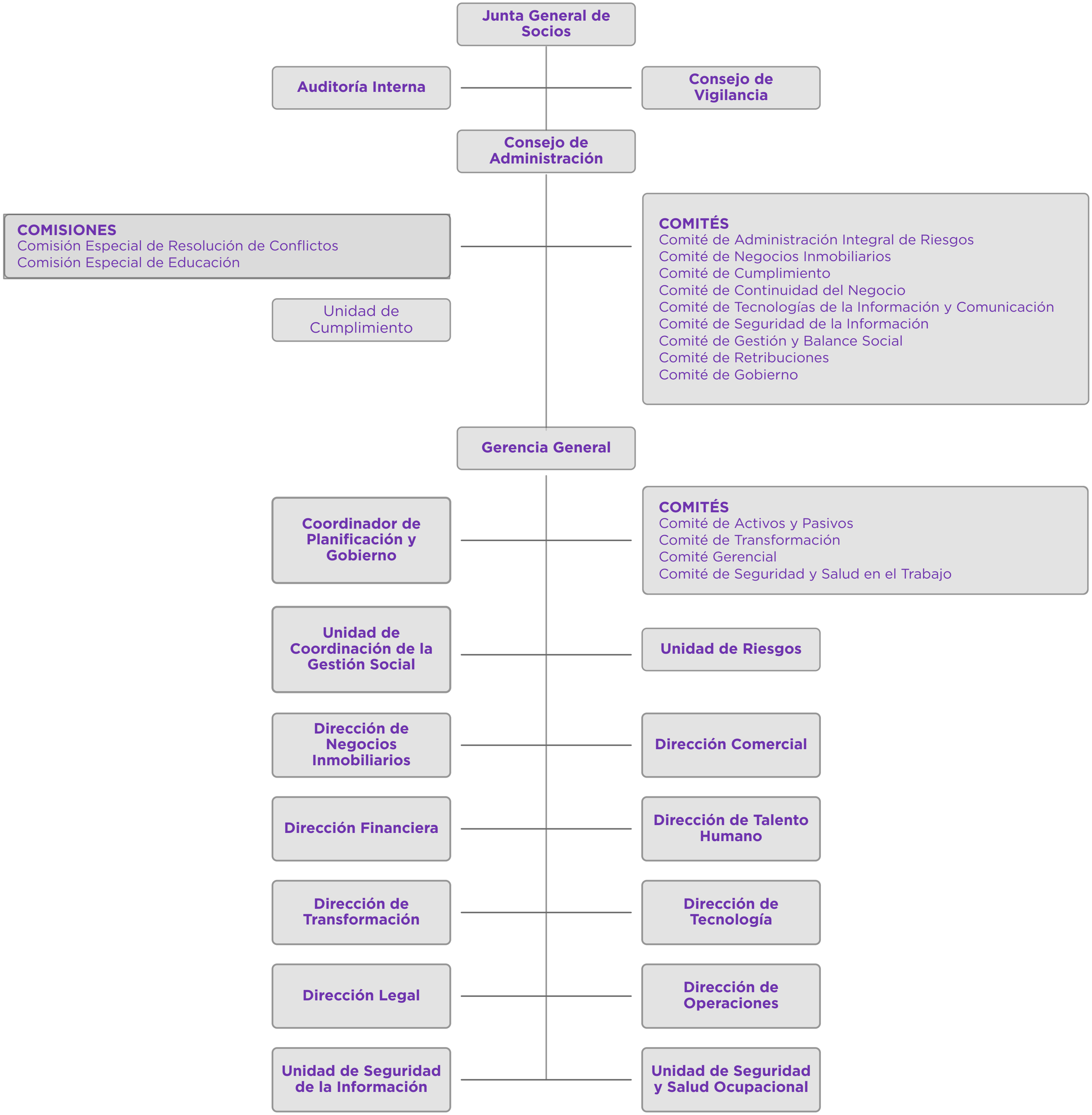Mutualista Azuay