

**CERTIFICATE ID:
BOYGU2H76Y**

CERTIFICATE of ACHIEVEMENT

THIS IS TO CERTIFY THAT

Peggy Chapman

SUCCESSFULLY COMPLETED THE

CARS Continuing Education Course—Federal Law and the Repossession Process 2024

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.

To verify this certificate visit <https://www.riscus.com/Account/VerifyCars>

October 21, 2024

DAY OF COMPLETION

October 21, 2025

VALID UNTIL



A handwritten signature in black ink, appearing to read "S. Jarama", is written over the printed name of the Education Director.

**EDUCATION DIRECTOR, RISC
STATE OF FLORIDA LICENSE NUMBER: RS95-4469411**