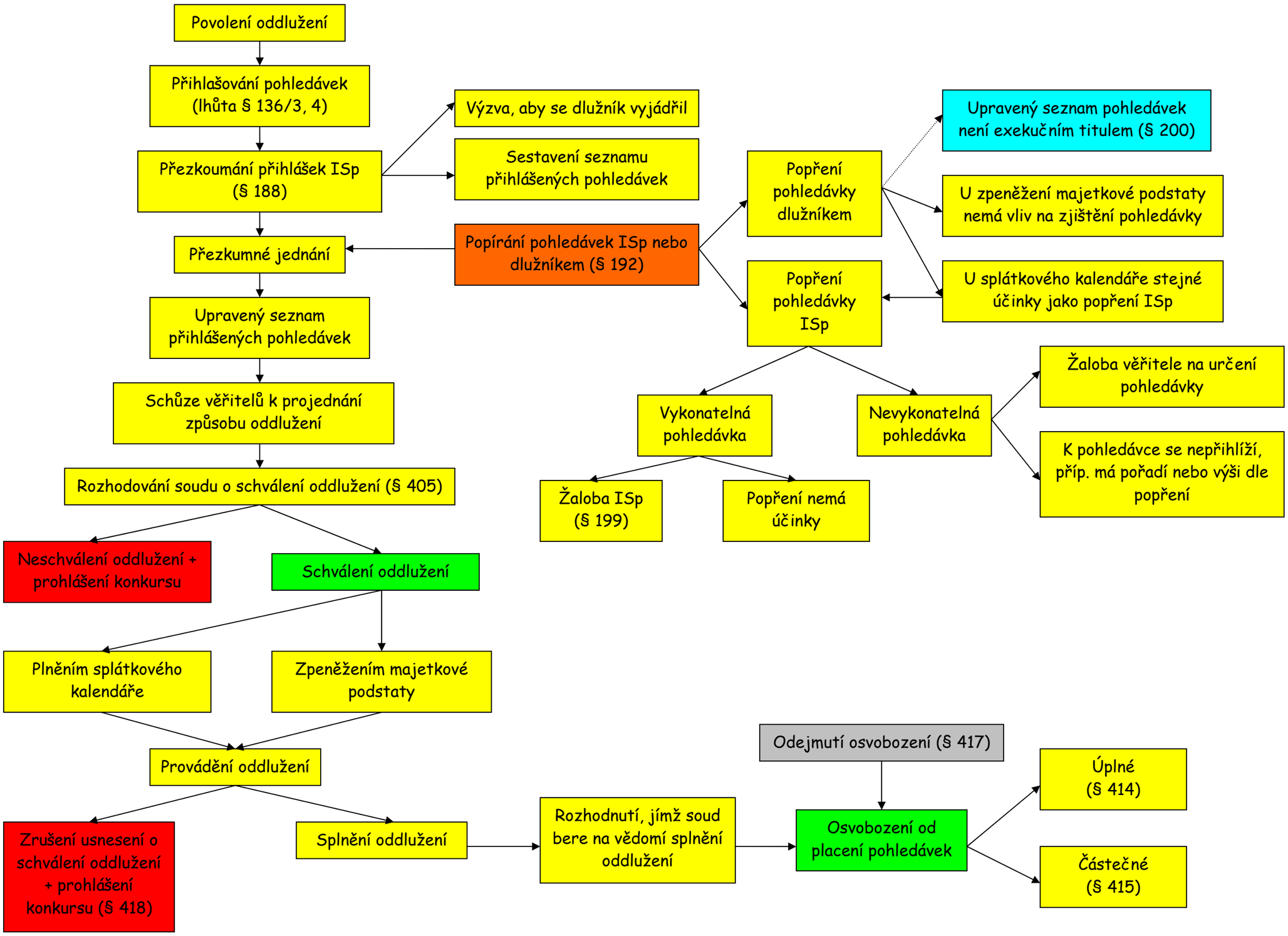Průběh oddlužení