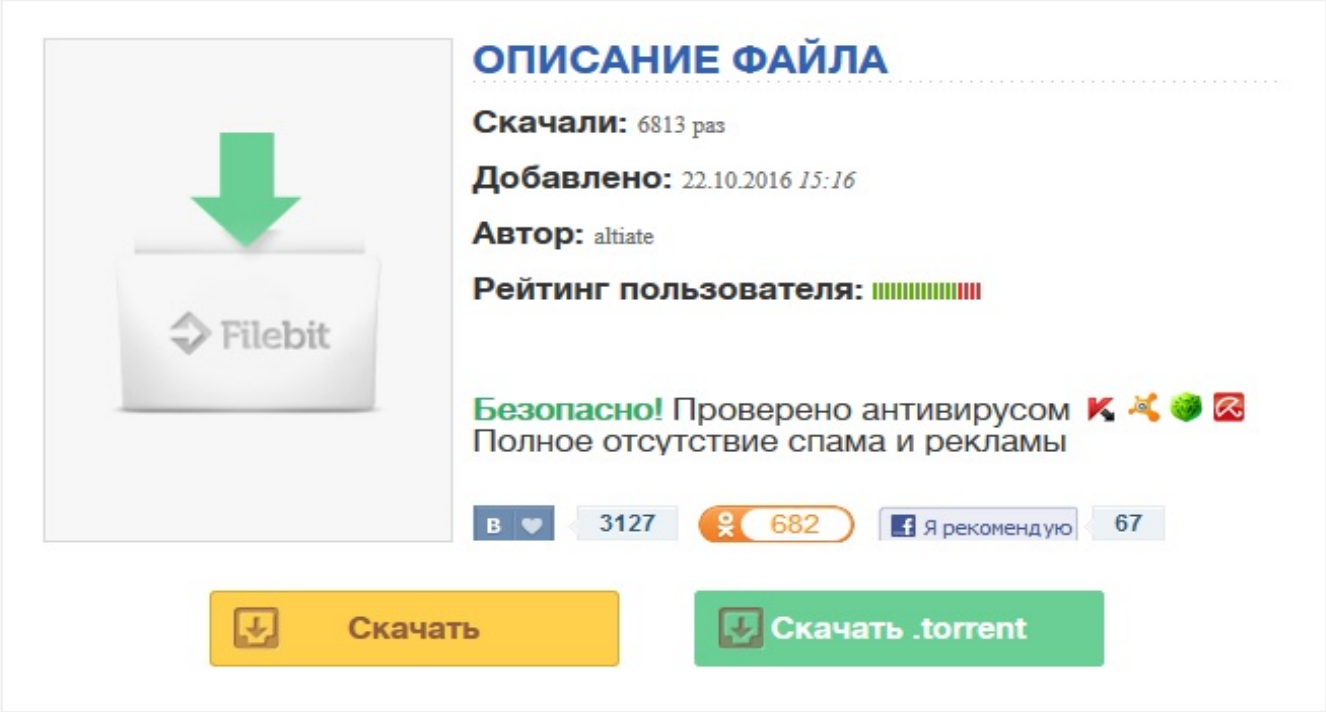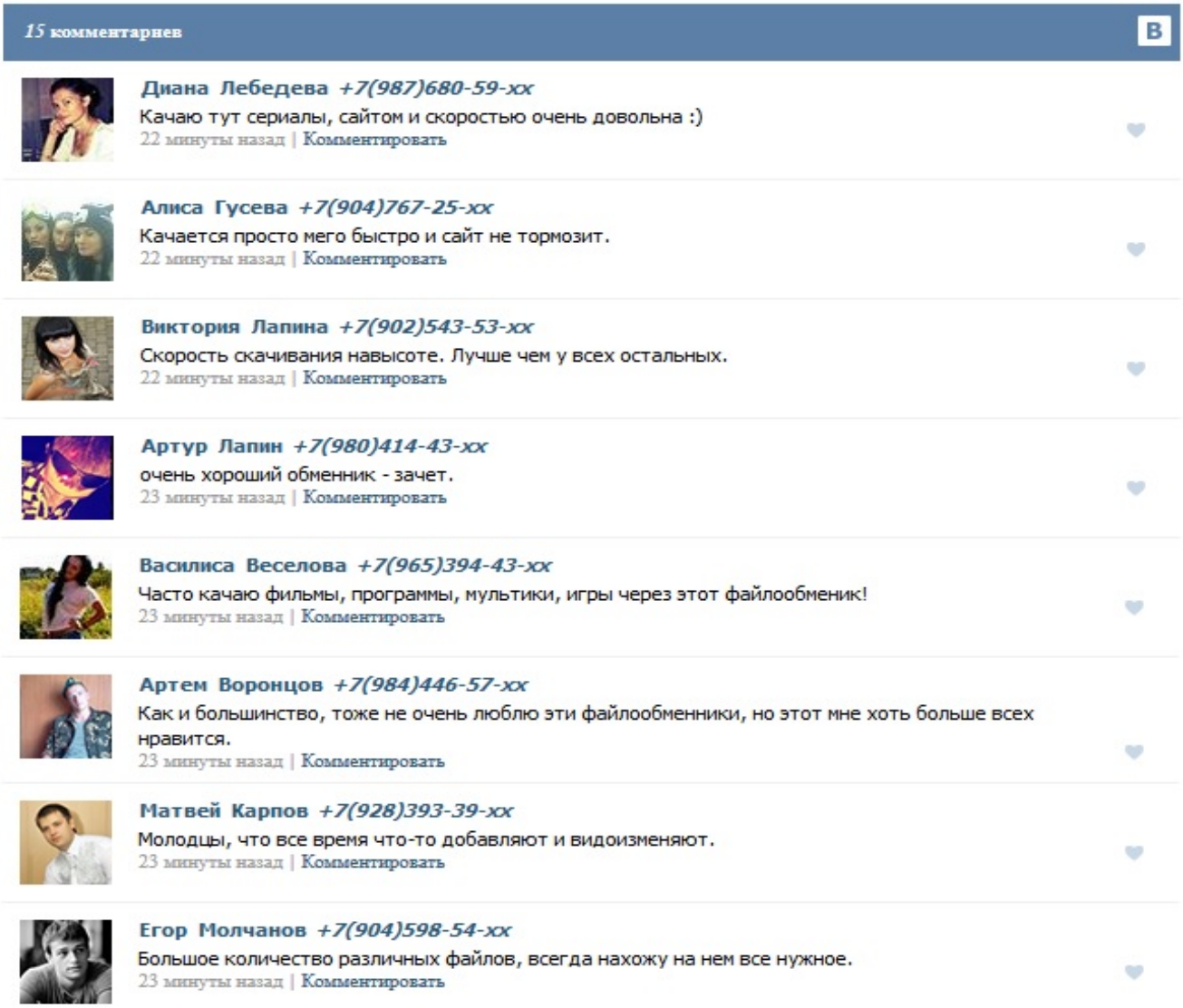образец заполнения объяснительной при утере прав