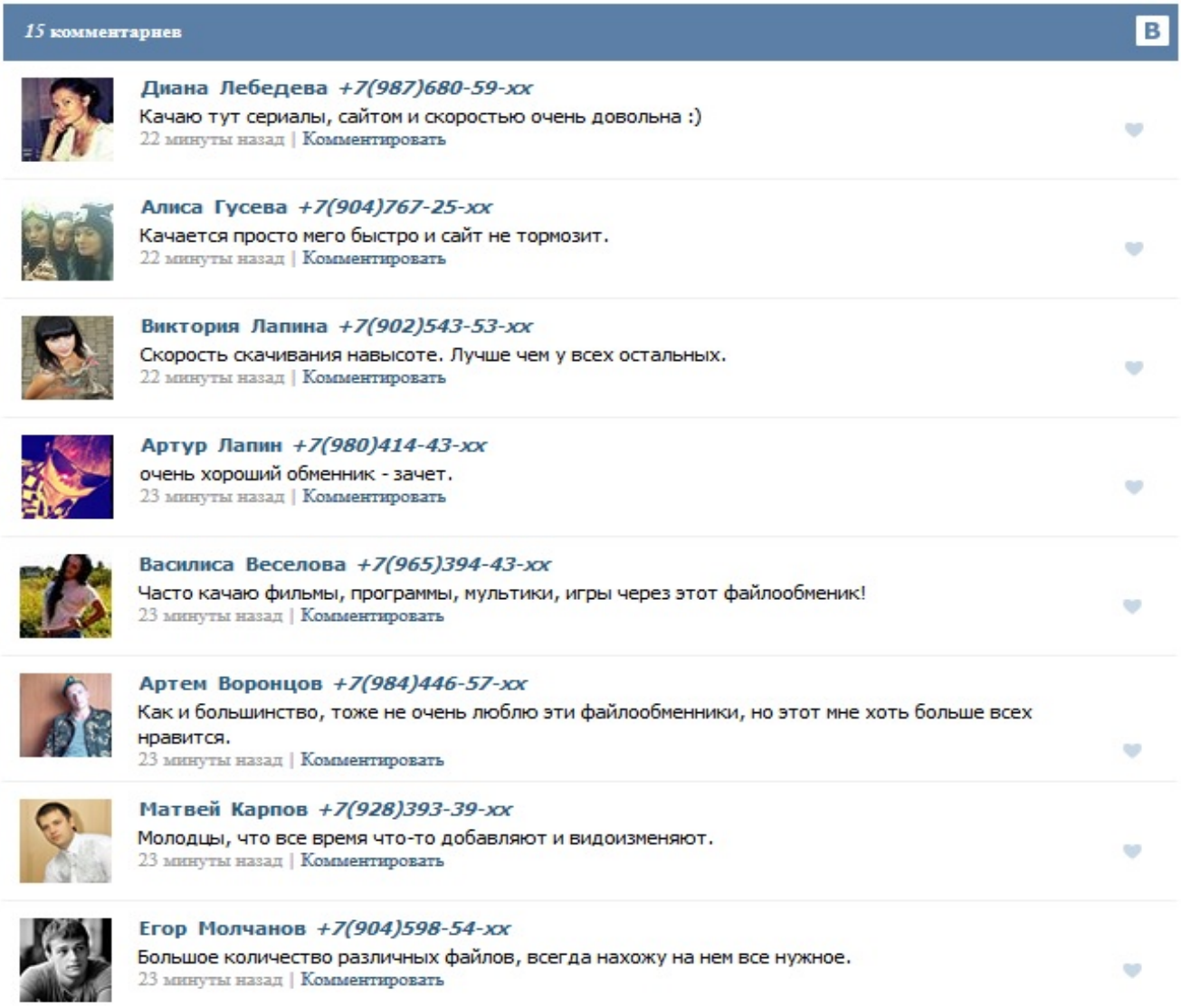как банк проверяет квартиру при ипотеке