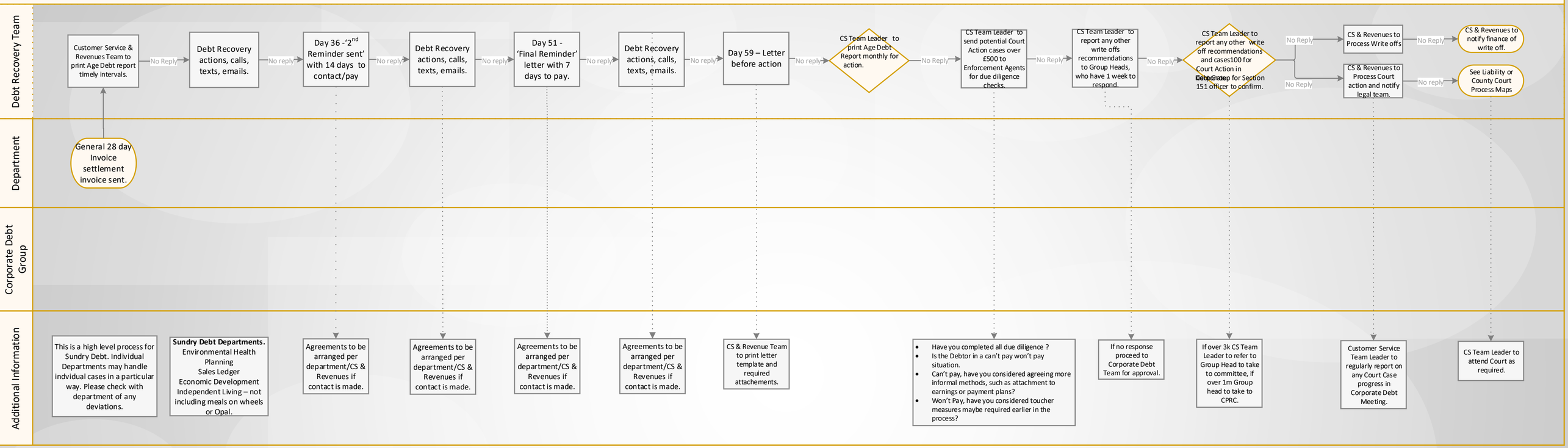Debt Recovery Process