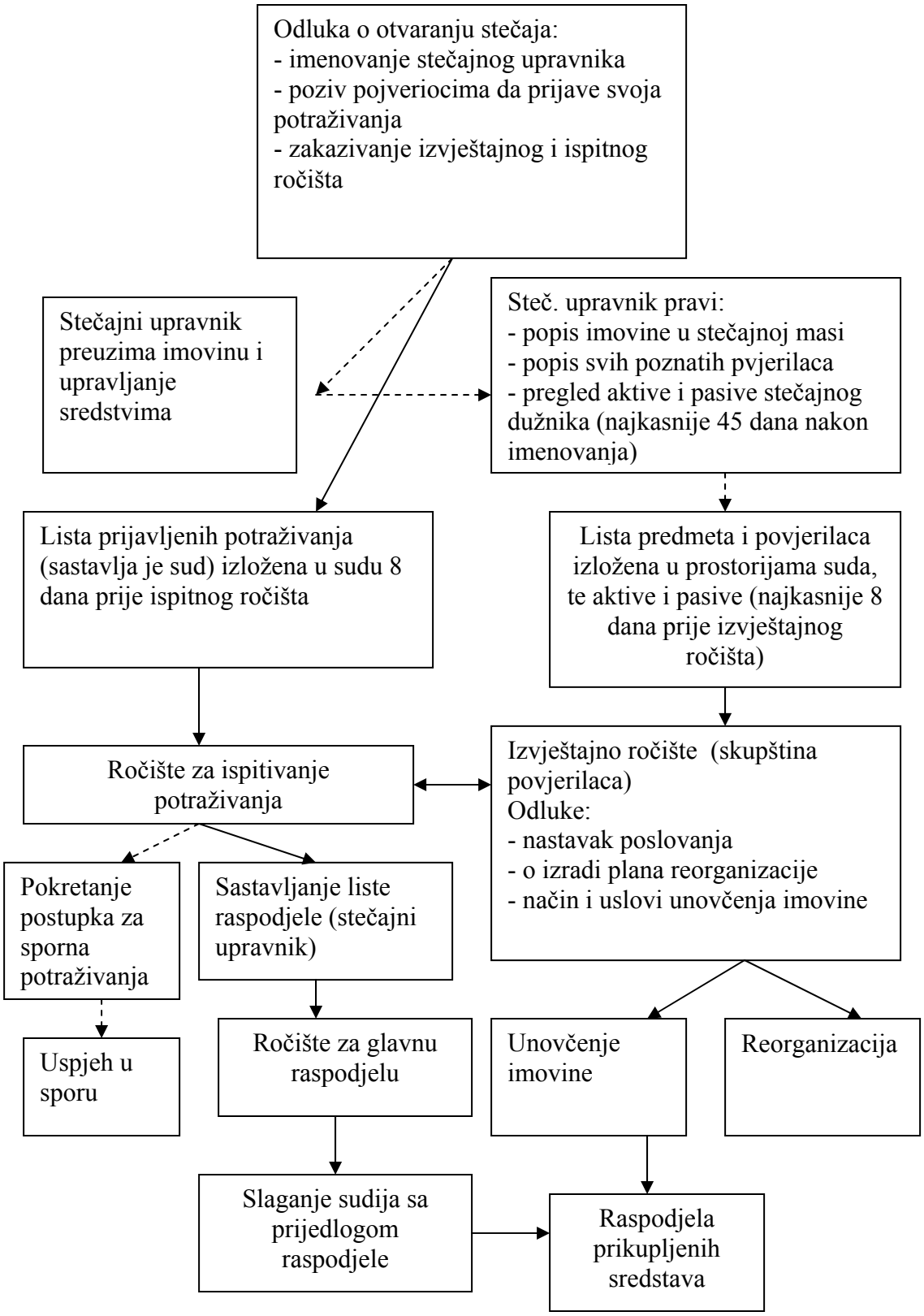PROCES GLAVNE FAZE STEČAJA