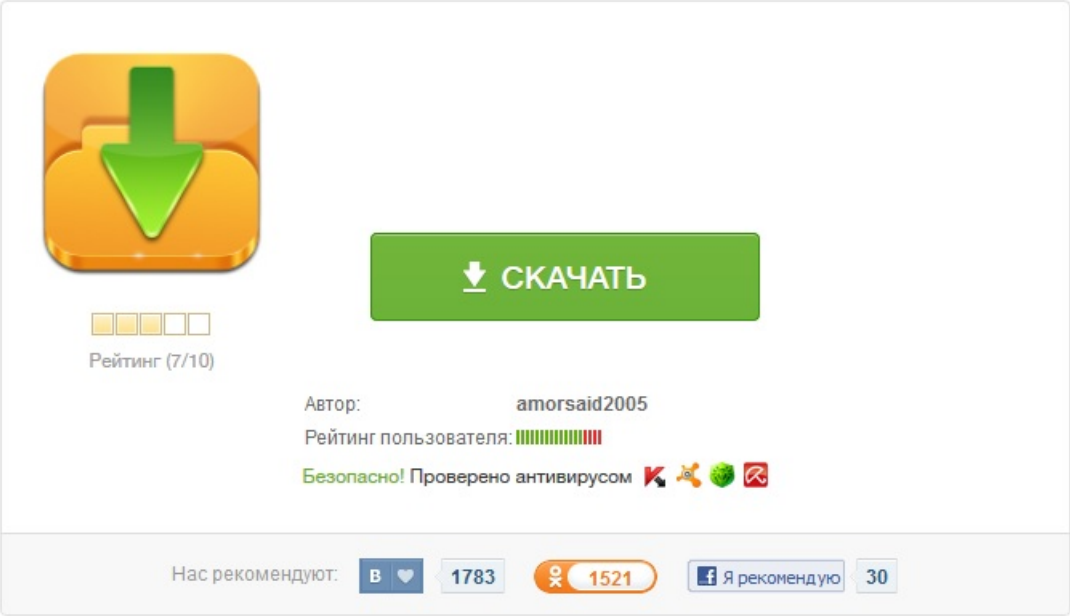гарантийное письмо пример об оплате