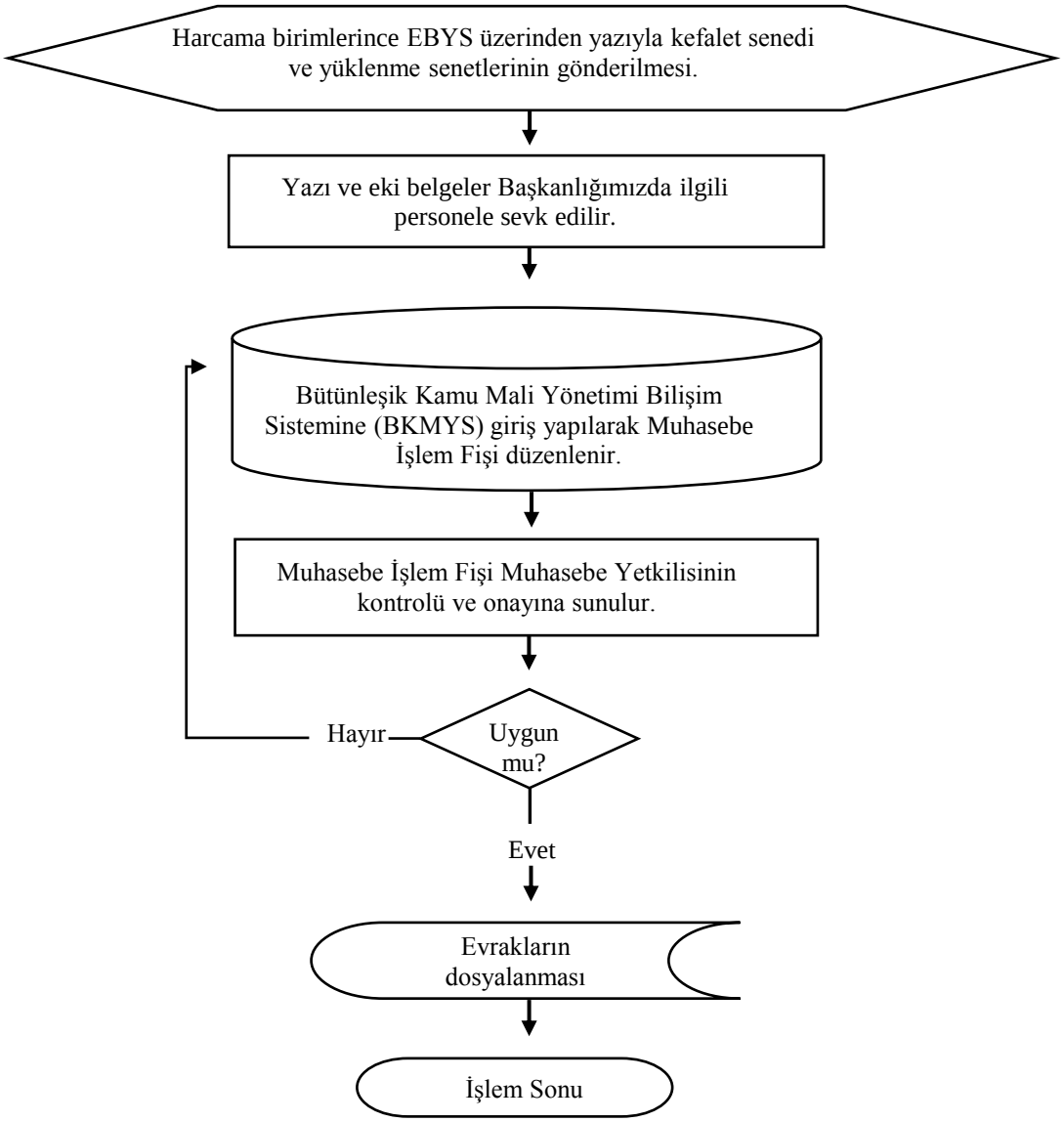KEFALET VE YÜKLENME SENEDİ KABUL SÜRECİ