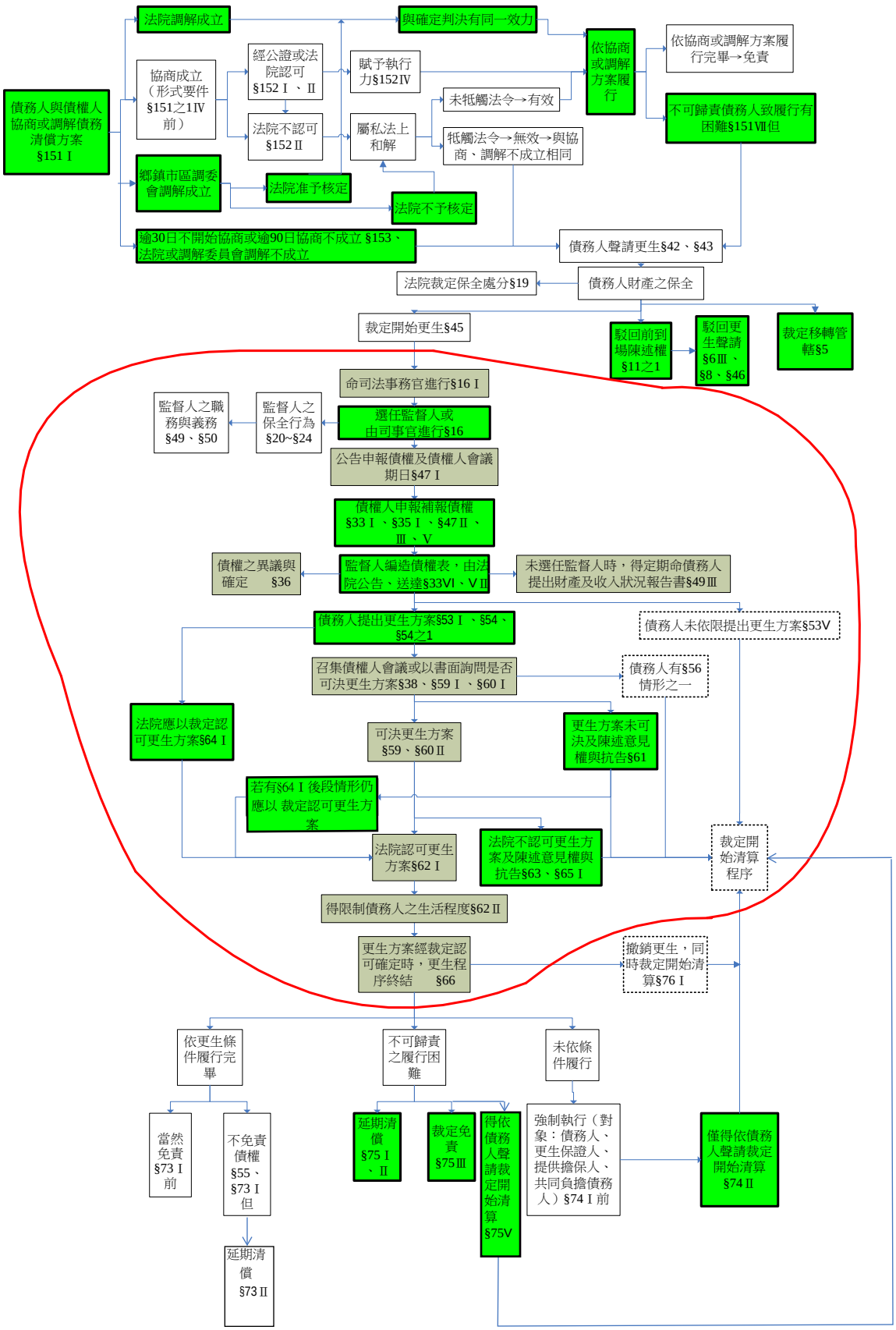消債條例更生流程圖 司法院民事廳