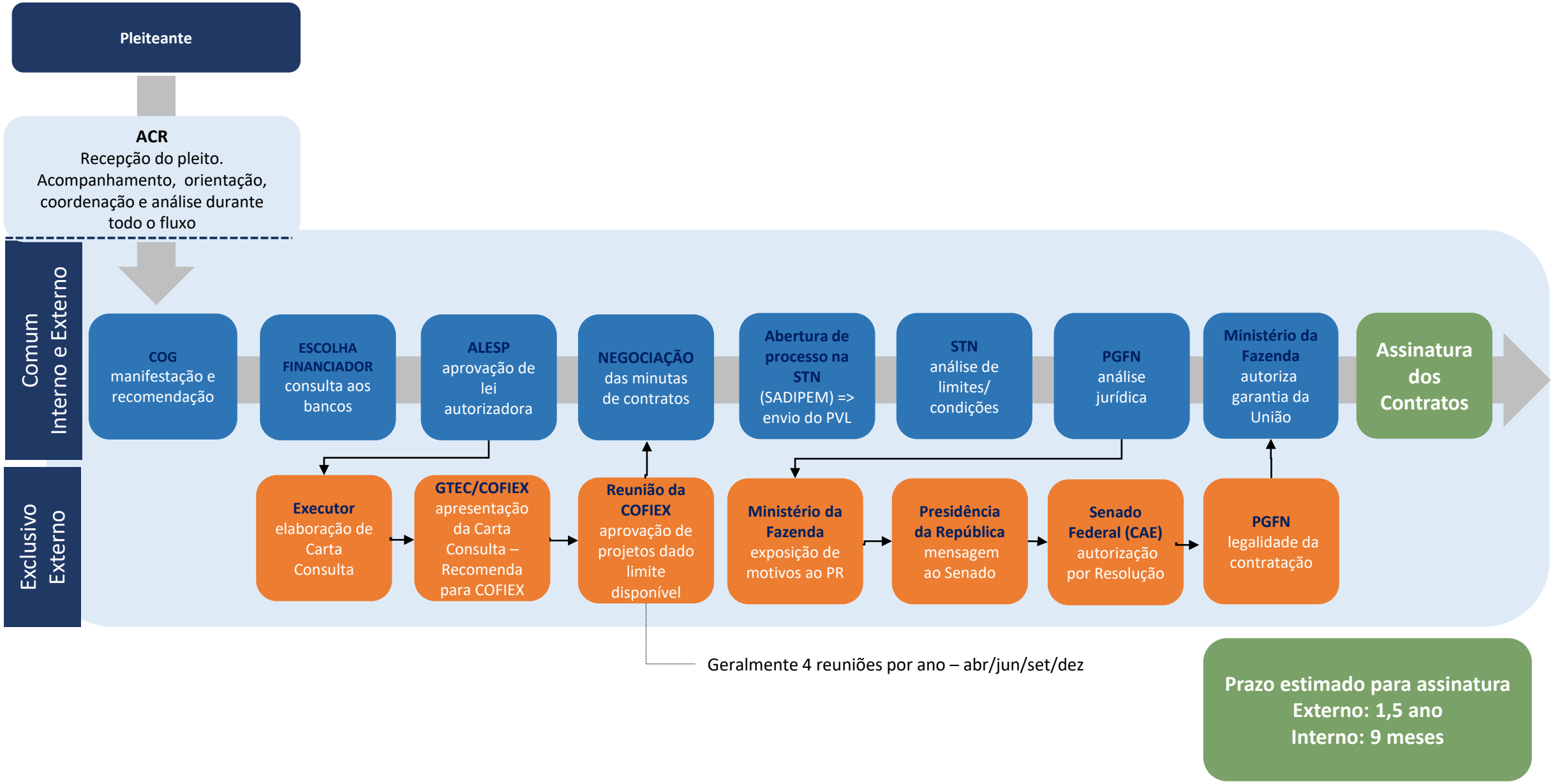Fluxo de contratação de operação de crédito com garantia da União