

CERTIFICATE ID:

OCZECBOLZ7

# CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

**Joel Joa**

SUCCESSFULLY COMPLETED THE

**CARS Continuing Education Course 9—FDCPA & Self-Help  
Repossession**

And for promoting professionalism and risk management in the collateral recovery industry through knowledge of current state and federal laws, field recovery practices, data security and a commitment to continuing education as well as demonstrating concern for the protection of public and non-public information.

September 30, 2019

DAY OF COMPLETION

September 30, 2020

VALID UNTIL



A handwritten signature in black ink, appearing to read "J. Zerachini", is written over a horizontal line.

EDUCATION DIRECTOR, RISC  
STATE OF FLORIDA LICENSE NUMBER, RS95-00001