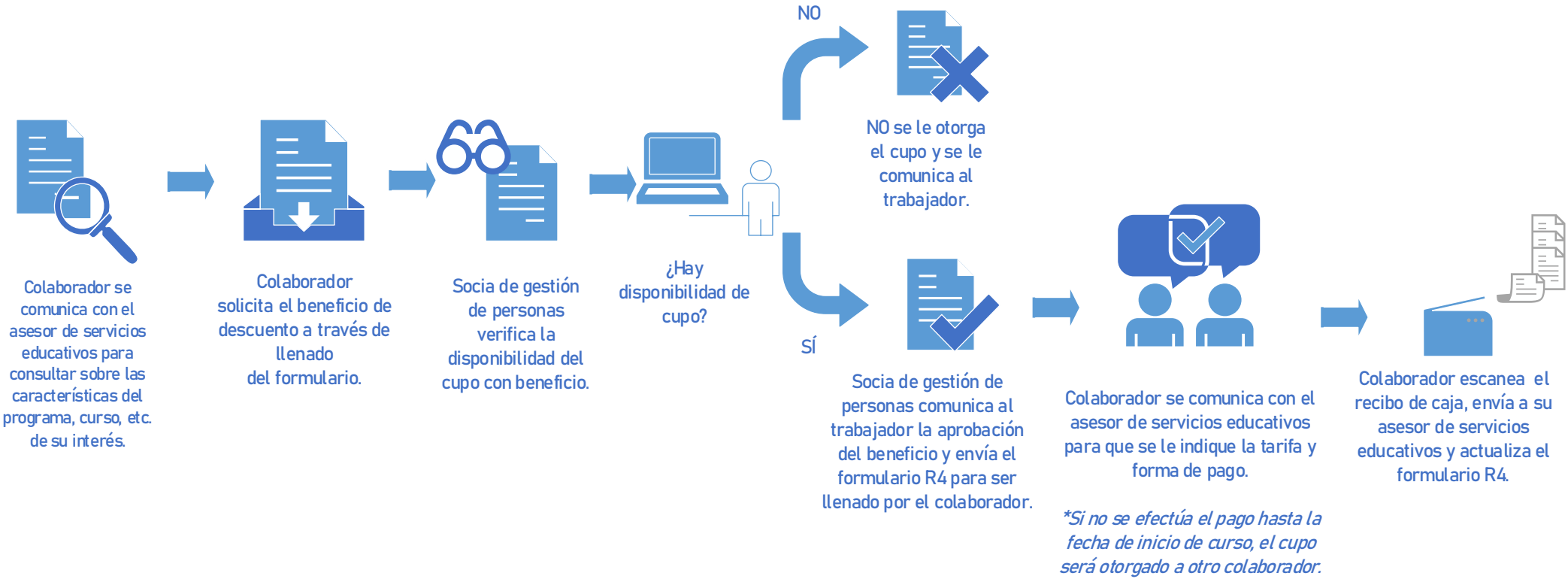PROCESO DE SOLICITUD DE BENEFICIO DE DESCUENTO