



RISC EDUCATIONAL SYSTEMS

Certificate ID
31071169
Expiration: Jul 18 2018 12:57AM

HEREBY RECOGNIZES

CARMELO GONZALEZ

FOR SUCCESSFULLY COMPLETING THE
CERTIFIED ASSET RECOVERY SPECIALIST®

C.A.R.S.®

CONTINUING EDUCATION: COURSE 7

THE FIELD RECOVERY PROCEDURES
DEFENSIVE DRIVING

Jul 18 2018 12:57AM

DAY OF COMPLETION



[Signature]
DIRECTOR OF EDUCATION

[Signature]
ASSISTANT DIRECTOR OF
EDUCATION

STATE OF FLORIDA LICENSE NUMBER RS95-00001

CERTIFICATE ID:
1NDZOHUTX7

CERTIFICATE of ACHIEVEMENT

THIS IS TO CERTIFY THAT

Carmelo Gonzalez

SUCCESSFULLY COMPLETED THE

**CARS Continuing Education Course 3—Elements of Property
Crimes, Defensive Driving**

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.

July 17, 2019

DAY OF COMPLETION

July 17, 2020

VALID UNTIL



A handwritten signature in black ink, appearing to read "S. Jarama".

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



RISC EDUCATIONAL SYSTEMS

Certificate ID

015762

Expiration: Jul 20 2018 10:34AM

HEREBY RECOGNIZES

CARMELO GONZALEZ

FOR SUCCESSFULLY COMPLETING THE
CERTIFIED ASSET RECOVERY SPECIALIST®
C.A.R.S.®


CONTINUING EDUCATION: COURSE 4
THE RECOVERY PROCESS

Jul 20 2017 10:34AM

DAY OF COMPLETION




DIRECTOR OF EDUCATION


ASSISTANT DIRECTOR OF
EDUCATION

STATE OF FLORIDA LICENSE NUMBER RS95-00001



RISC EDUCATIONAL SYSTEMS

Certificate ID
012036

Expiration: Mar 13 2016 10:38PM

HEREBY RECOGNIZES

CARMELO GONZALEZ


FOR SUCCESSFULLY COMPLETING THE
CERTIFIED ASSET RECOVERY SPECIALIST®
C.A.R.S.®


NATIONAL CERTIFICATION PROGRAM
AS REQUIRED BY CHAPTER 493.6403(2)FS

Mar 13 2015 10:38PM



DAY OF COMPLETION


DIRECTOR OF EDUCATION


ASSISTANT DIRECTOR OF
EDUCATION

STATE OF FLORIDA LICENSE NUMBER RS95-00001