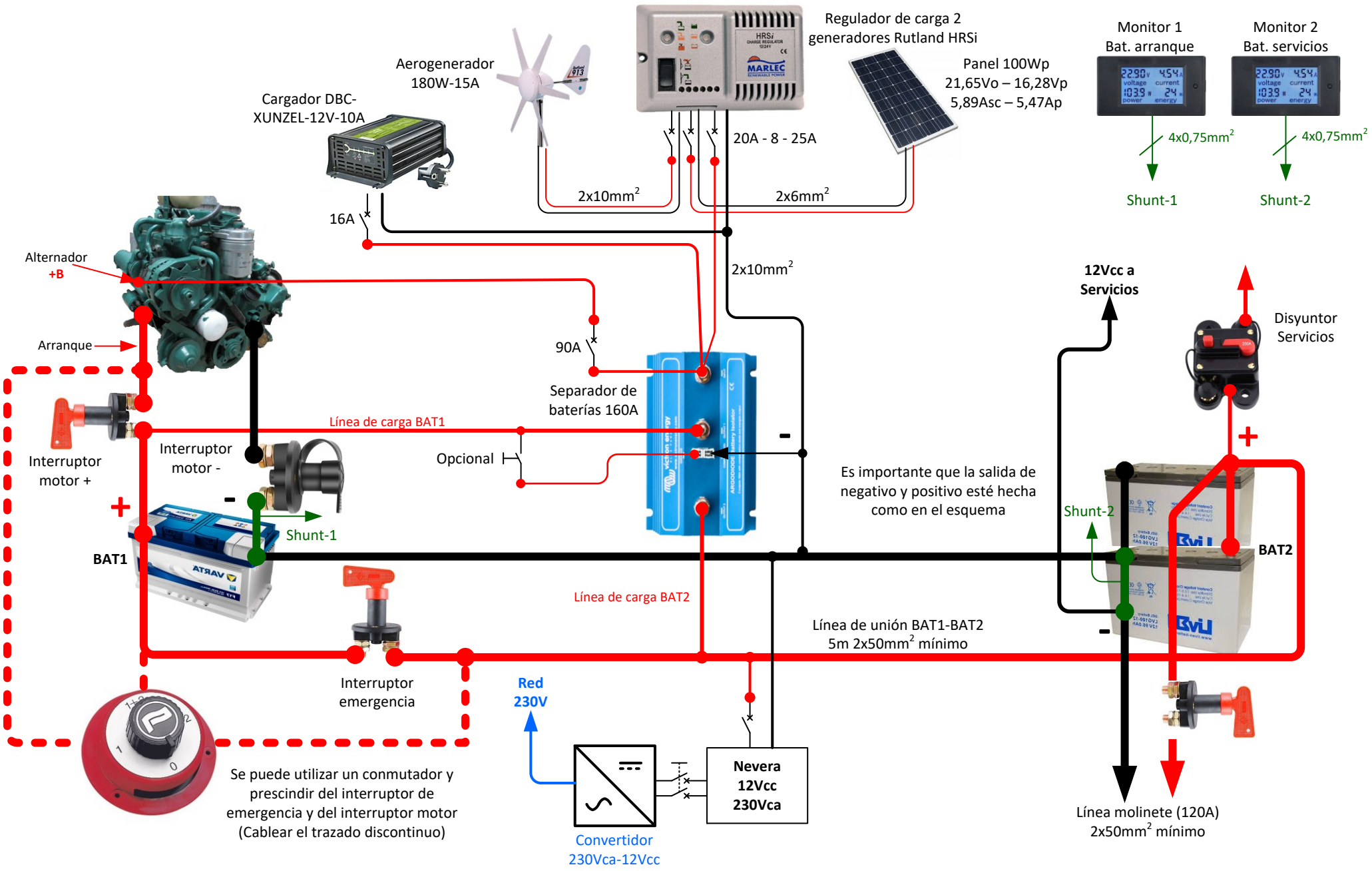ESQUEMA DE CARGA MÚLTIPLE