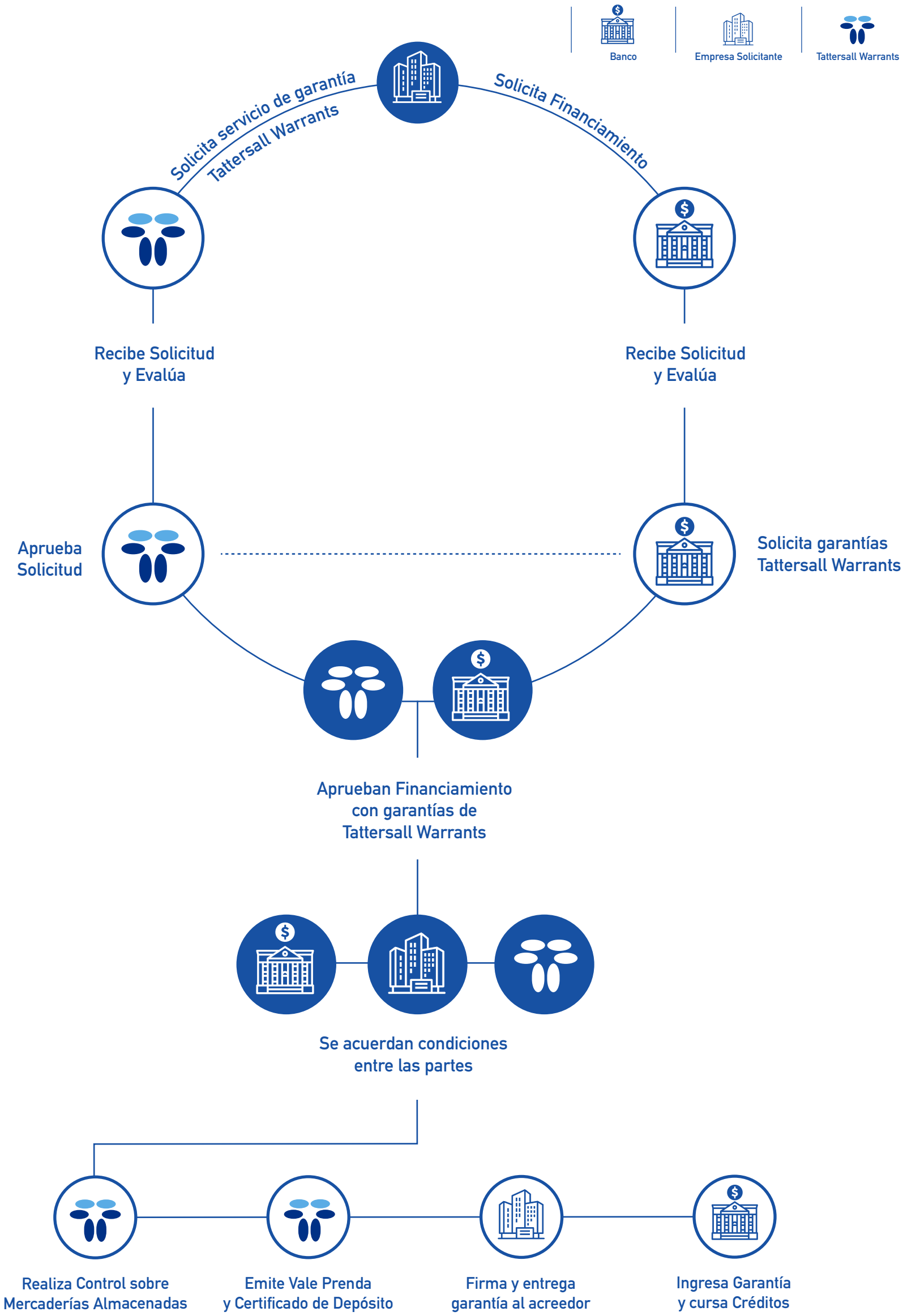NECESIDAD DE CRÉDITO