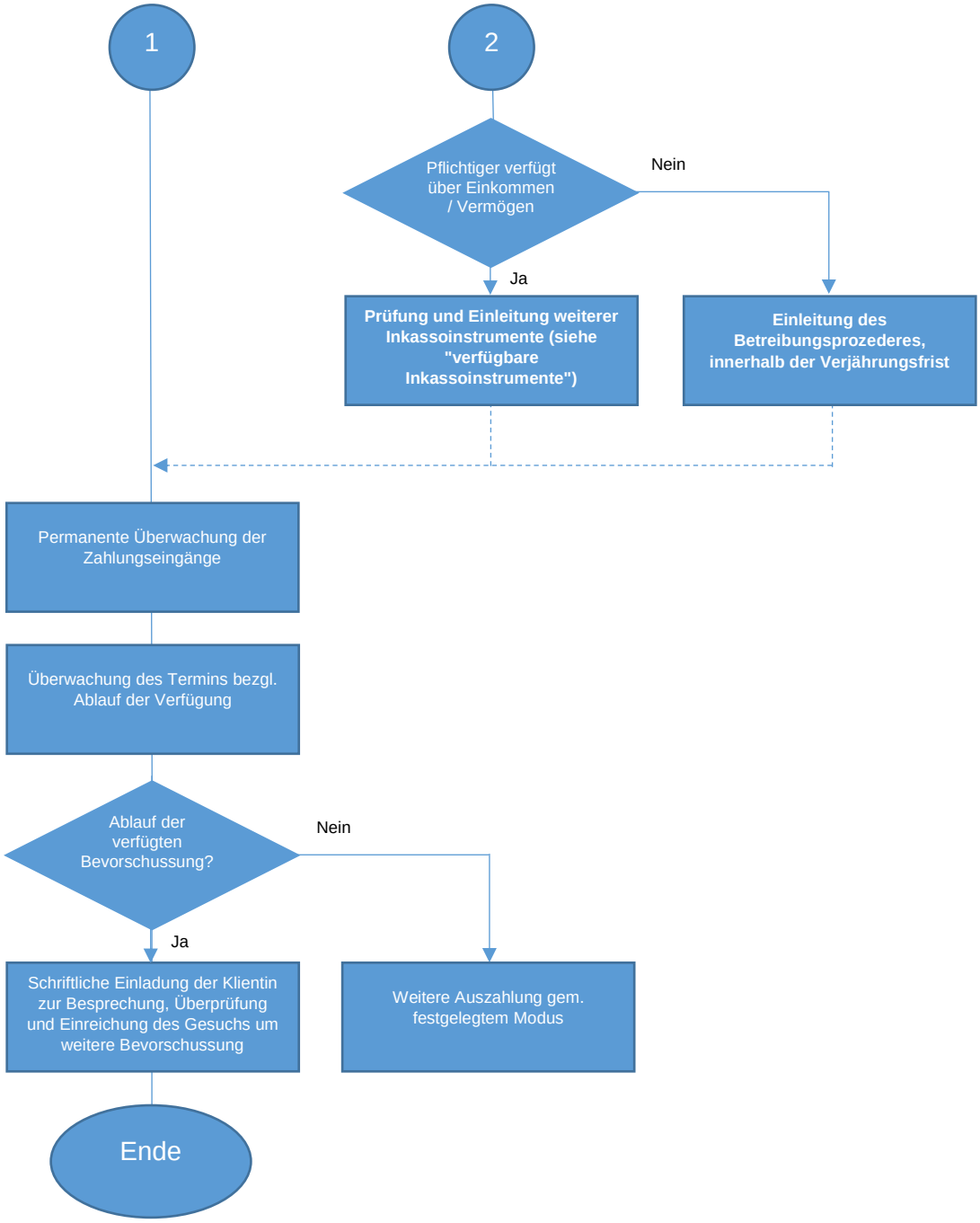Einforderung beim Schuldner