

IT IS HEREBY ACKNOWLEDGED AND
CERTIFIED THAT

Joel Homes

HAS SUCCESSFULLY COMPLETED THE
**RECOVERY SPECIALIST
CERTIFICATION COURSE**

HELD JULY 20TH & 21ST, 2006
IN SCOTTSDALE, AZ.

*Successful completion of this course conducted by The Recovery Specialist
Educational Program requires the above named individual to pass a written
examination, testing the individual's knowledge of:
Case law and Statutes covering repossession in the State of Arizona,
The Fair Debt Collections Practices Act and
The Uniform Commercial Code.*



Michael Howk, Instructor



Edward Marcum, Secretary

Cert #: AZ 1362