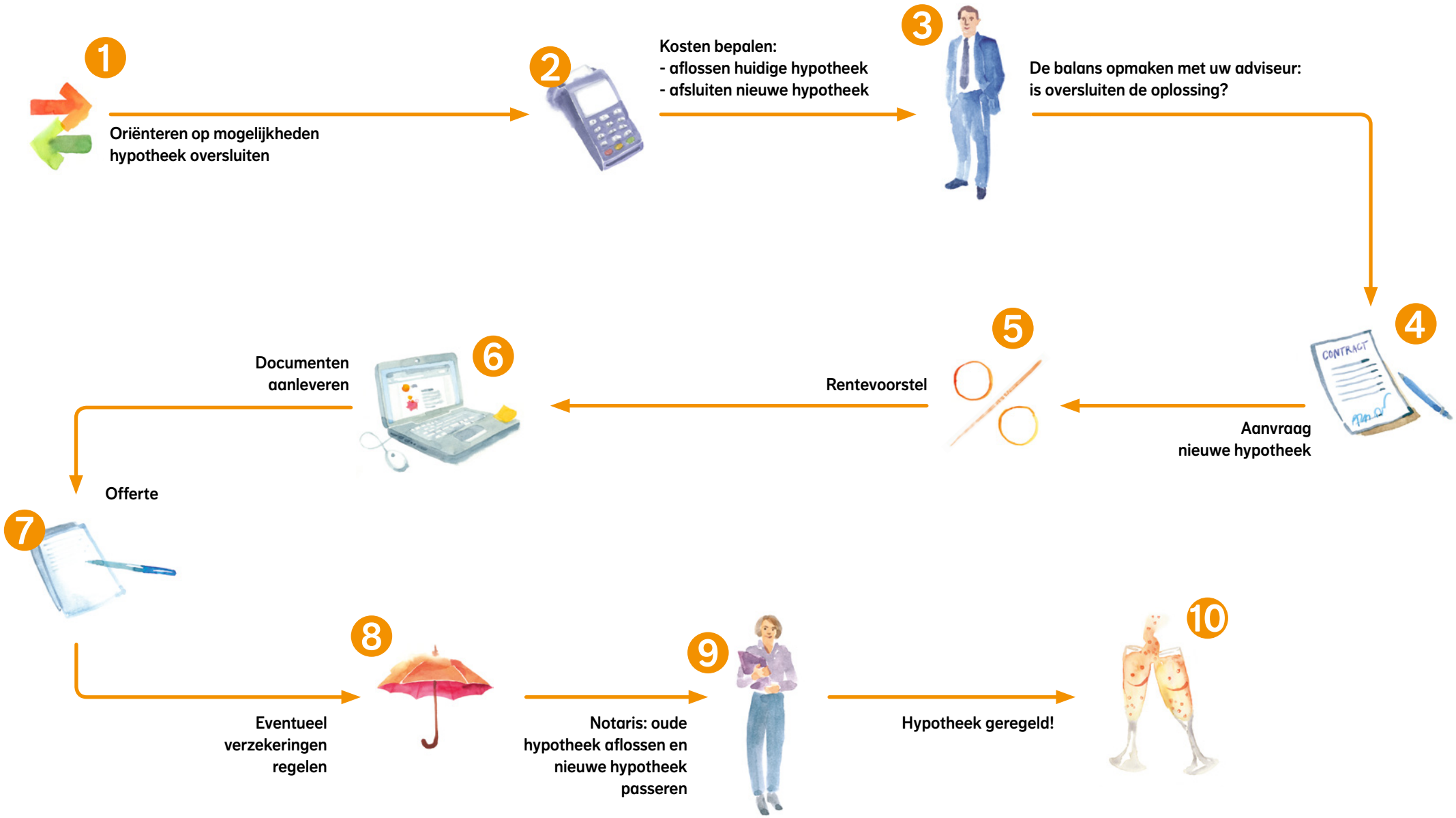Stappenplan hypotheek oversluiten