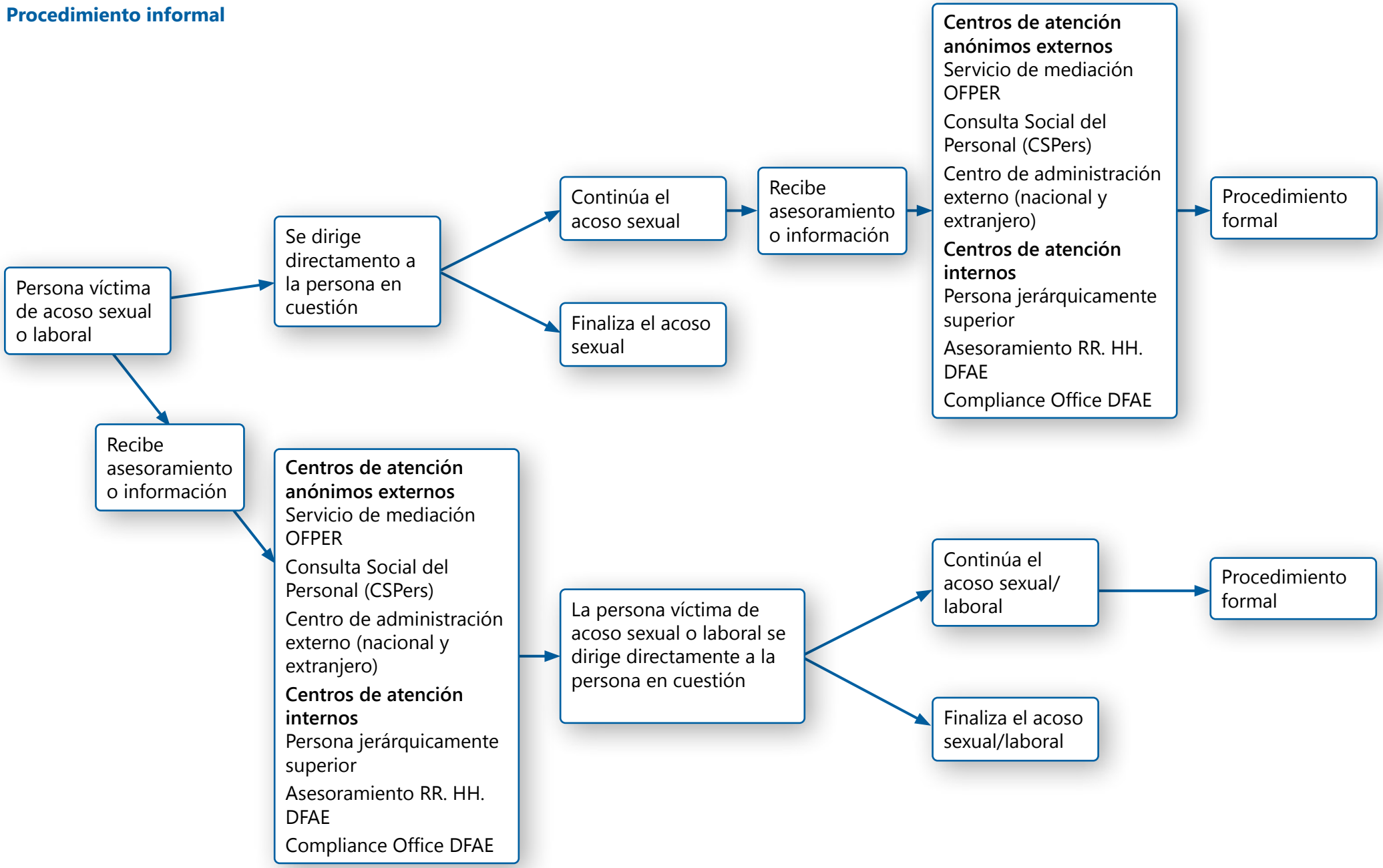Procedimiento informal