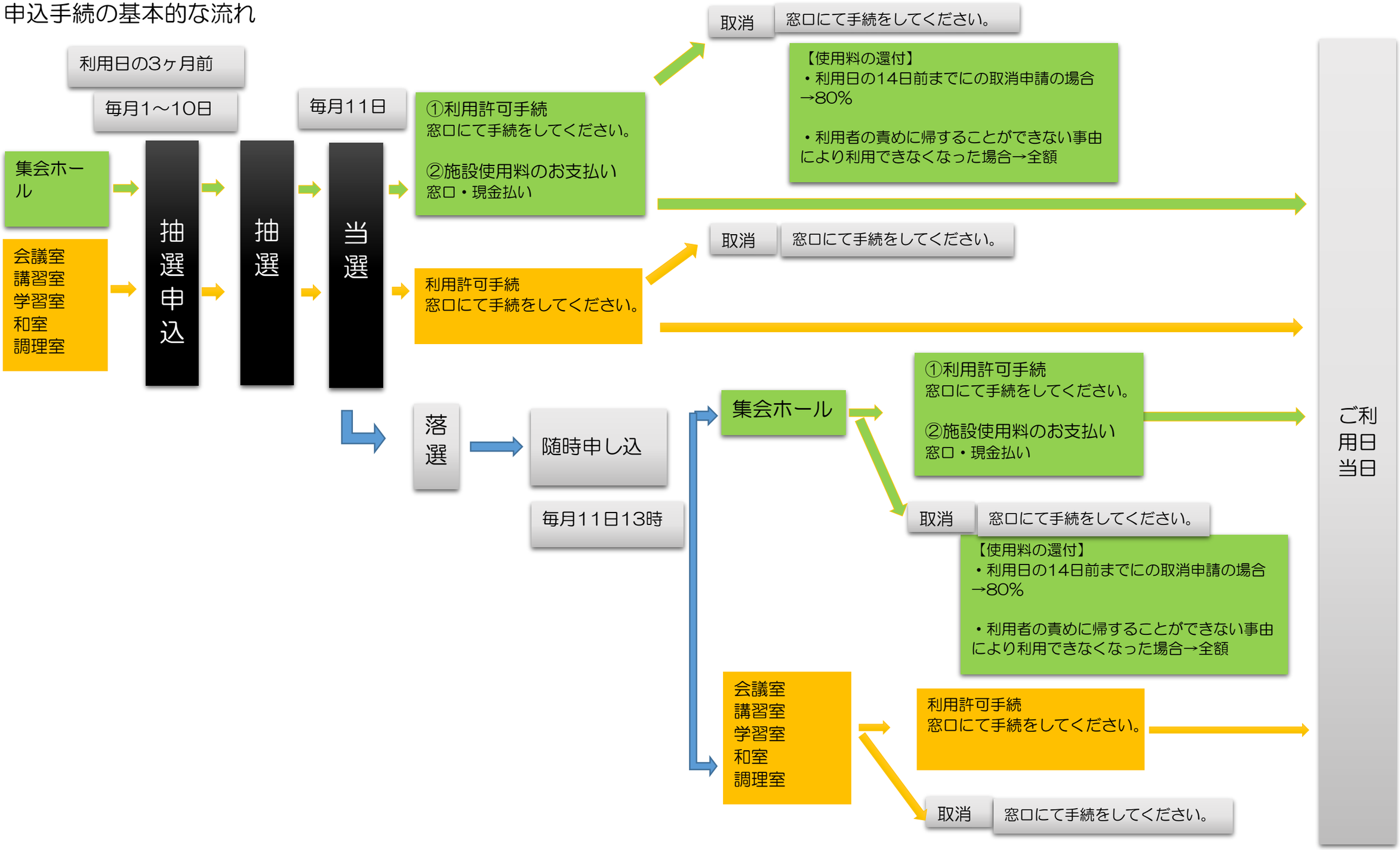申込手続の基本的な流れ