

CERTIFICATE ID:

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CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

RICHARD LODEN

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>

June 1, 2026

DAY OF COMPLETION

June 1, 2027

VALID UNTIL



A handwritten signature in black ink, appearing to read "J. Zeraichi", is positioned above a horizontal line.

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