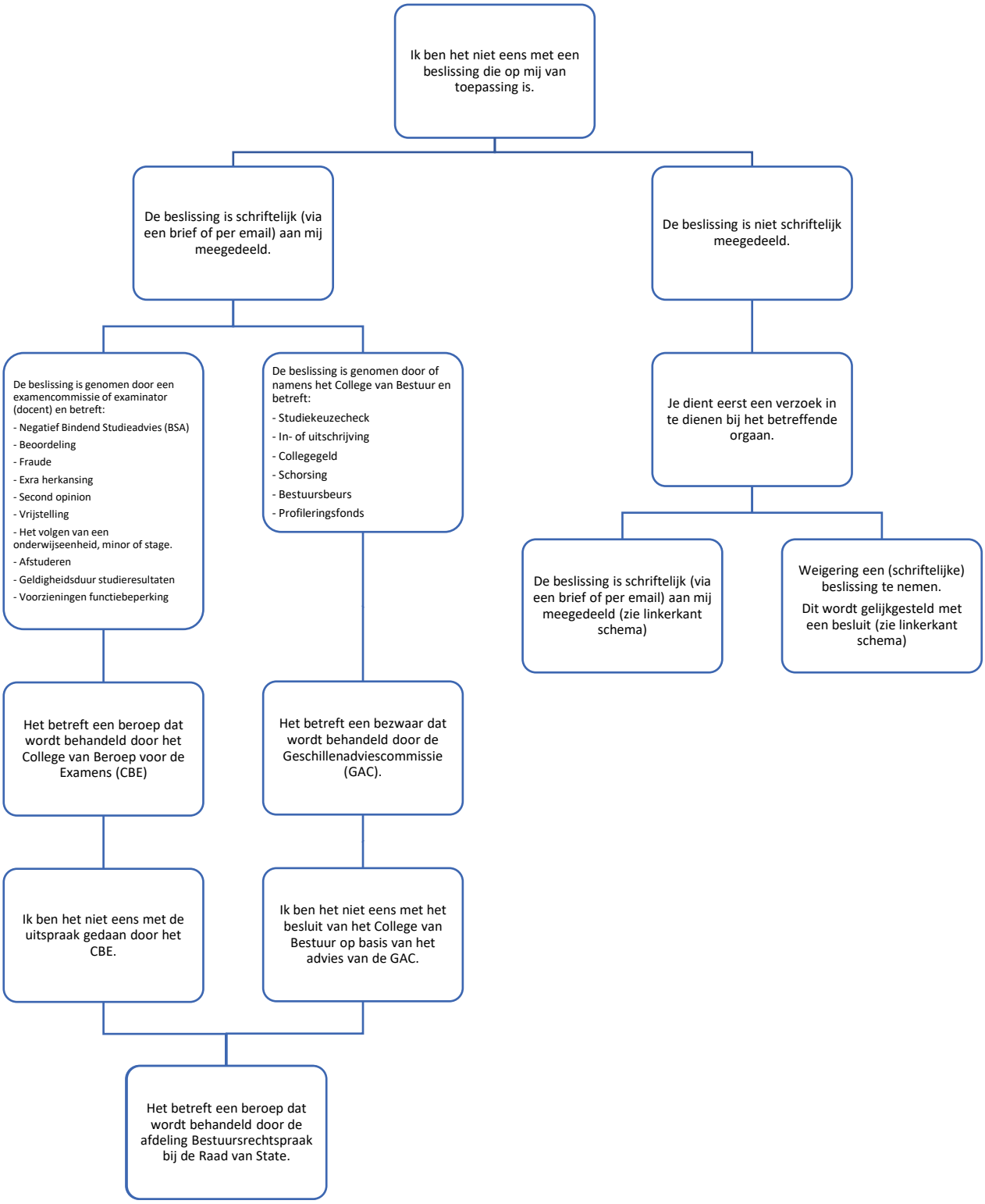Schema verschil beroep en bezwaar