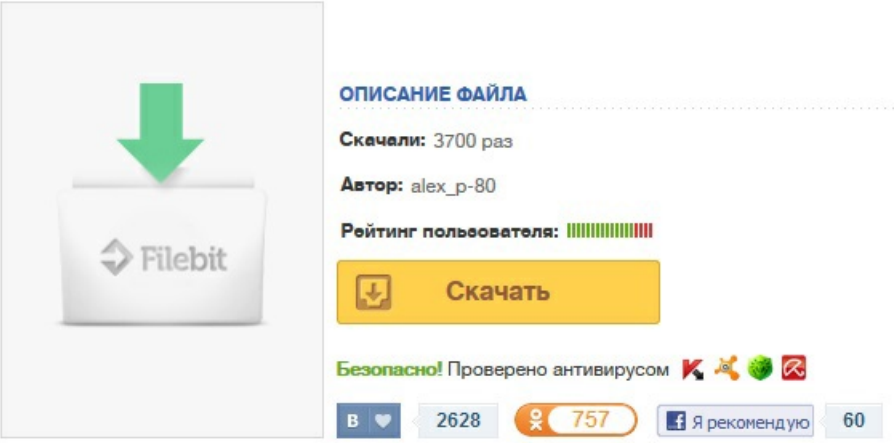про банкротство физ лиц