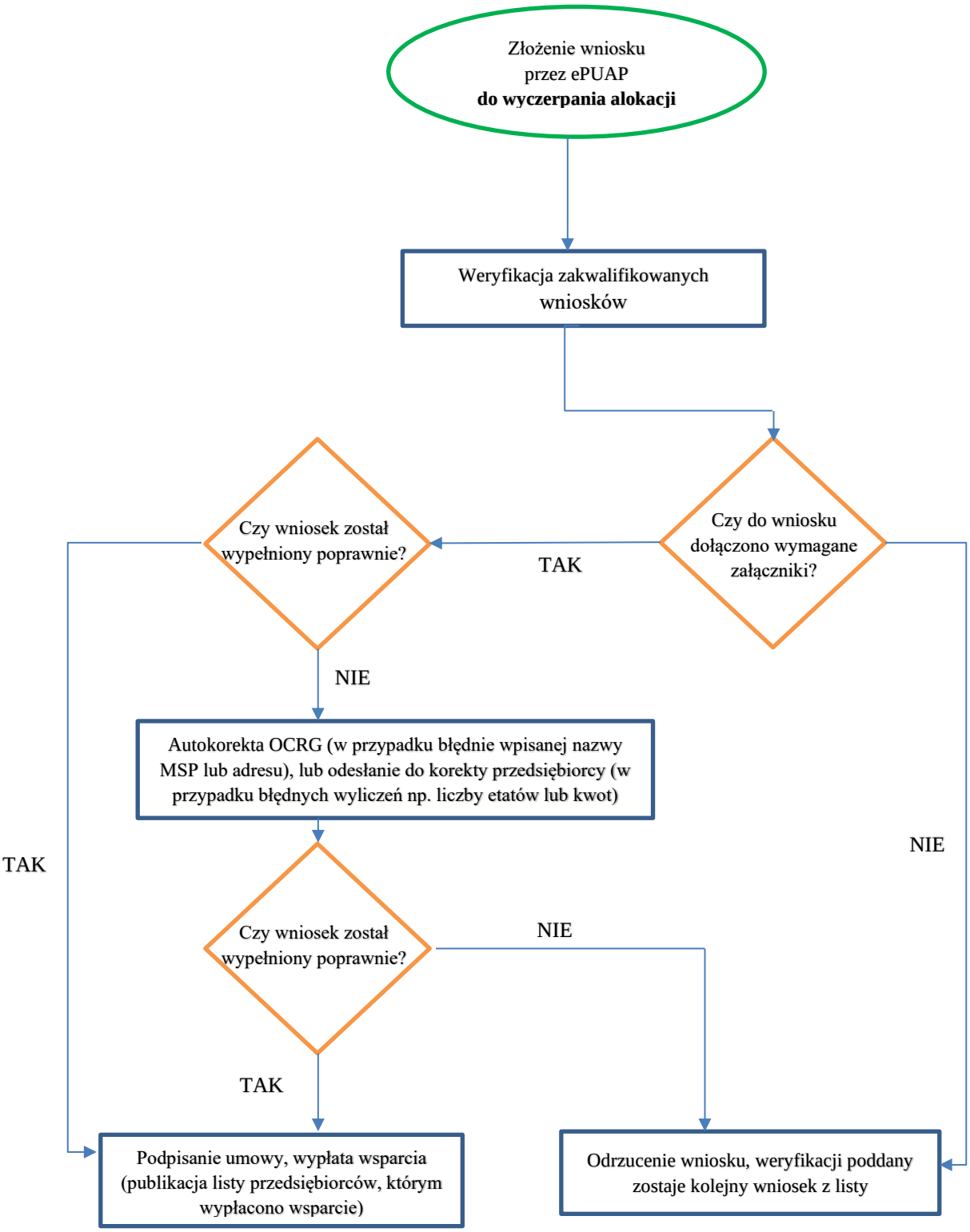SCHEMAT WERYFIKACJI WNIOSKÓW