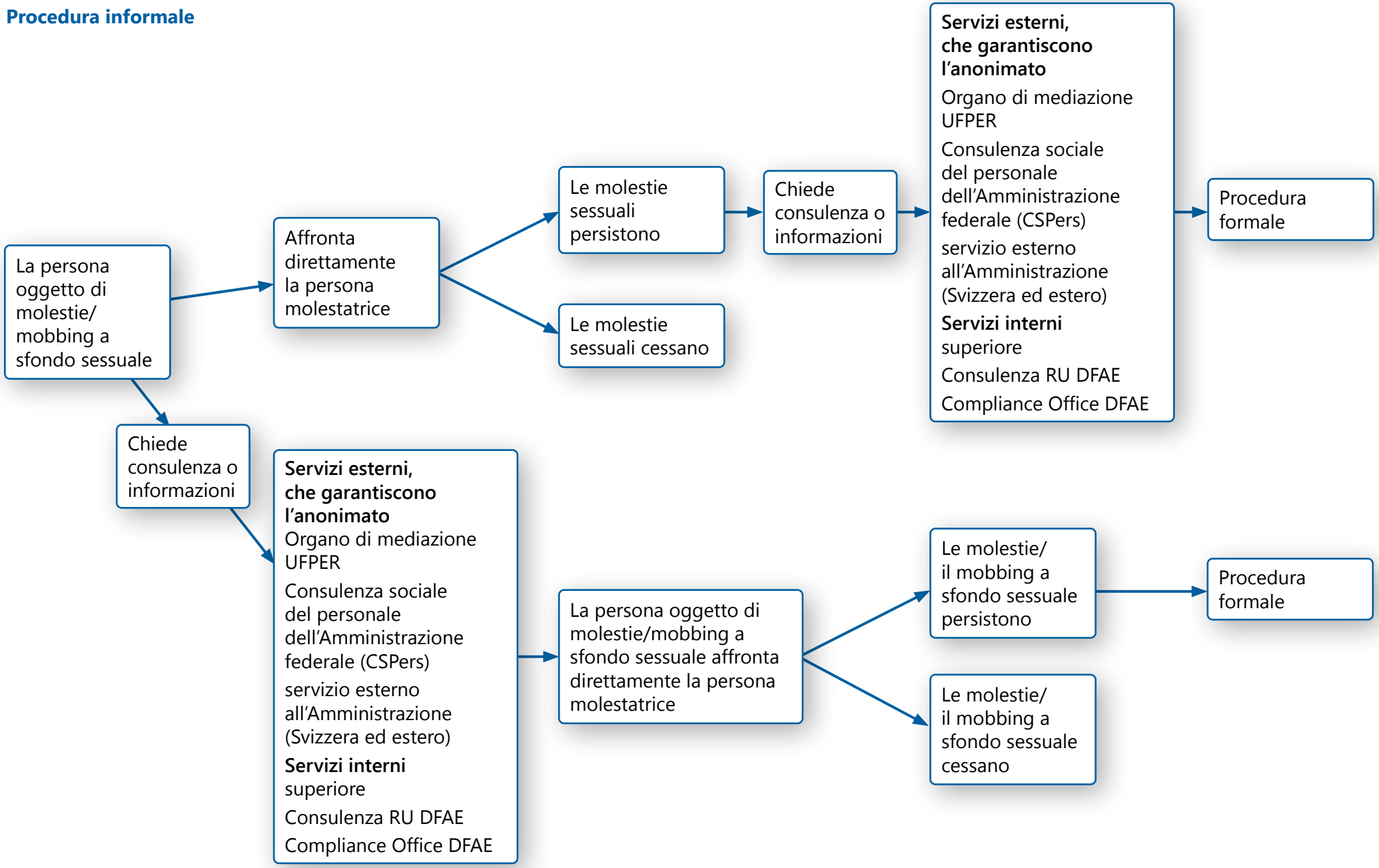Procedura informale