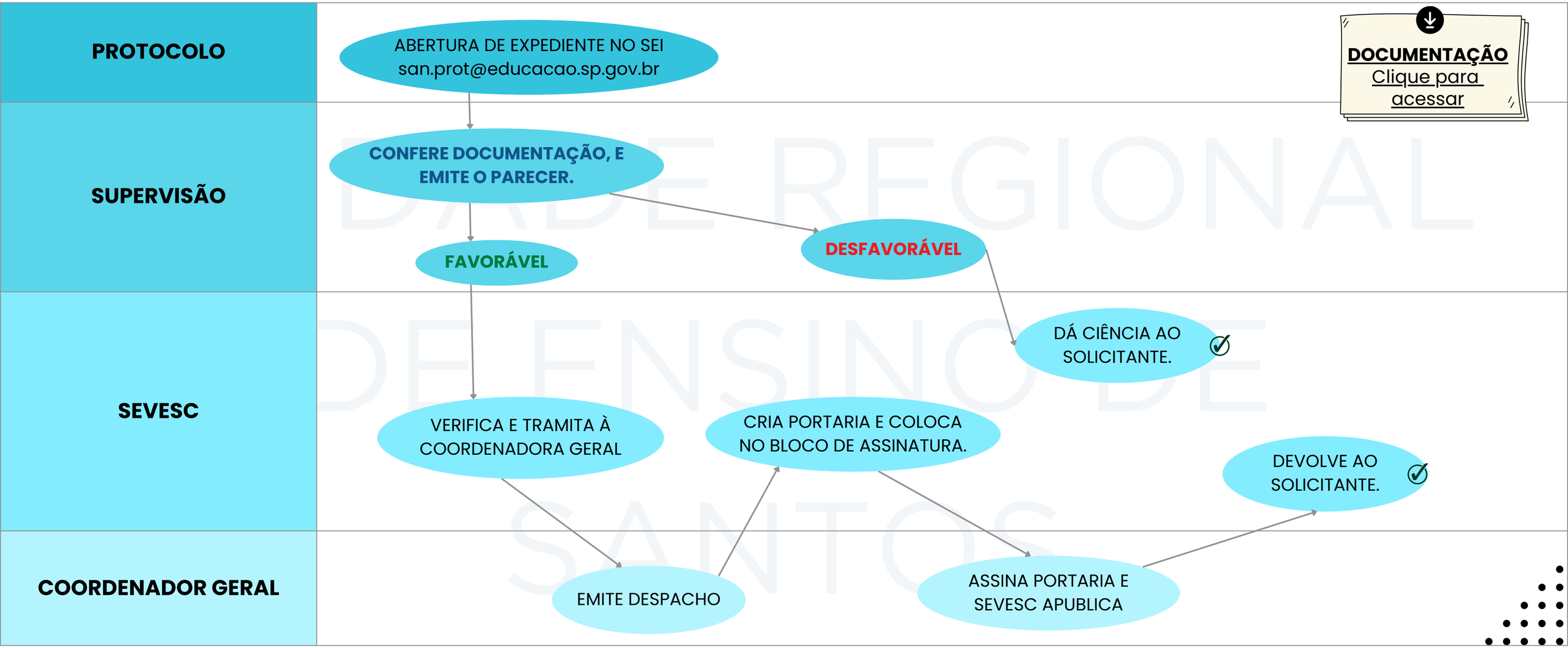EQUIVALÊNCIA DE ESTUDOS