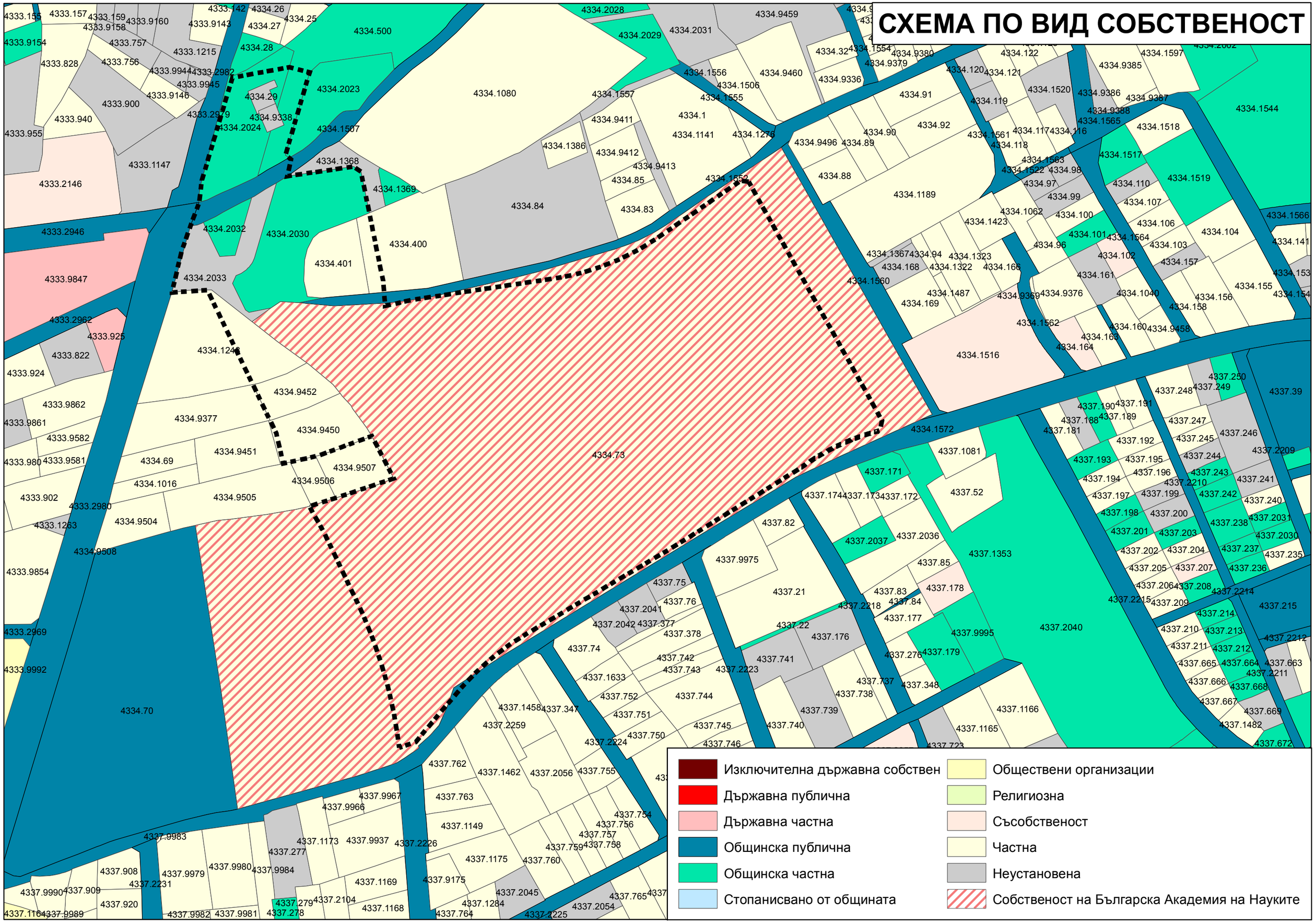СХЕМА ПО ВИД СОБСТВЕНОСТ