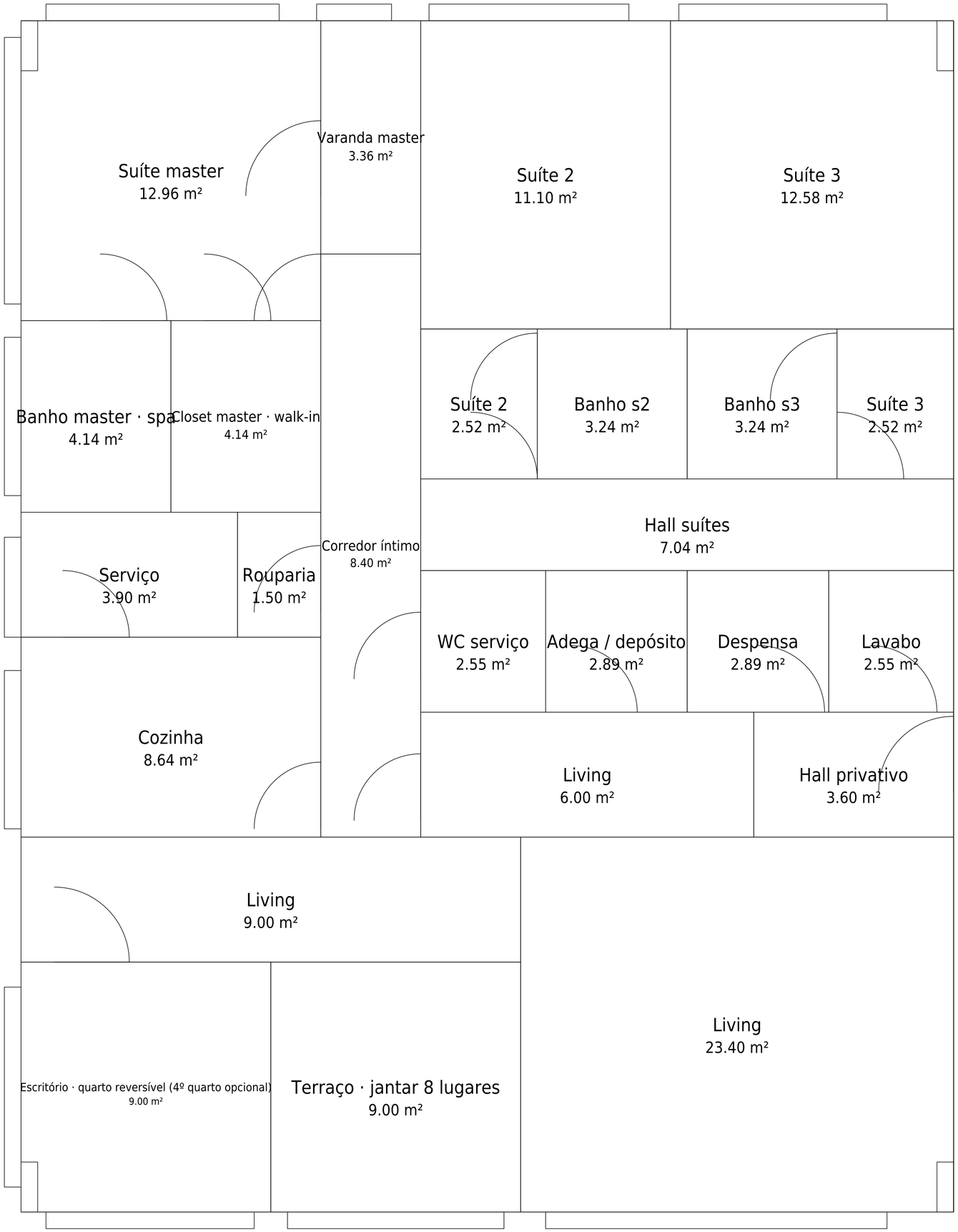PILAR 20×60 [ESTIMATIVA — base K §2; seção real é do calculista]