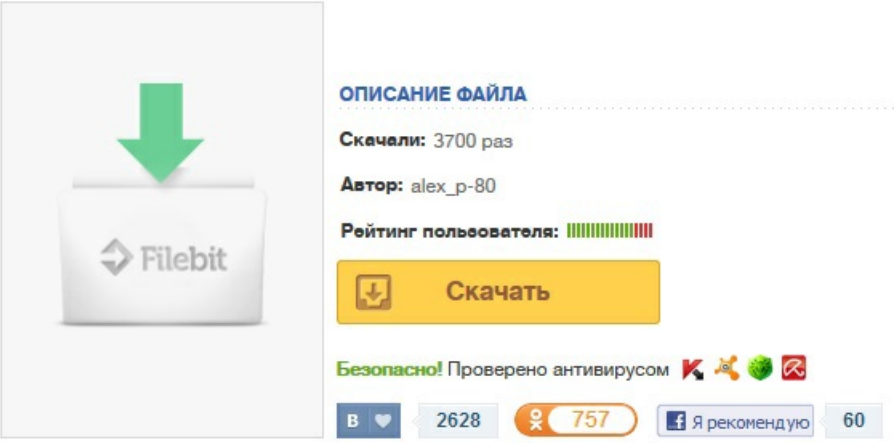пример гарантийное письмо об оплате образец