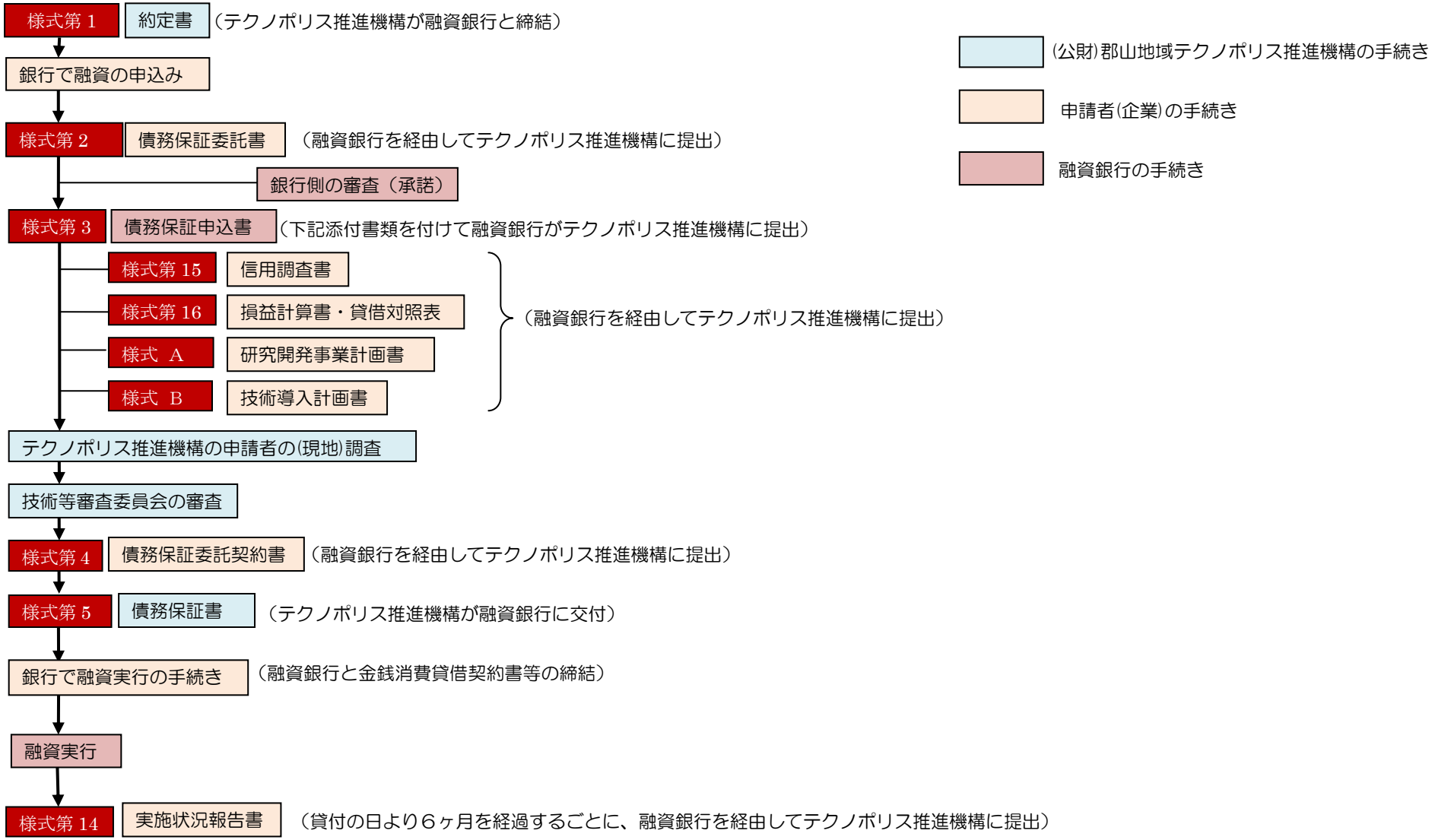債務保証制度のフローチャート