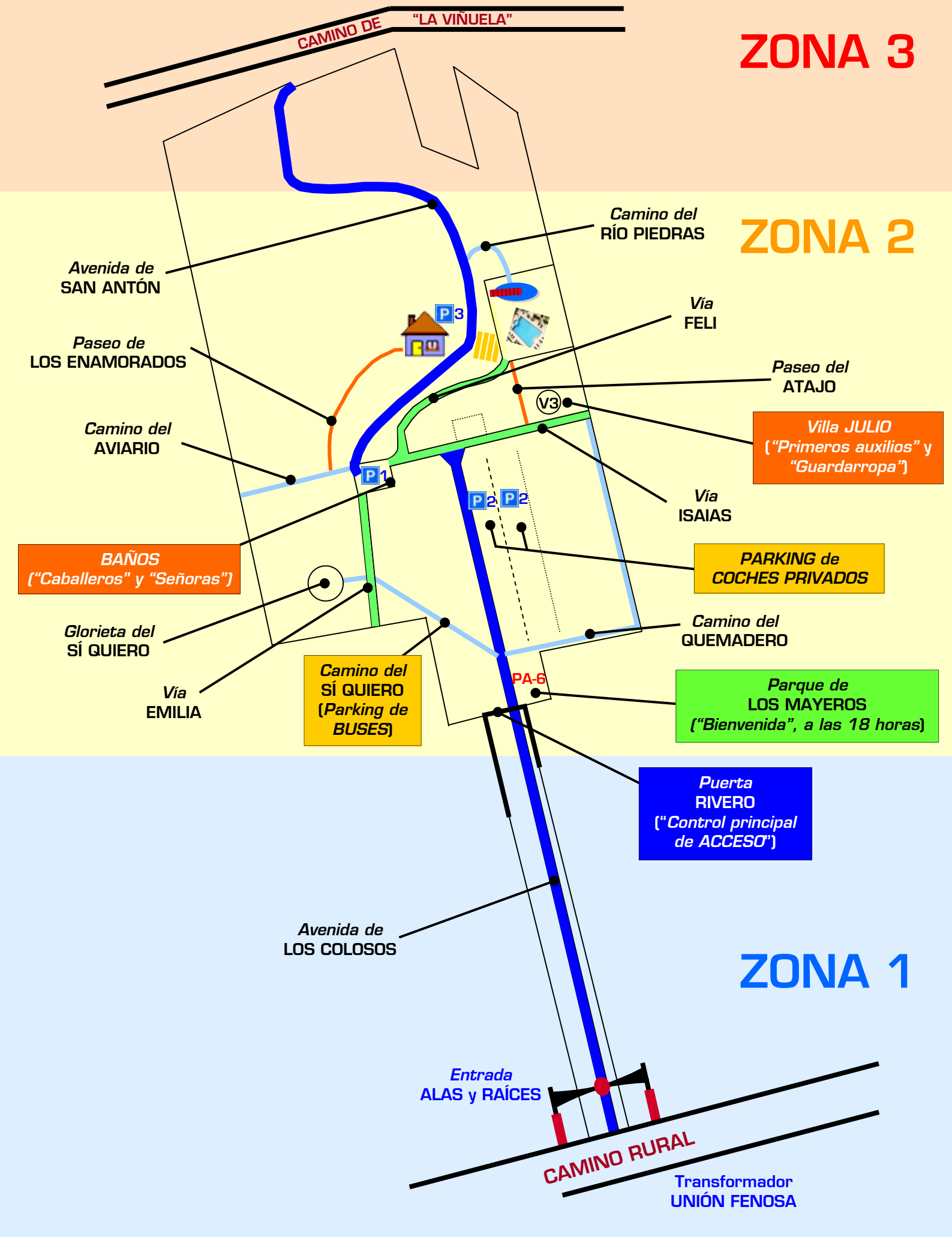DIRECTORIO DE SERVICIOS