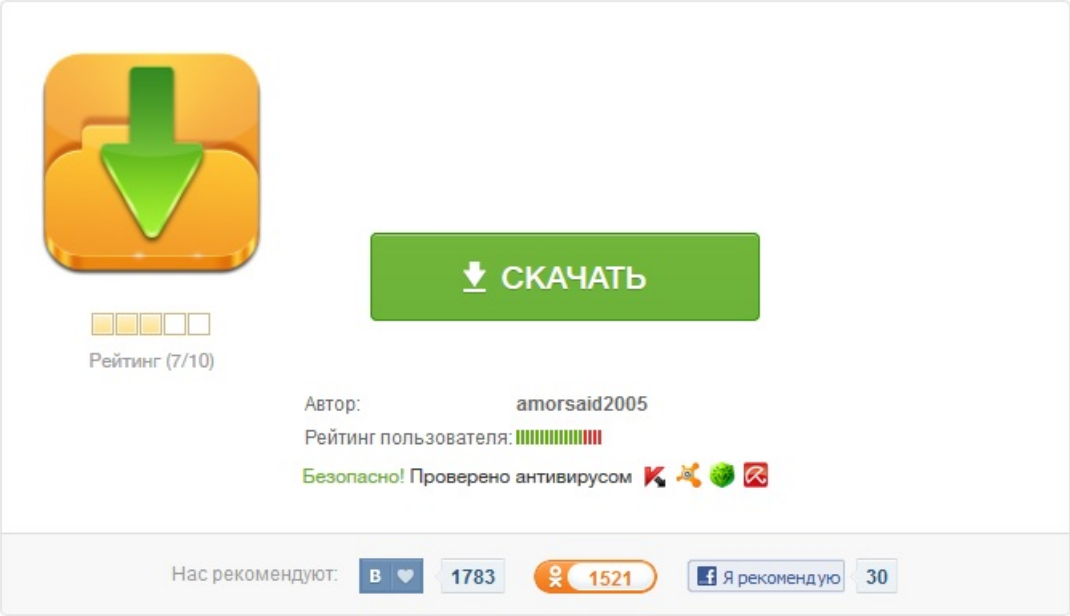письмо на фирменном бланке о возврате денег