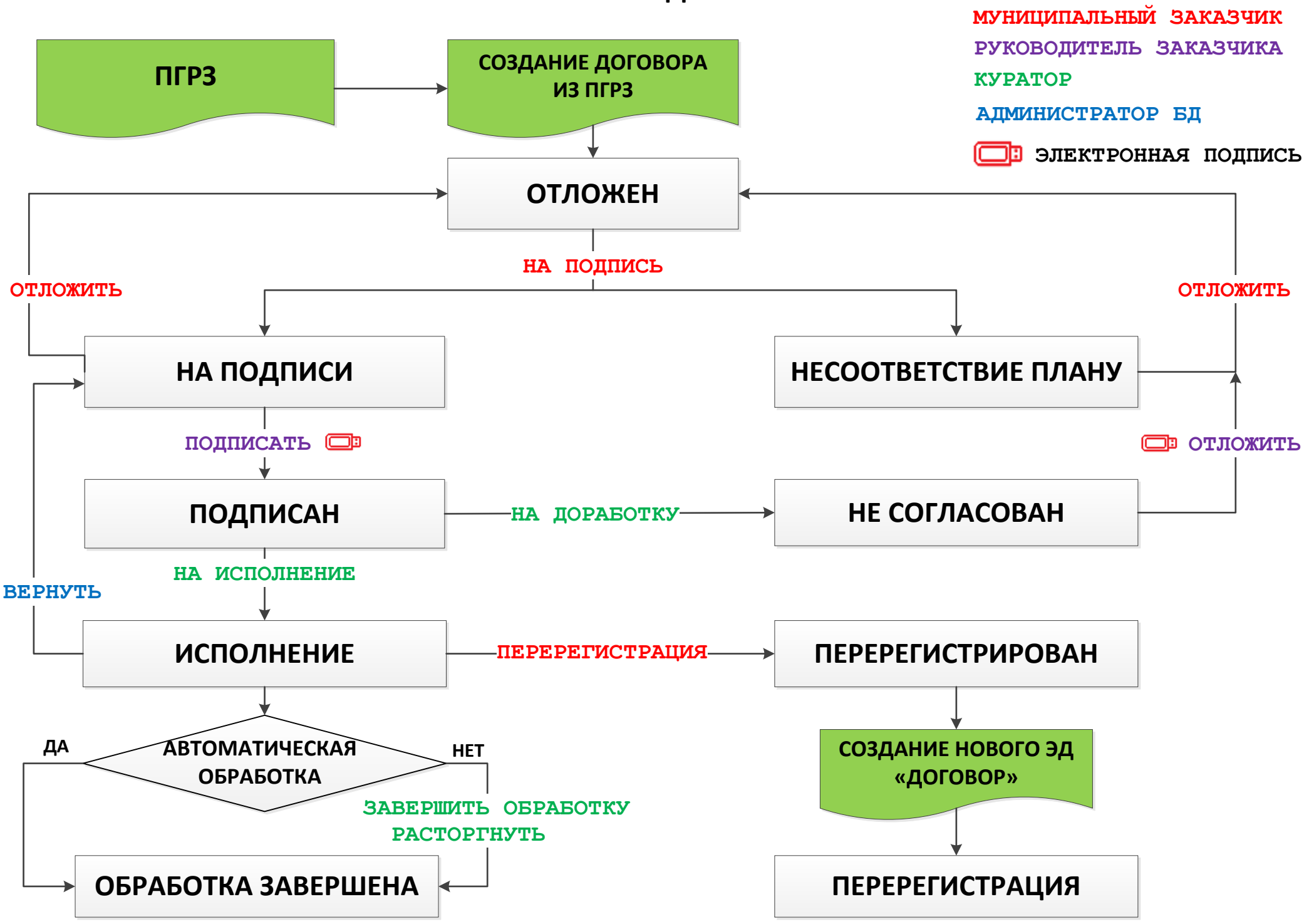СХЕМА ОБРАБОТКИ ДОГОВОРОВ