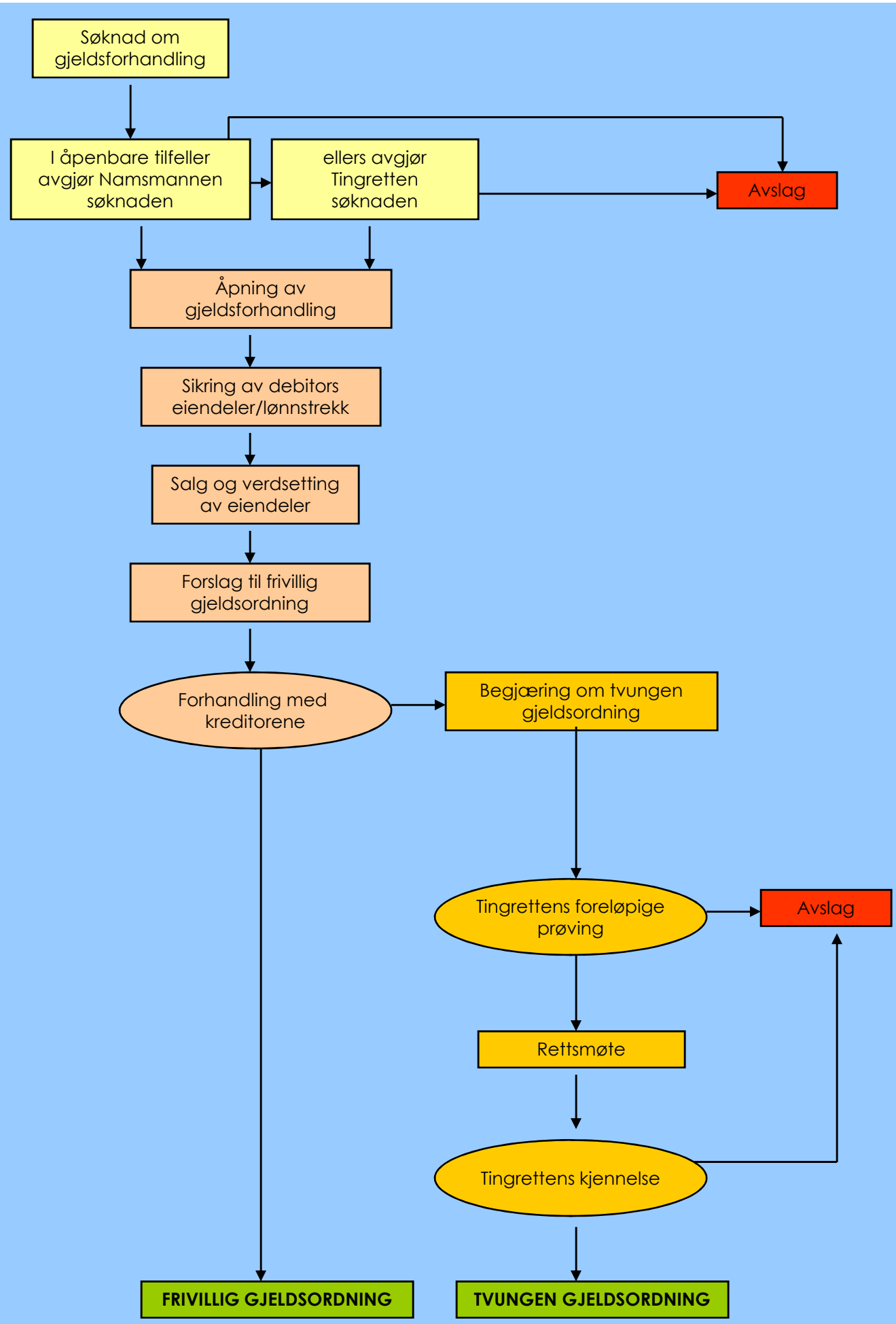Gjeldsforhandlingsprosessen etter gjeldsordningsloven