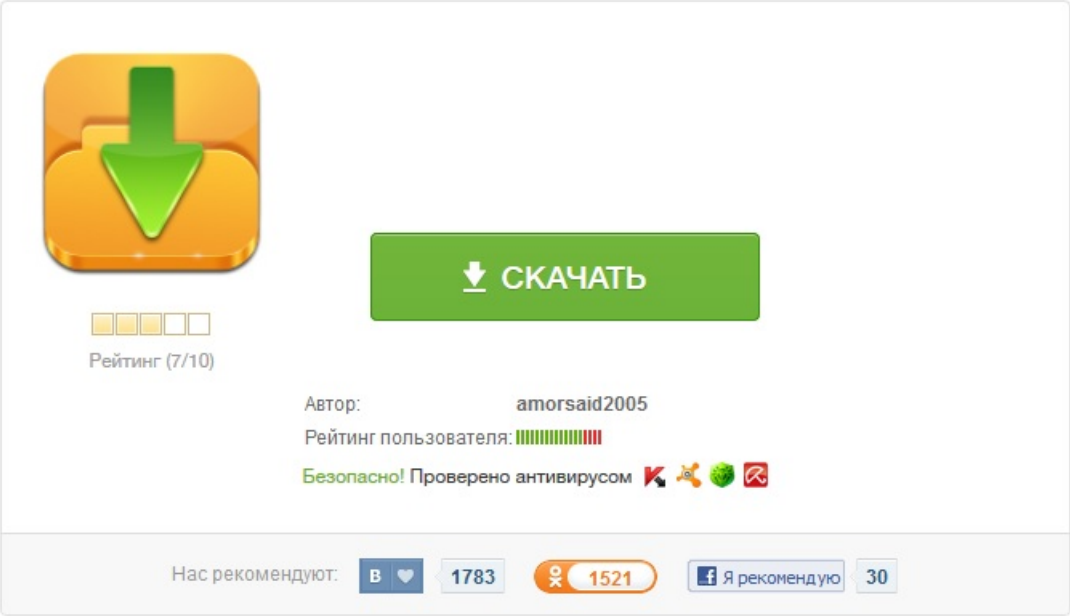гарантийное письмо пример текста