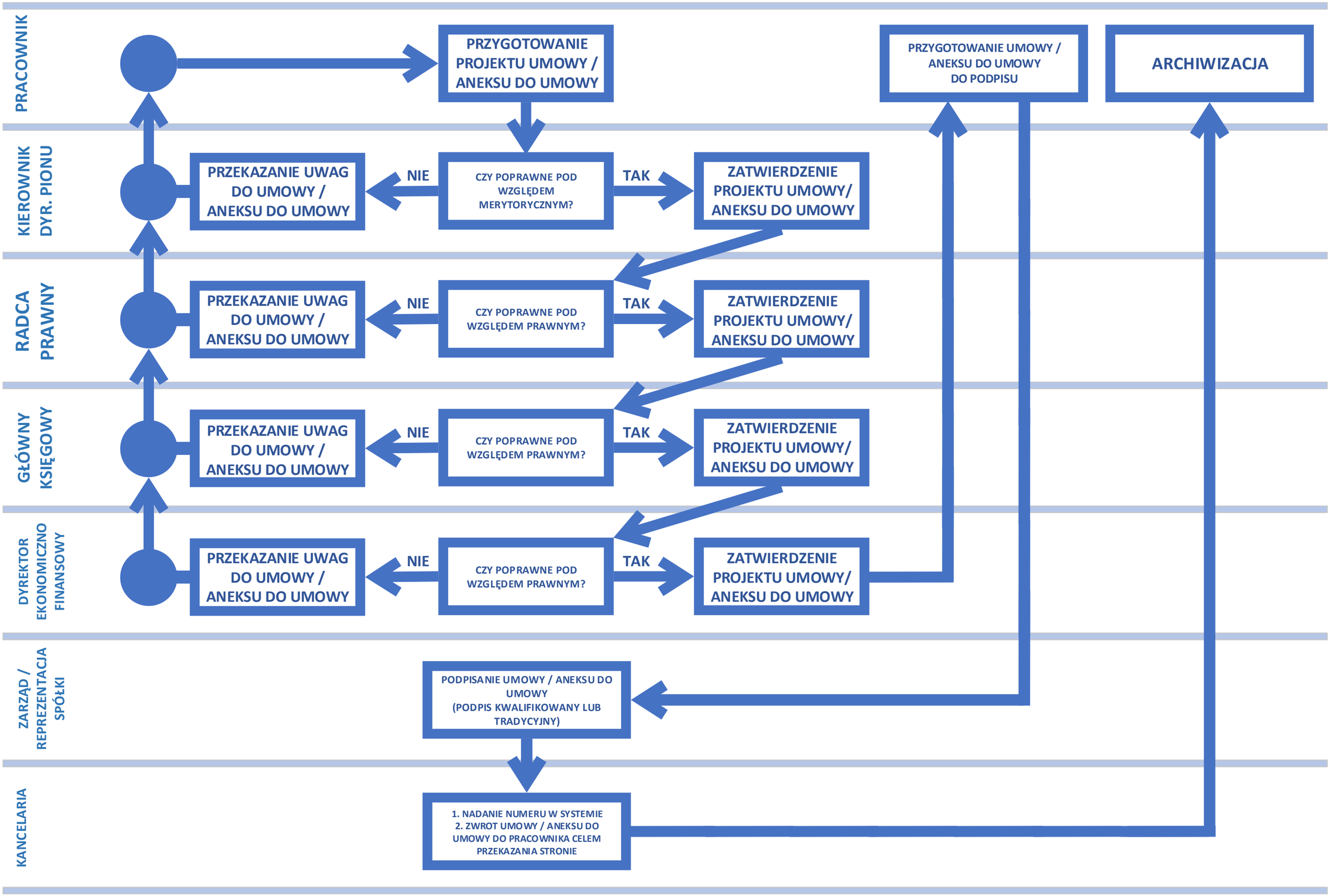SCHEMAT PROCESU OBIEGU UMOWY I ANEKSU DO UMOWY