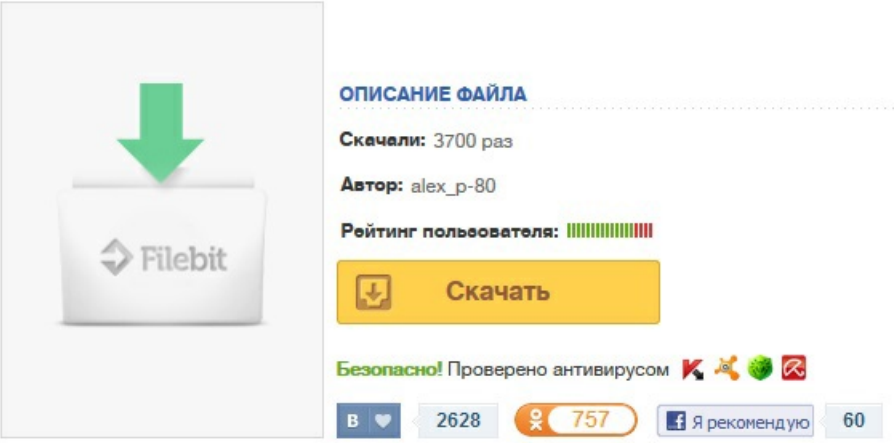плюс банк тверь автокредит