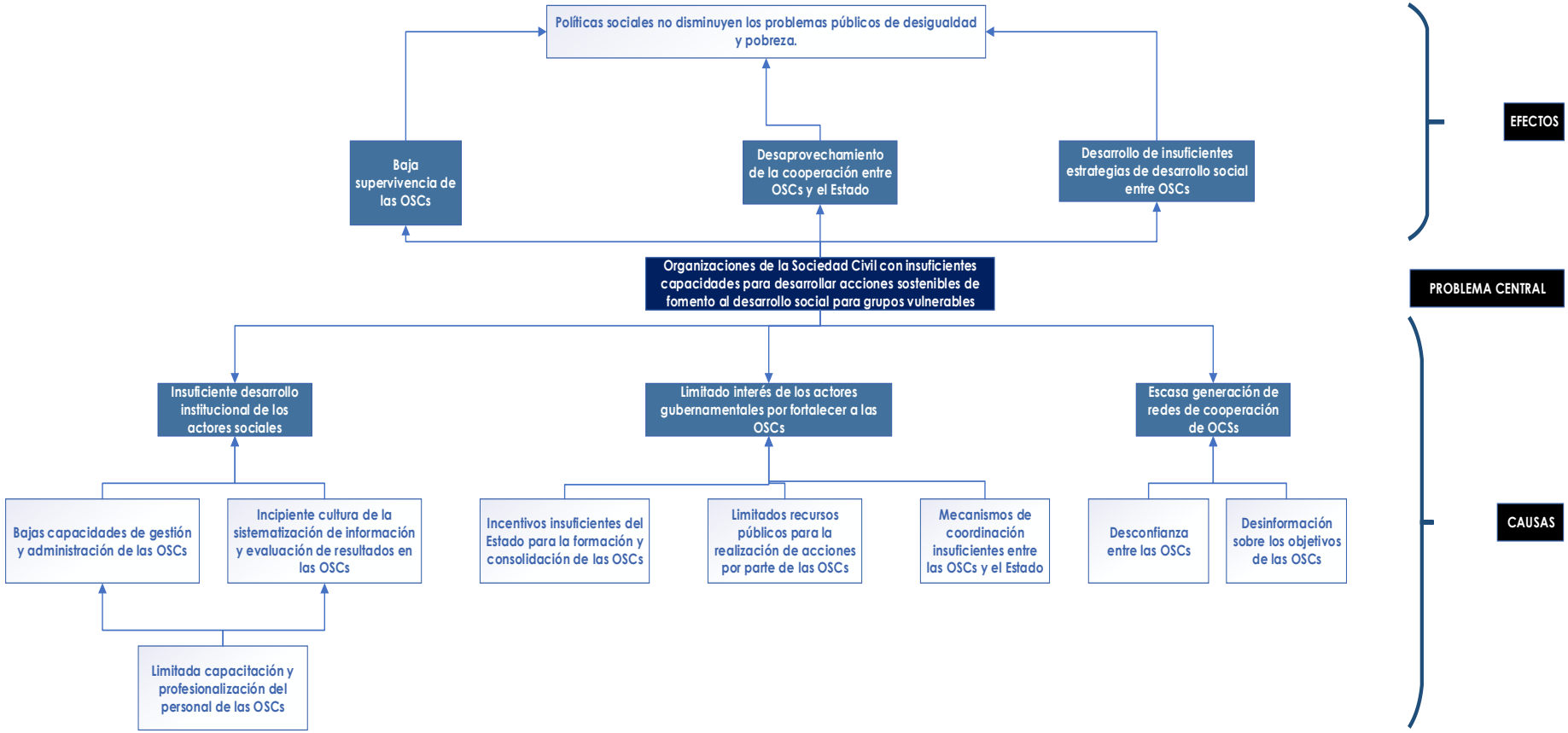Árbol de problemas