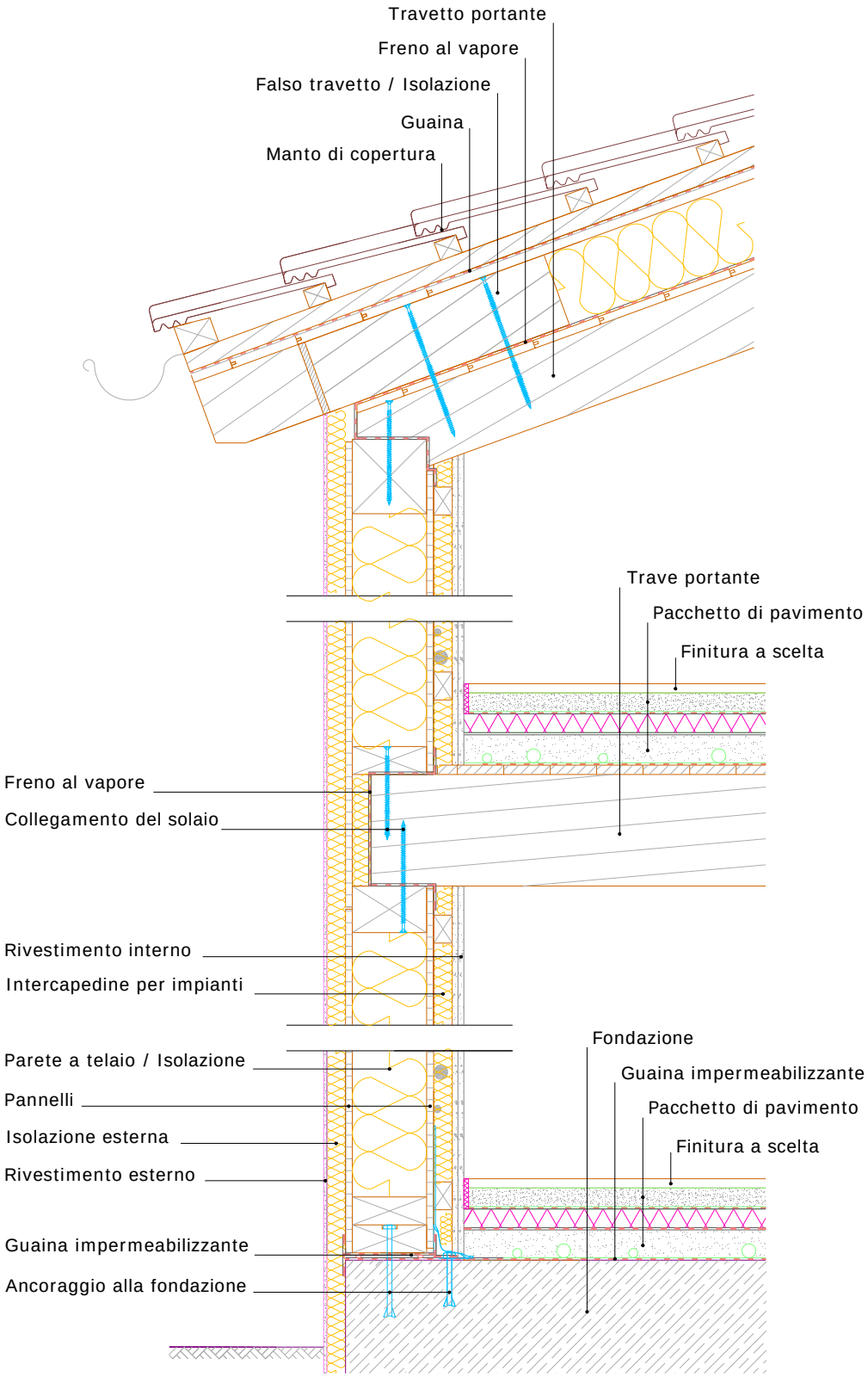Sistema costruttivo a telaio