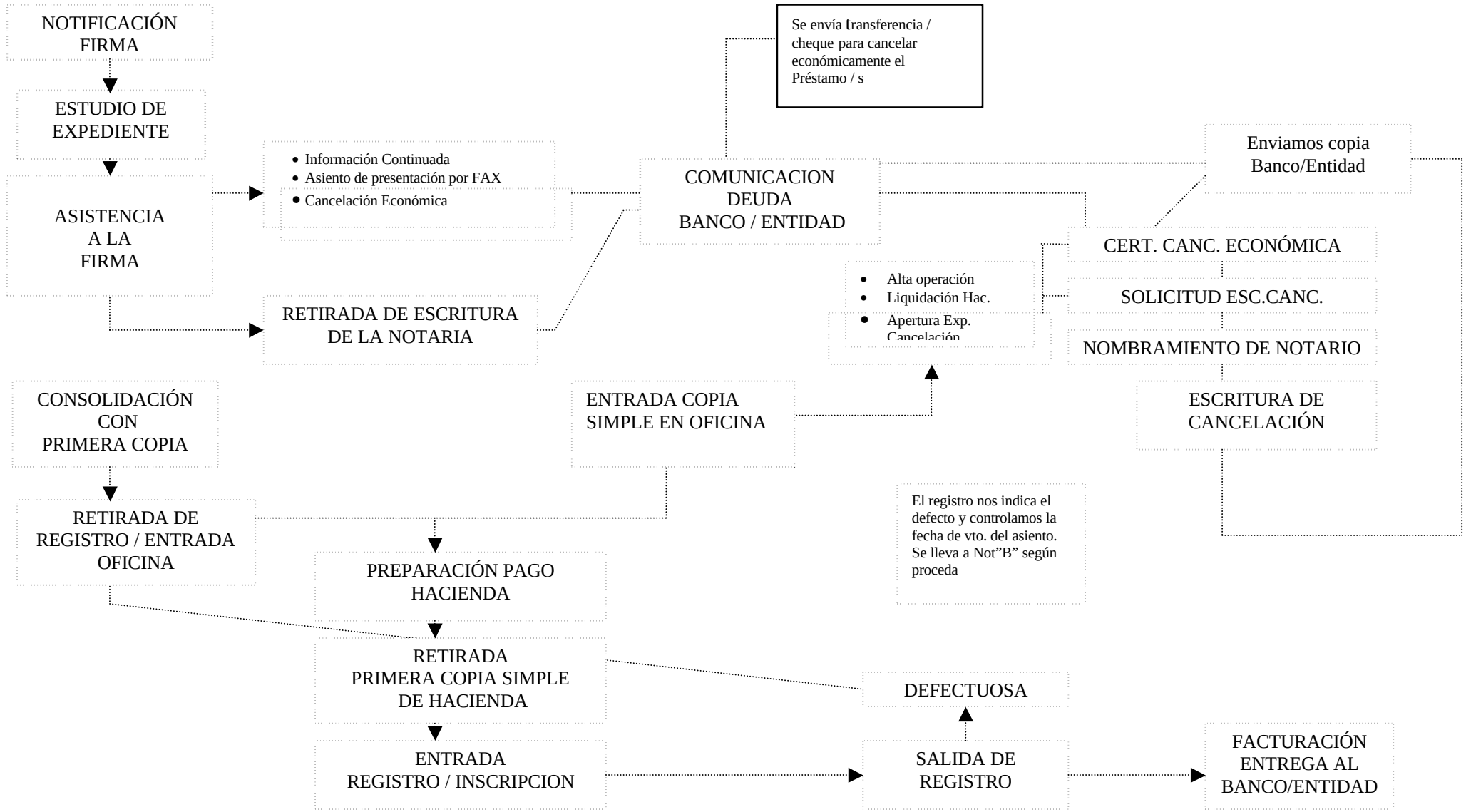GRUPO FARACH - CIRCUITO INTEGRAL HIPOTECARIO