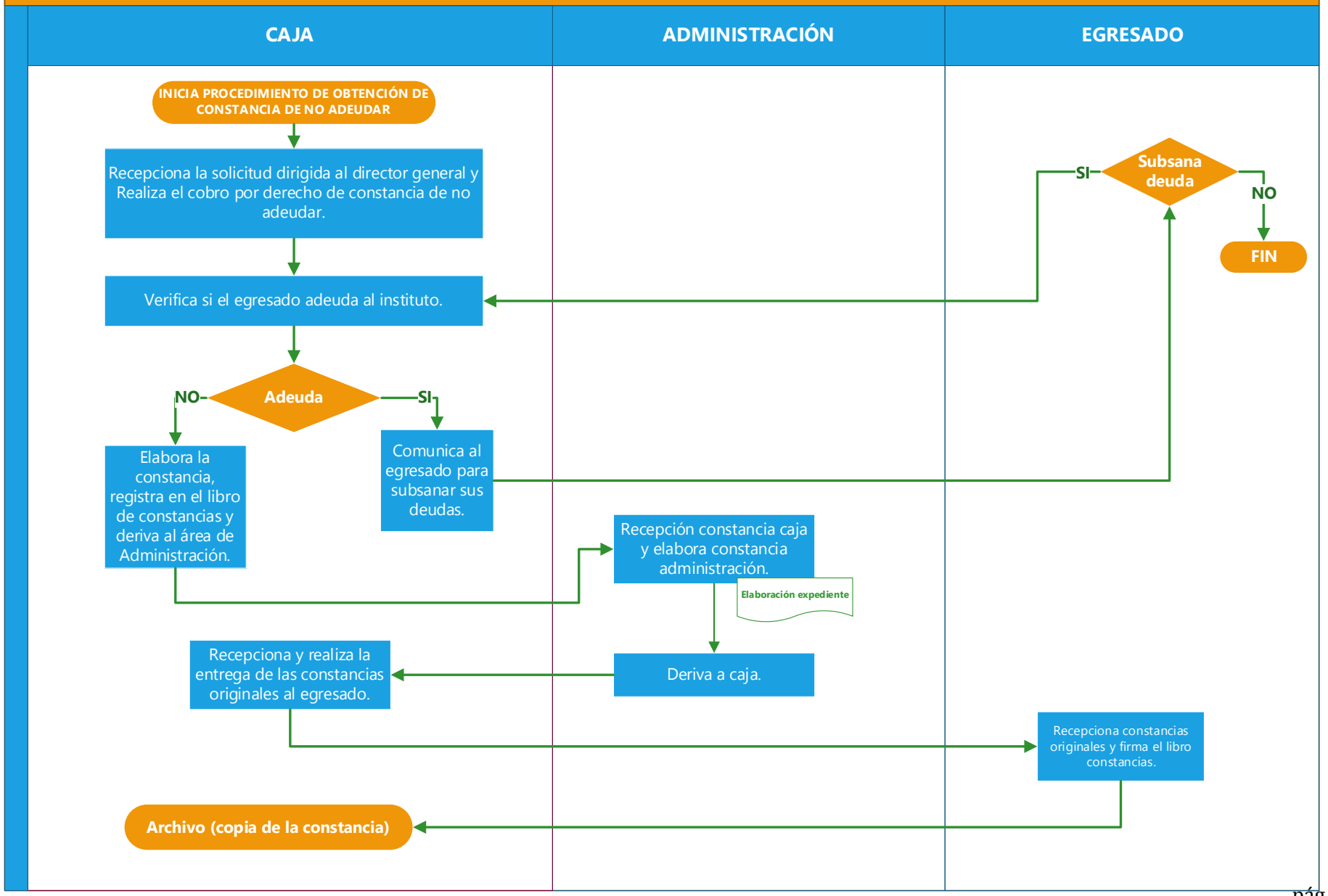PROCESO DE OBTENCIÓN DE CONSTANCIA DE NO ADEUDAR