

CERTIFICATE ID:
QFSMSJC6YC

CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

Joel Joa

SUCCESSFULLY COMPLETED THE
**CARS Continuing Education Course—Federal Law and
the Repossession Process (2023)**

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 20, 2023

DAY OF COMPLETION

September 20, 2024

VALID UNTIL



A handwritten signature in black ink, appearing to read "J. Zerachini", is written over a horizontal line.

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