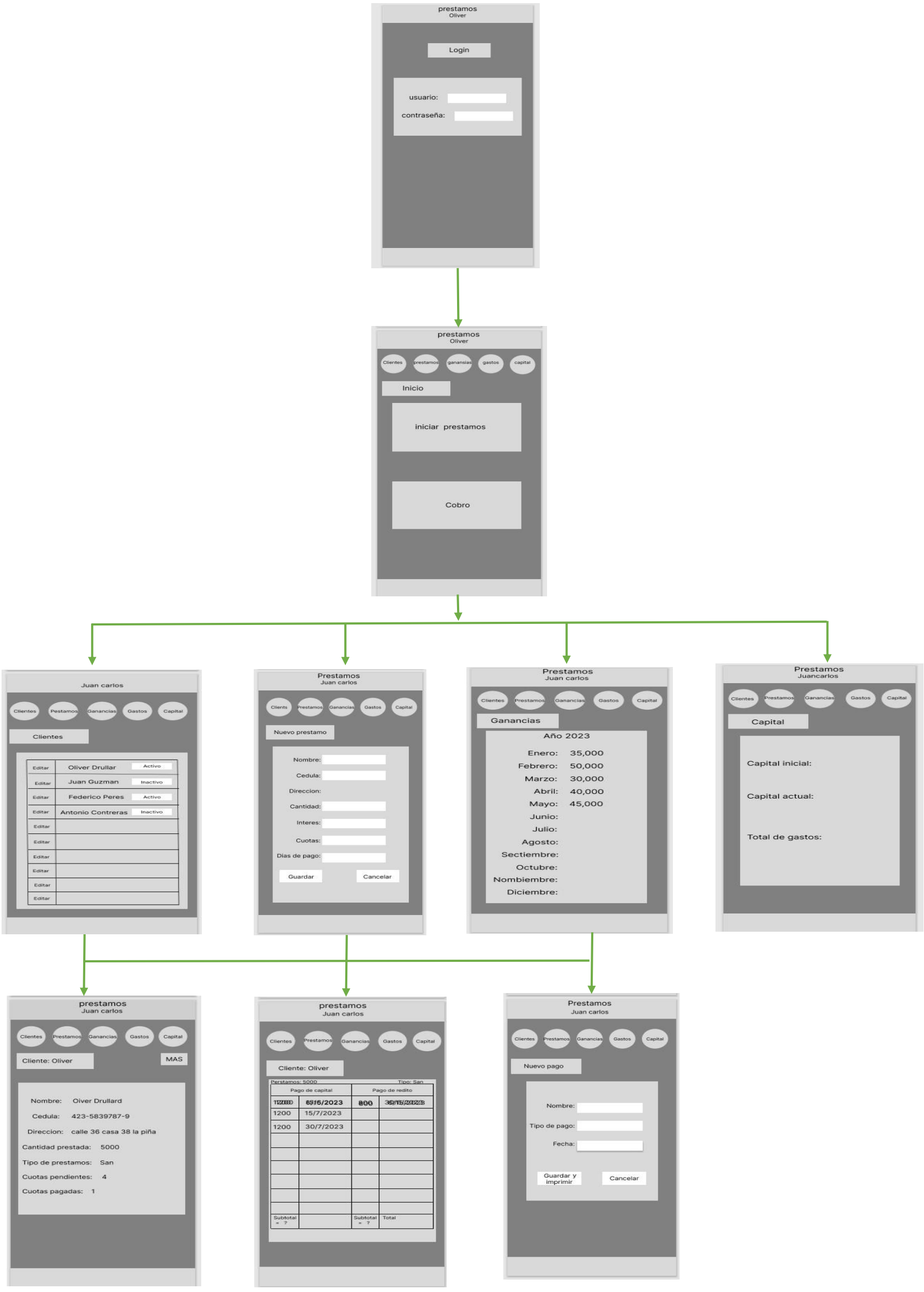Agencia de prestamos