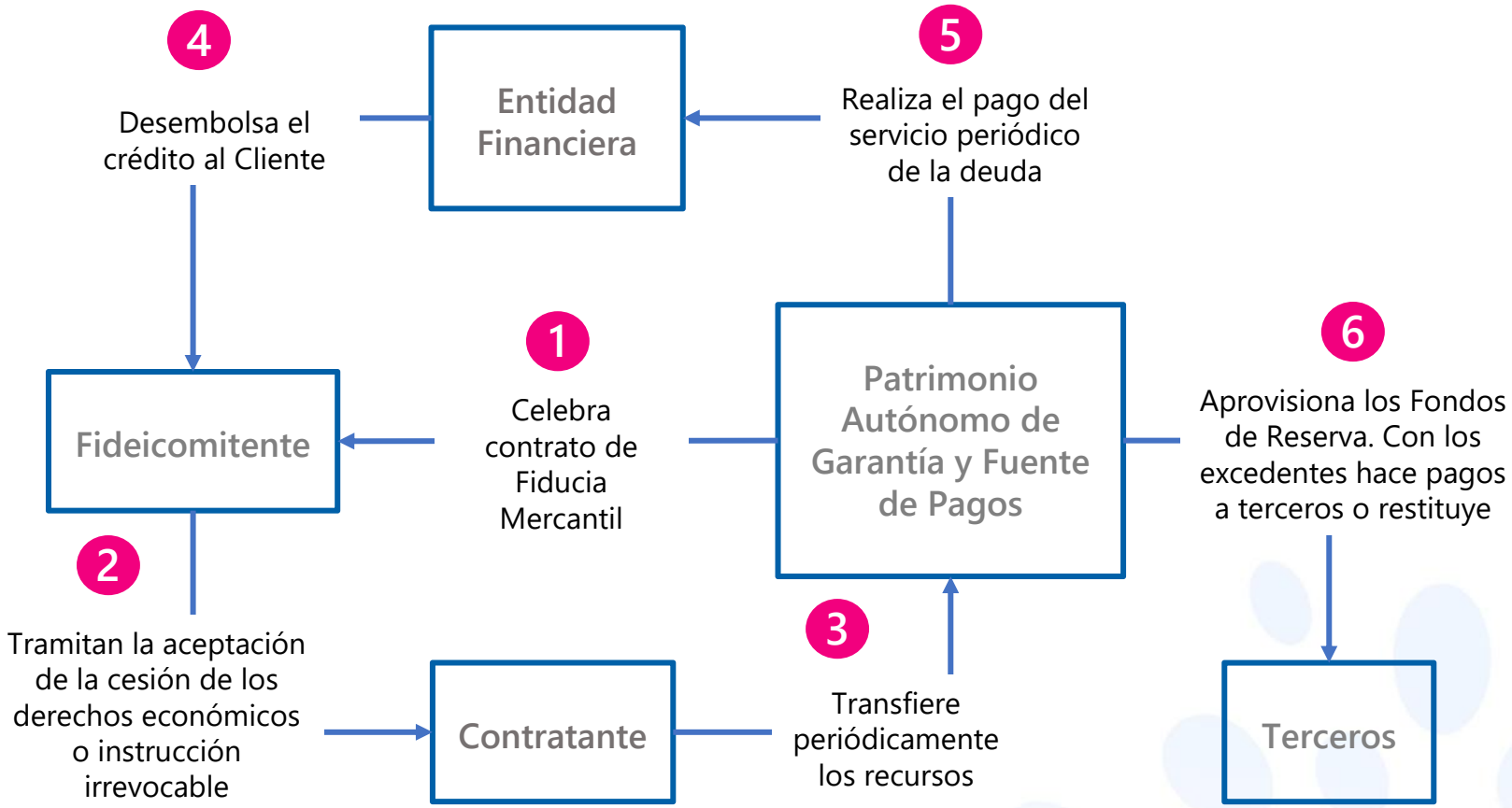Esquema de Garantía y Fuente de Pago