CERTIFICATE ID:
NSAW3TZRM7

CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

Peggy Chapman

SUCCESSFULLY COMPLETED THE

CARS Continuing Education Course—Federal Law and the Repossession Process 2026

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 25, 2026	September 25, 2027
DAY OF COMPLETION	VALID UNTIL

RISC Recovery Industry Services Company | CARS CERTIFIED ASSET RECOVERY SPECIALIST

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