

CERTIFICATE ID:
P6IFH3RBSI

CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

Joel Joa

SUCCESSFULLY COMPLETED THE
CERTIFIED ASSET RECOVERY SPECIALIST (CARS)
NATIONAL CERTIFICATION (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>

September 16, 2024

DAY OF COMPLETION

September 16, 2025

VALID UNTIL



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

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