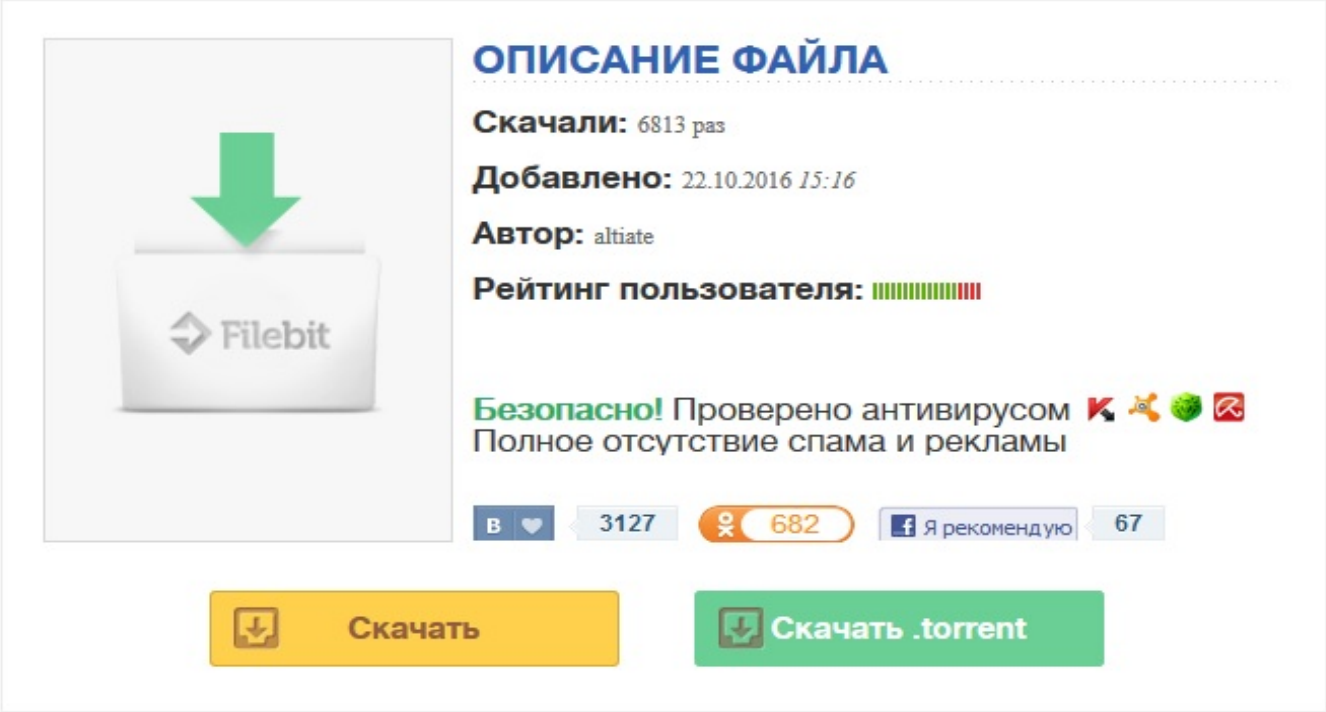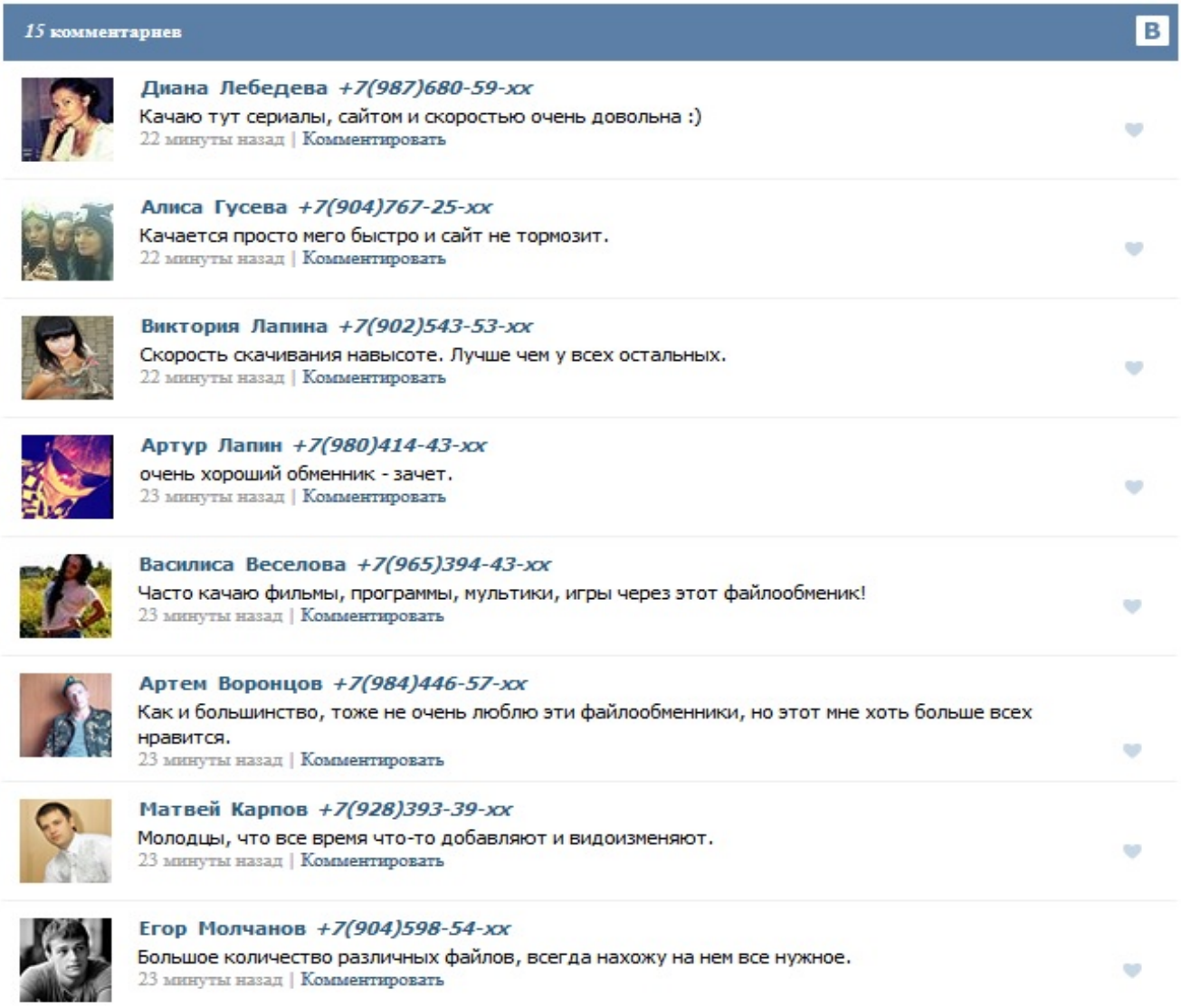объяснение свидетеля образец по гражданскому делу