

CERTIFICATE ID:
HIFKBX1L80

CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

Joseph Abbass

SUCCESSFULLY COMPLETED THE

**CARS Continuing Education Course 1—Applicable Federal Law
Defensive Driving**

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.

December 16, 2019

DAY OF COMPLETION

December 16, 2020

VALID UNTIL



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