

CERTIFICATE ID
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MATRIX
EDUCATIONAL
SYSTEMS

HEREBY RECOGNIZES

VITO DEROSA

FOR SUCCESSFULLY
FULFILLING THE REQUIREMENTS OF:

THE
CERTIFIED ASSET
RECOVERY SPECIALIST
NATIONAL CERTIFICATION COURSE



[Signature]
DIRECTOR OF EDUCATION
REACT

[Signature]
EXECUTIVE DIRECTOR
REACT

THIS 17TH DAY OF MARCH, 2005