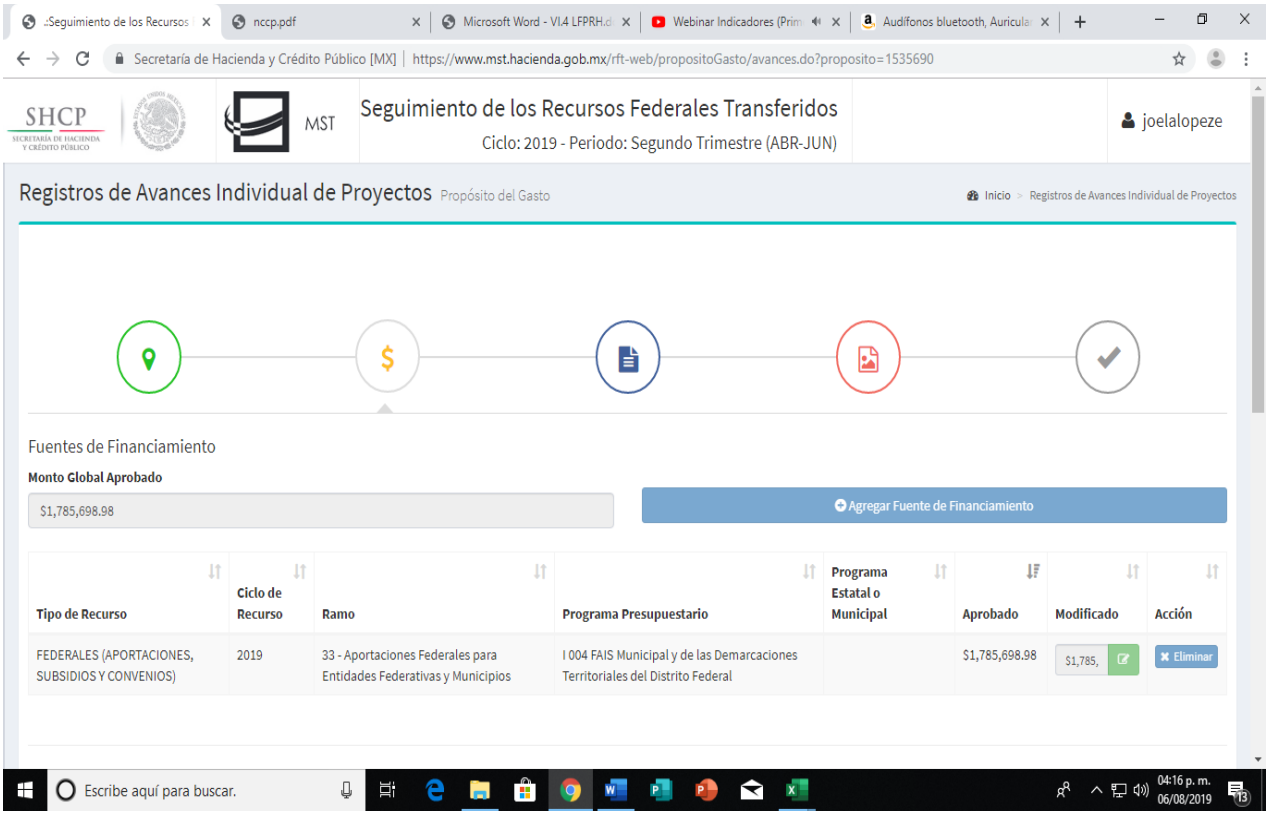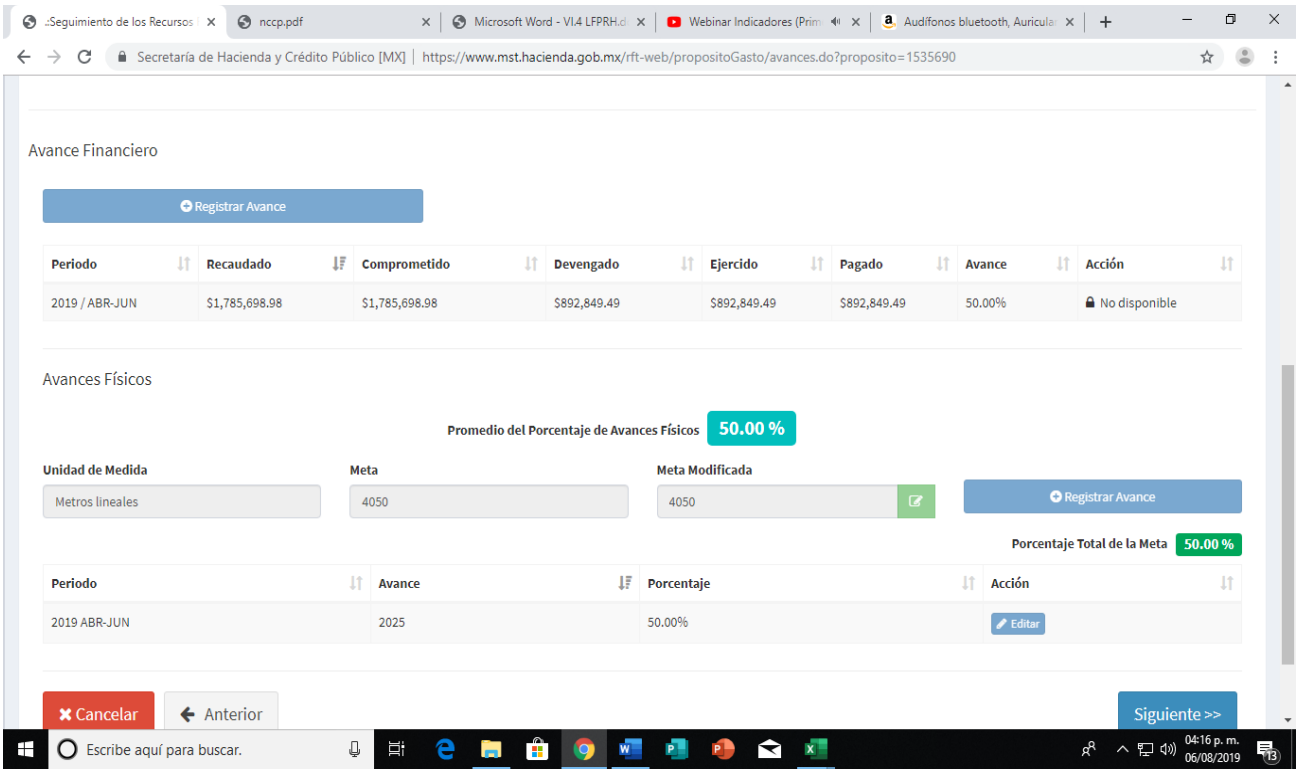AVANCE FINANCIERO