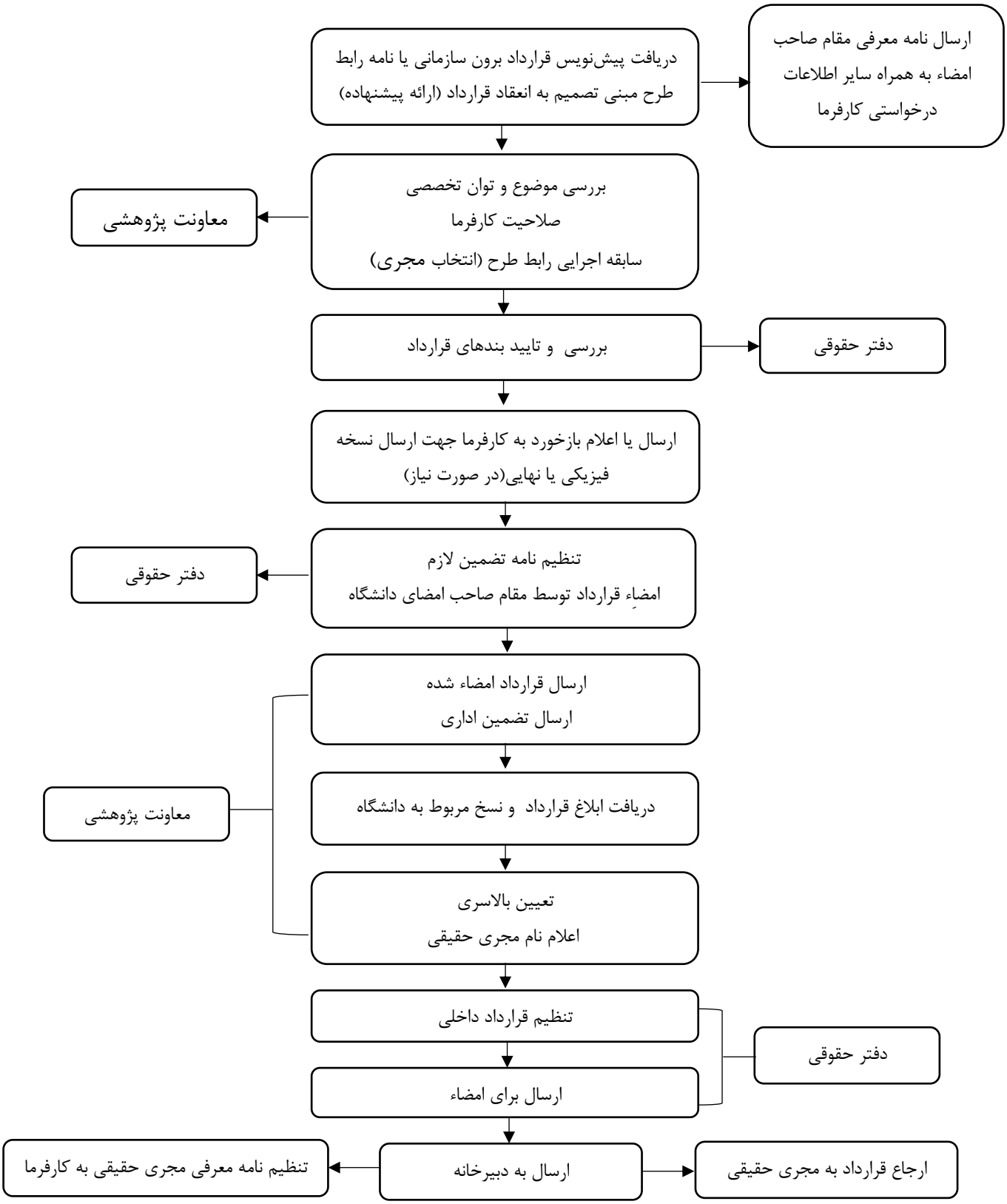مراحل انعقاد قرارداد