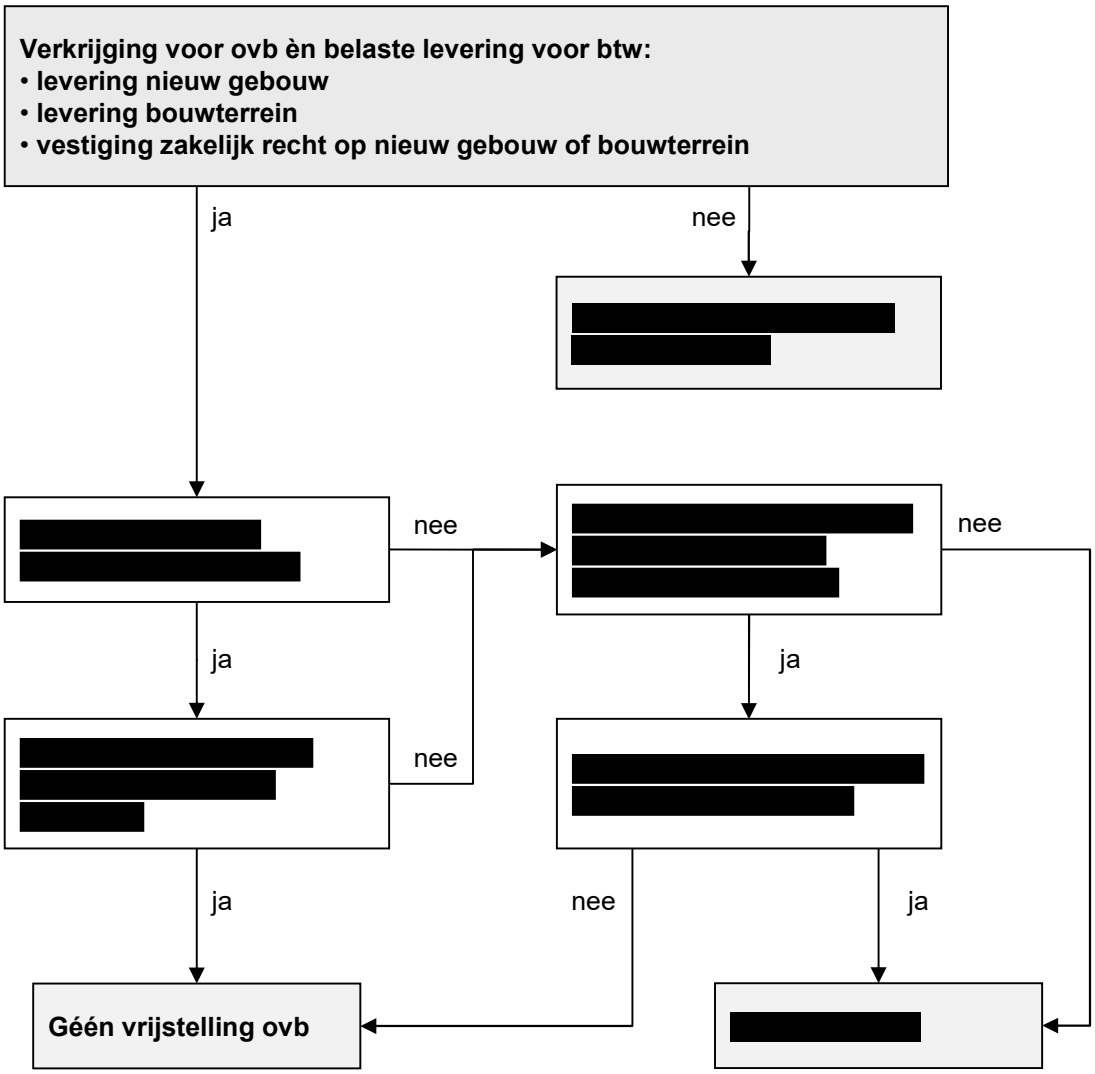Stroomschema vrijstelling overdrachtsbelasting bij samenloop met btw