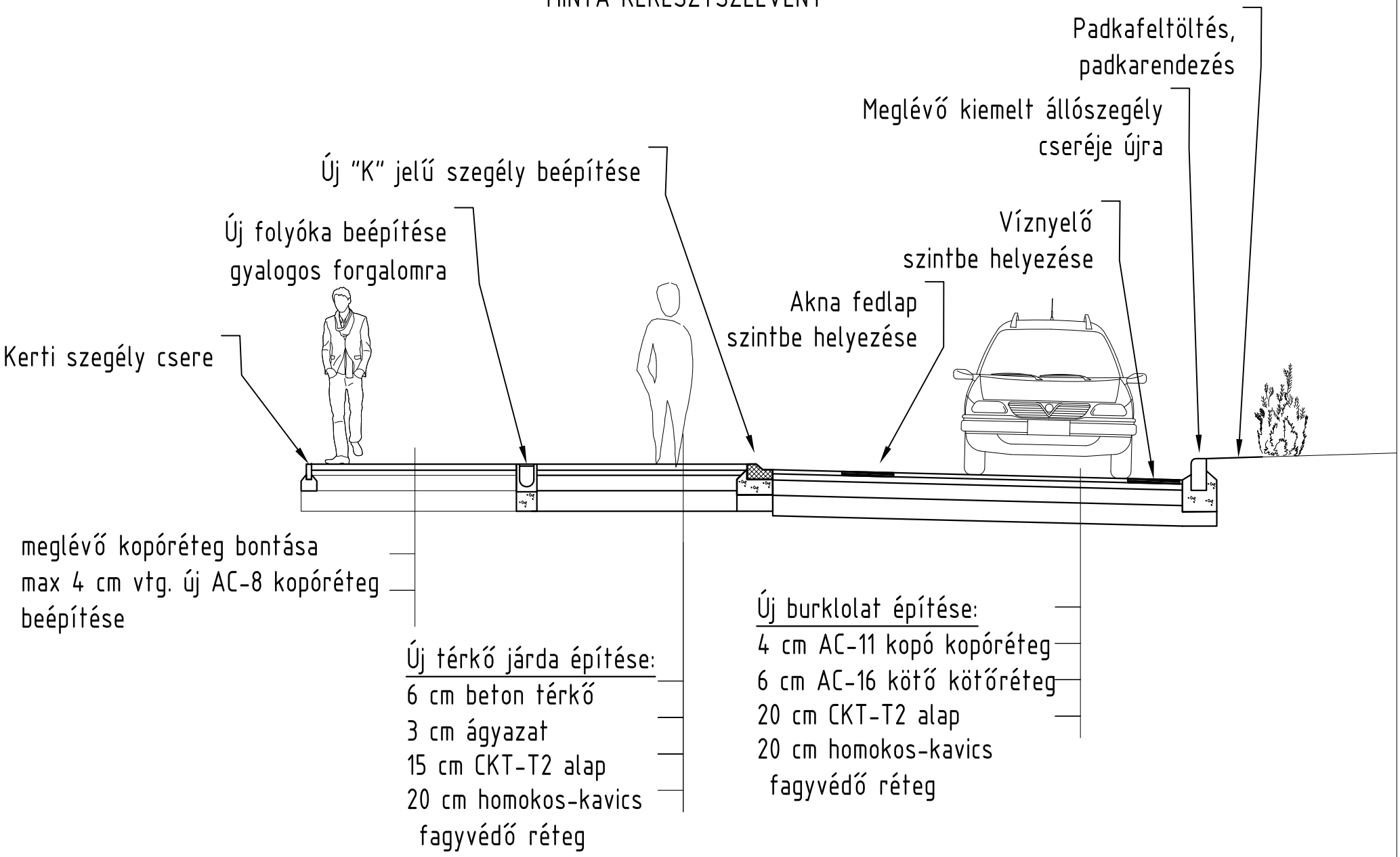MINTA KERESZTSZELVÉNY