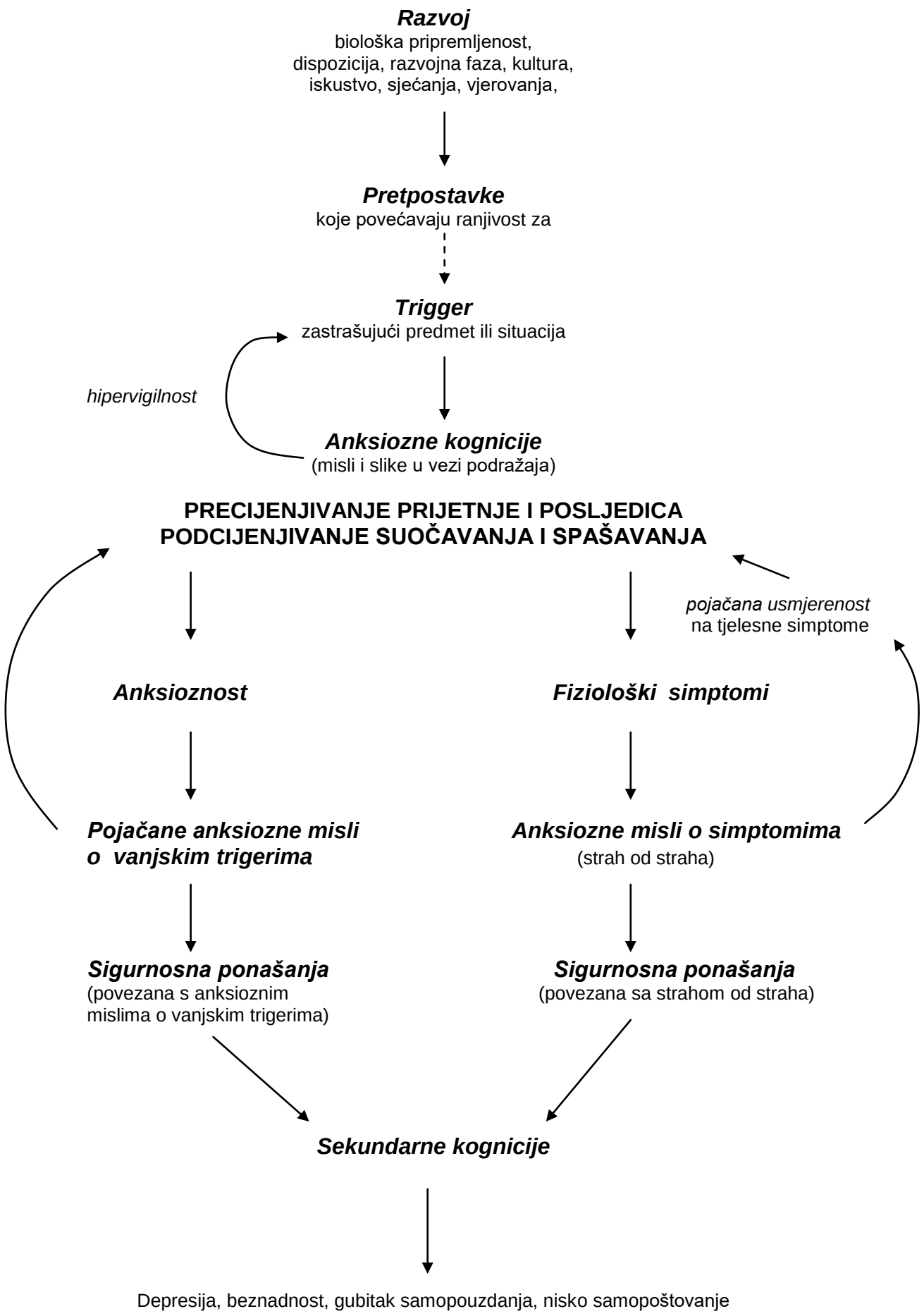MODEL NASTANKA I ODRŽAVANJA SPECIFIČNE FOBIJE