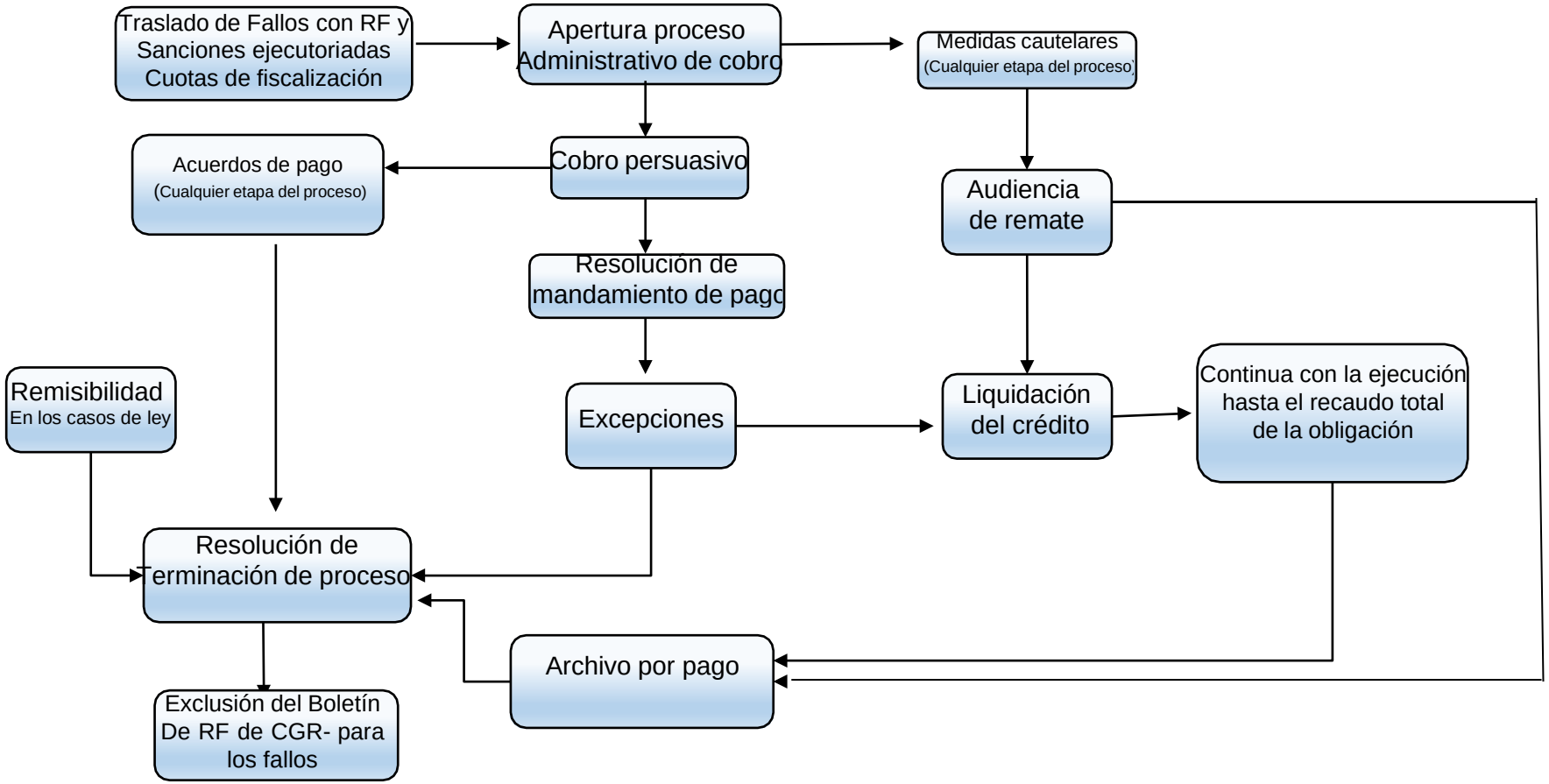PROCESO DE COBRO COACTIVO