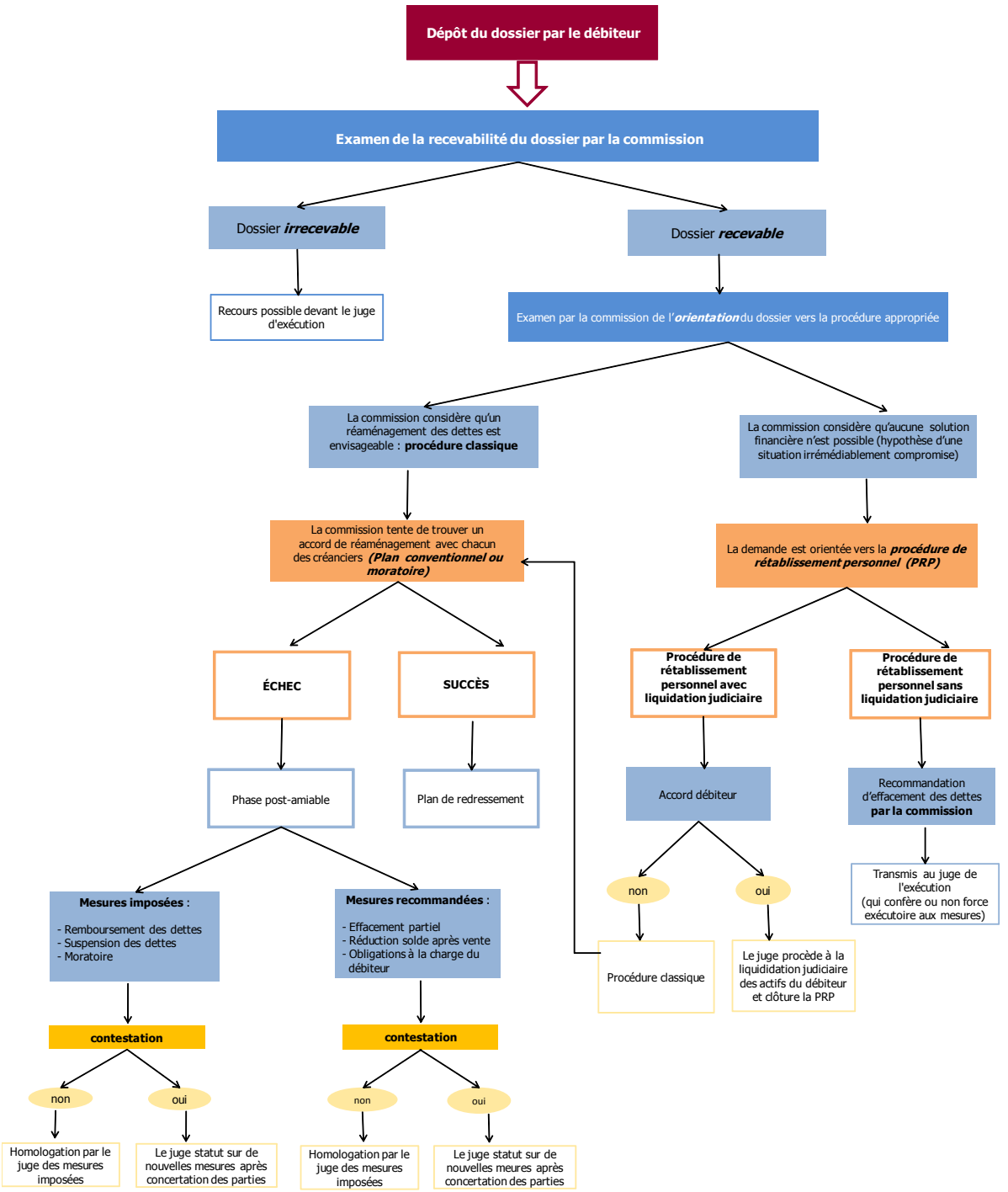Schéma général de la procédure de surendettement