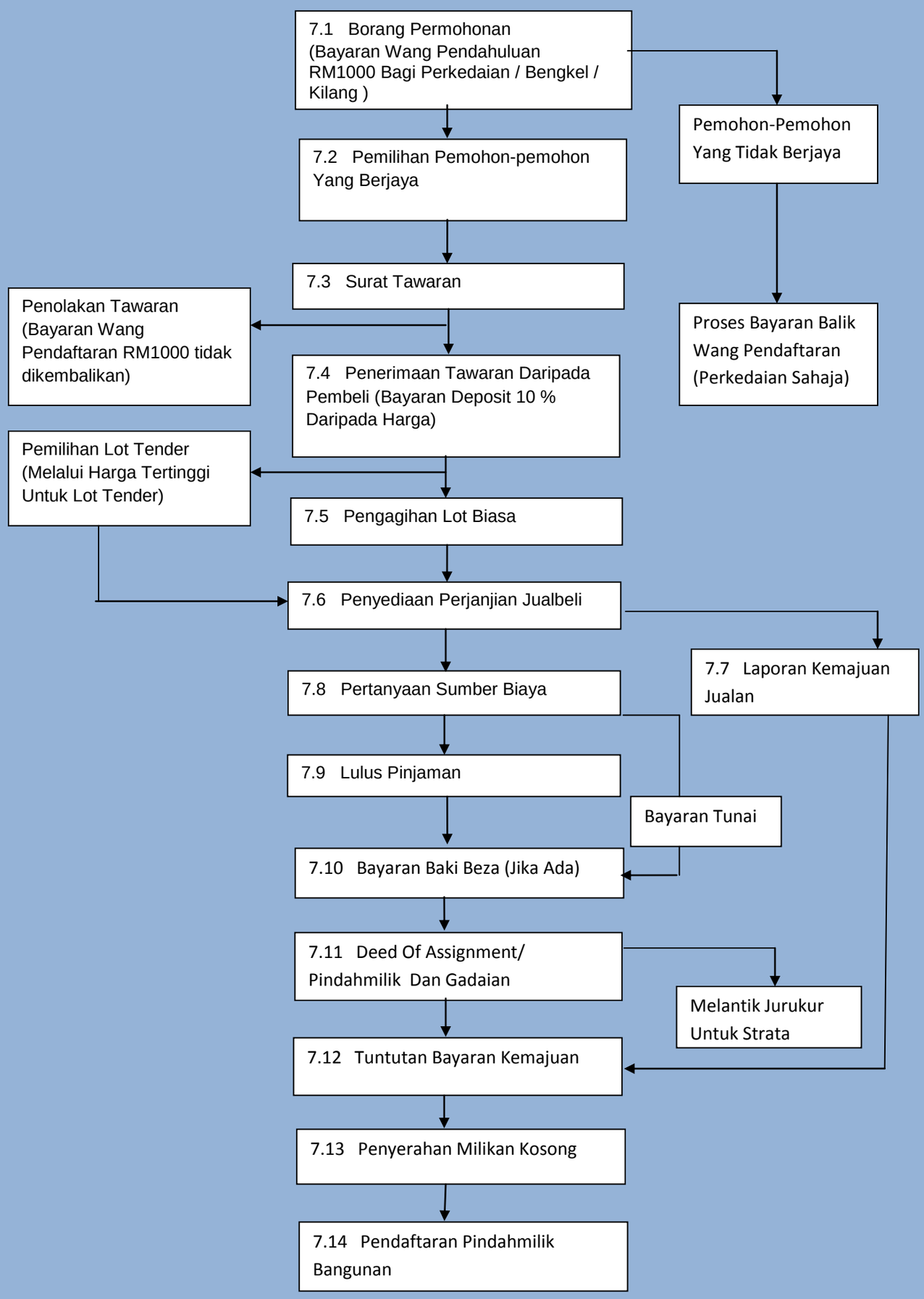CARTA ALIR PROSES PEMBELIAN PERUMAHAN & PERKEDAIAN