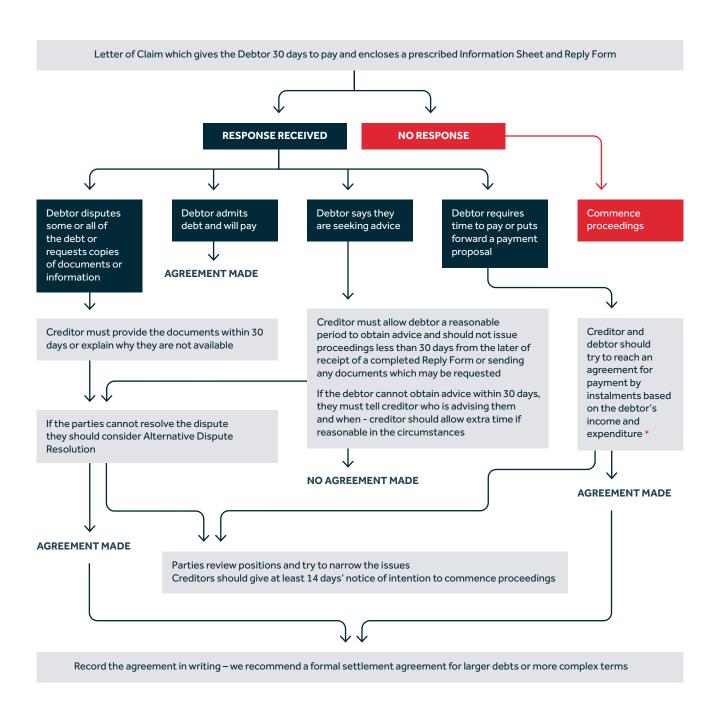
Pre-action Protocol Procedure for Recovering Debts From Individuals and Sole Traders



^{*} Creditor should give reasons if it does not agree to proposal



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