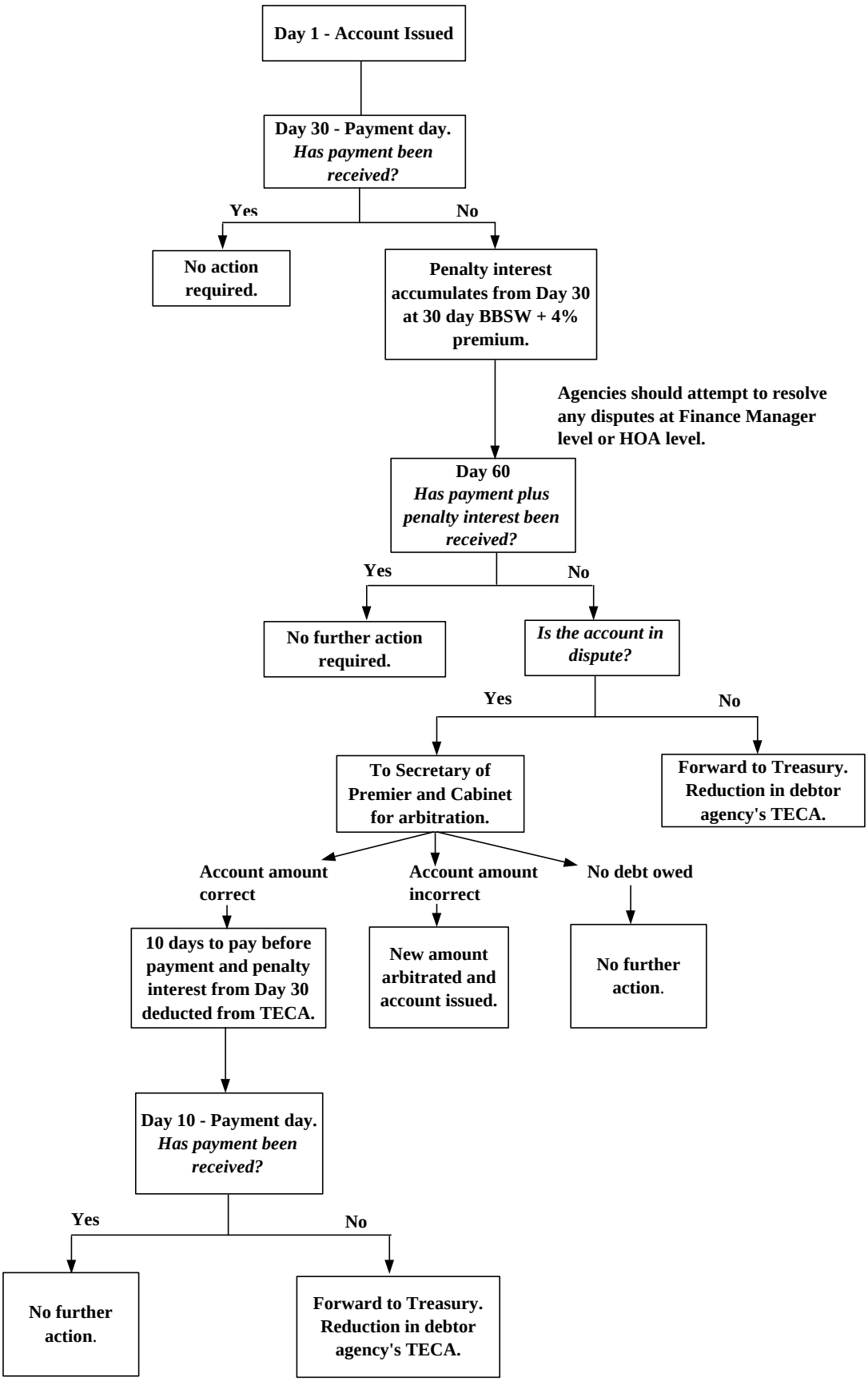Inter-Agency Debt Collection Process