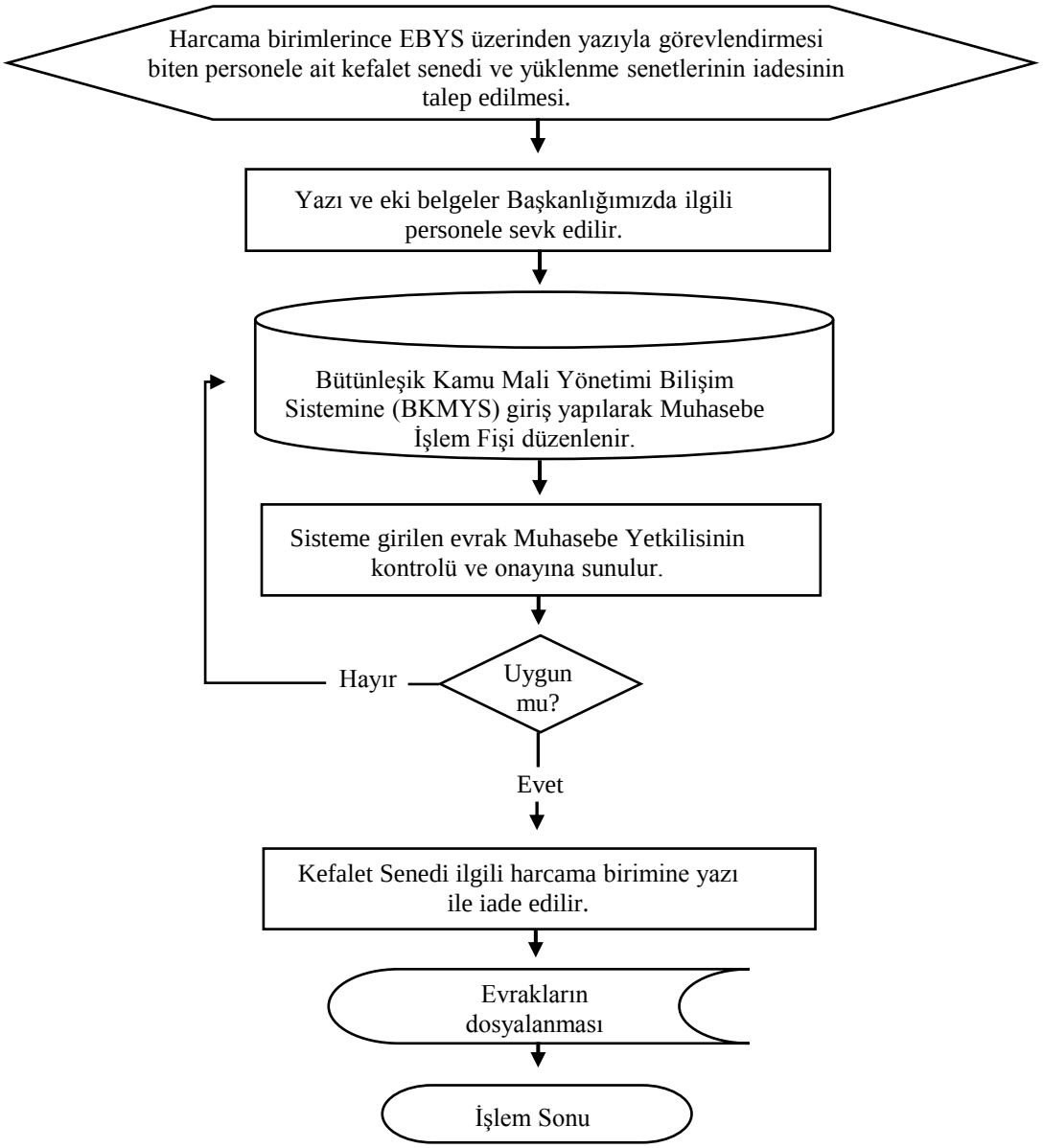KEFALET VE YÜKLENME SENEDİ İADE SÜRECİ