

IT IS HEREBY ACKNOWLEDGED AND  
CERTIFIED THAT

*David White*

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

HELD MARCH 16<sup>TH</sup> & 17<sup>TH</sup>, 2006  
IN NASHVILLE, TENNESSEE.

*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 Tennessee,  
The Fair Debt Collections Practices Act and  
The Uniform Commercial Code.*

*Michael Howk*

Michael Howk, Instructor

*Edward Marcum*

Edward Marcum, Secretary

Cert #: TN 1267