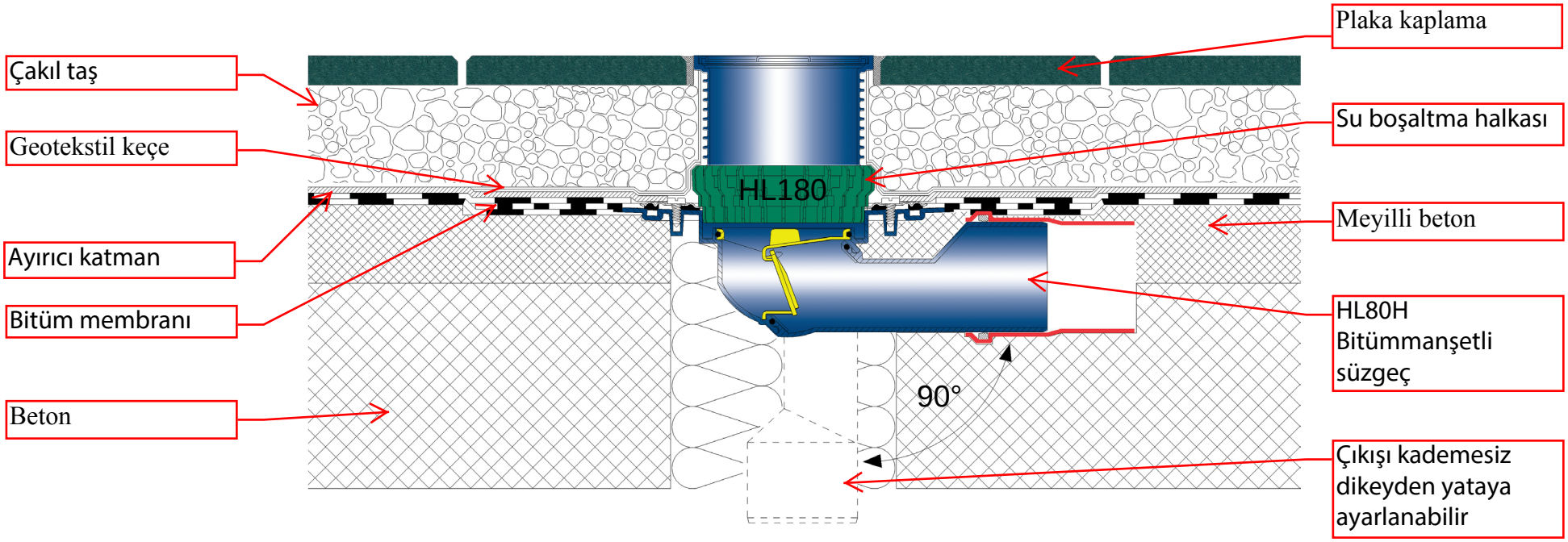Teras, çakıl taş üzerinde döşenmiş plaka, ısı yalıtımı yok