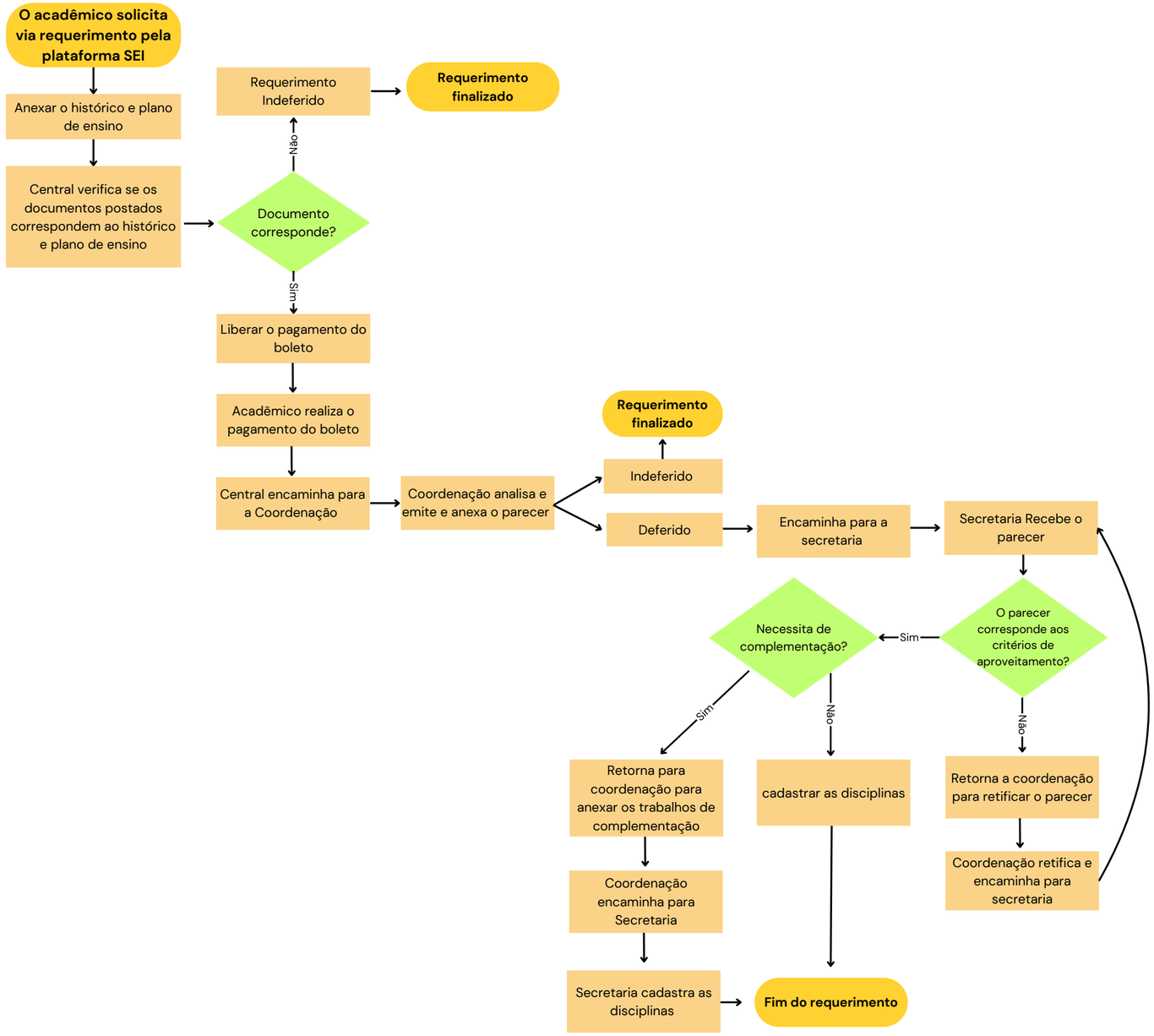SOLICITAR APROVEITAMENTO DE CRÉDITO