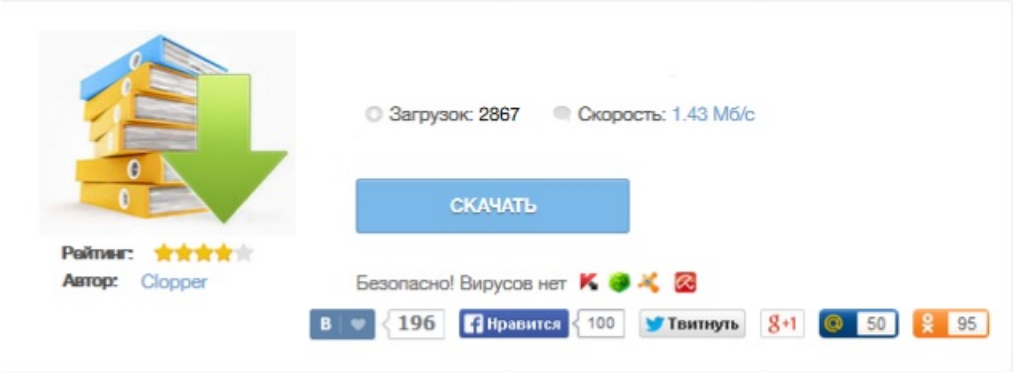про банкротство физических лиц видео