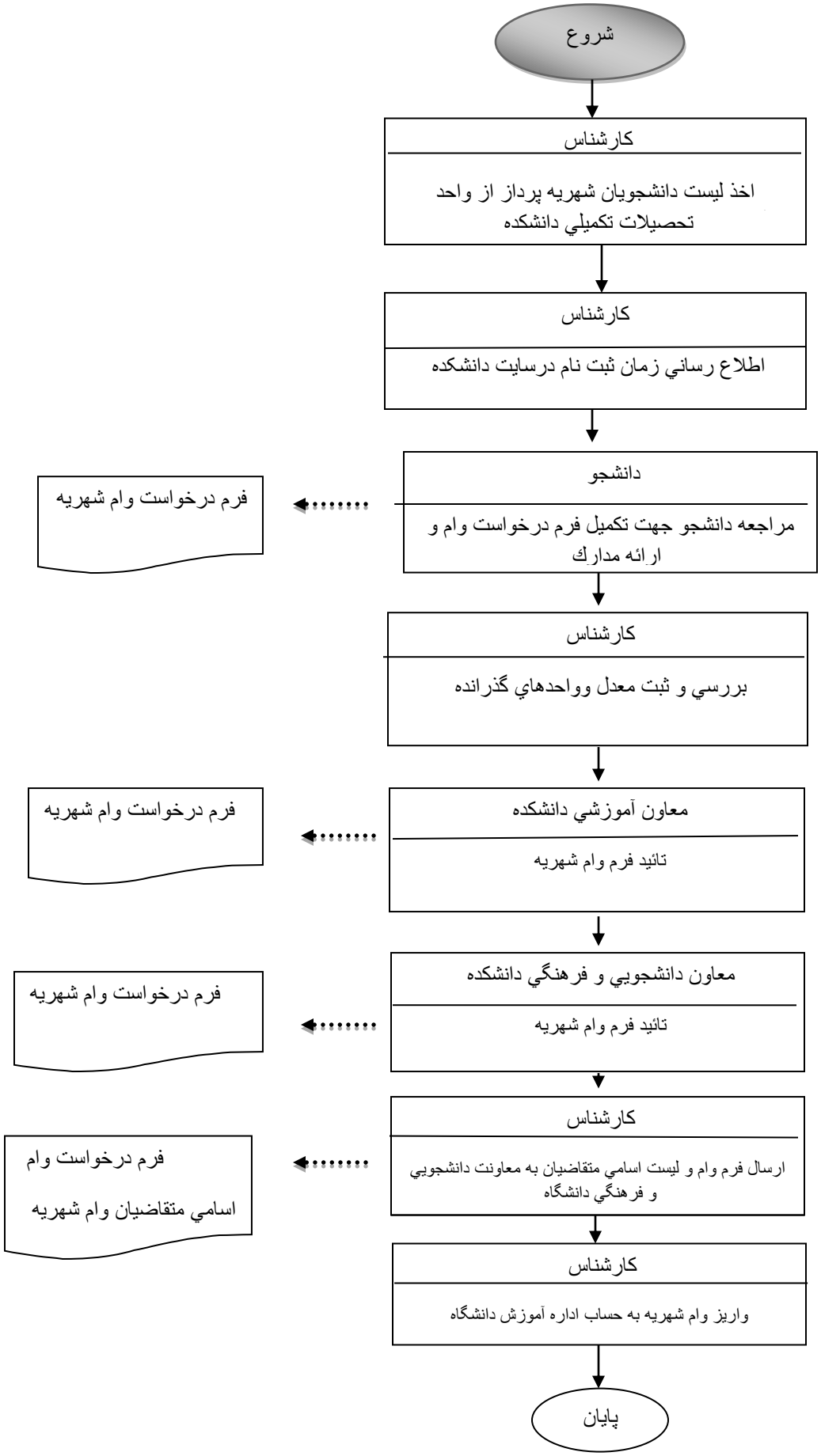فلوچارت وام شهريه