

# 01

When the debtor has died without leaving any assets from which the debt can be recovered.

# 02

When the debtor is bankrupt or in liquidation and there are no assets from which the debt can be recovered.

# 03

When the debt is statute-barred especially in a genuine case.

# 04

When the debtor cannot be traced despite various attempts and there are no known assets from which the debt can be recovered.

# 05

When attempts at negotiation or arbitration of a disputed debt have failed and the anticipated cost of litigation is prohibitive.

# 06

Any other circumstances where there is no likelihood of cost-effective recovery.

# Sound Of Obedience Debts To Recover 1

**Guillaume Favre**



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