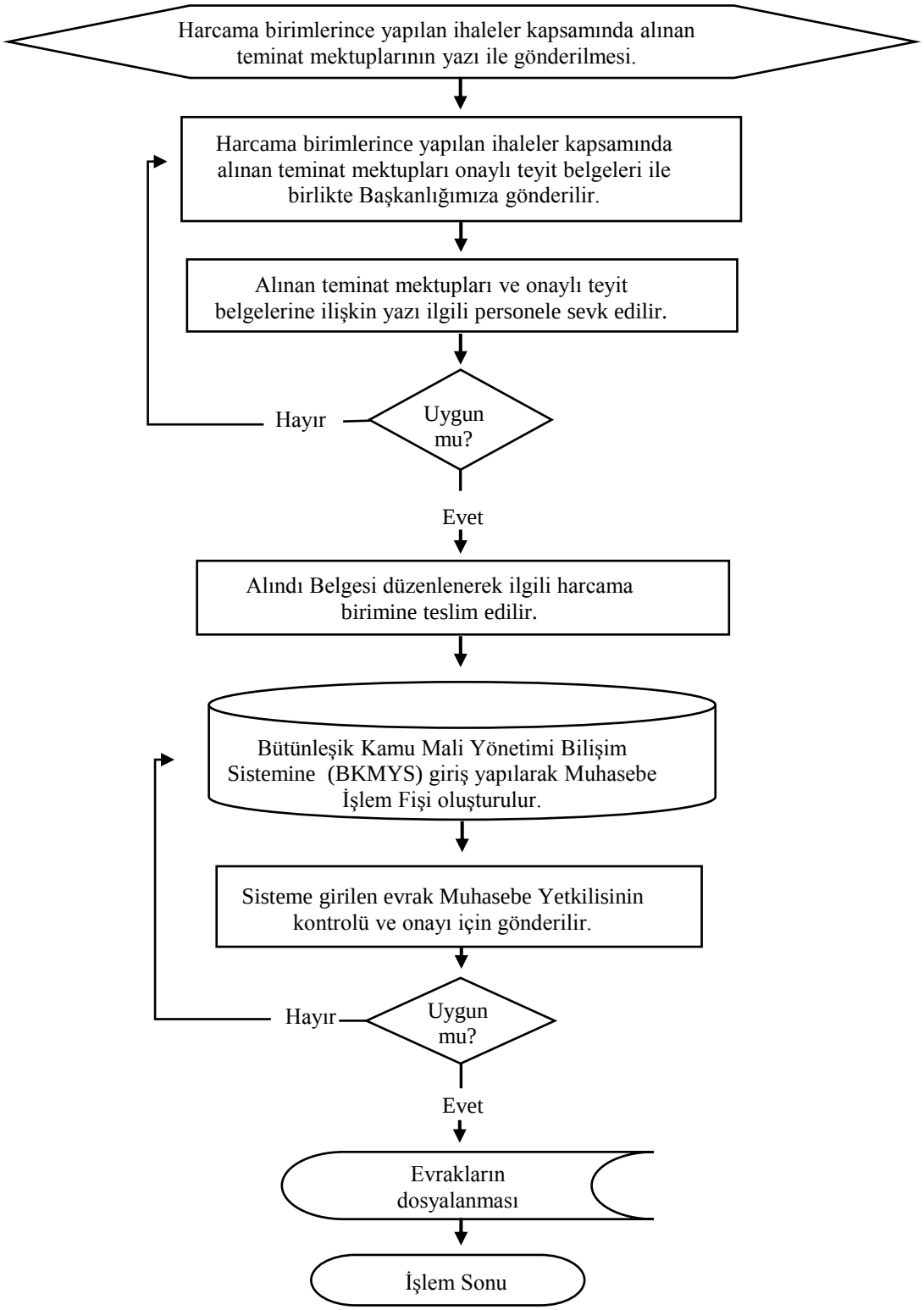TEMİNAT MEKTUPLARI TESLİM ALMA İŞLEM SÜRECİ