

CERTIFICATE ID:
TWFZJGCML

CERTIFICATE of ACHIEVEMENT

THIS IS TO CERTIFY THAT

Robin Raines

SUCCESSFULLY COMPLETED THE

CARS Continuing Education Course—Federal Law and the Repossession Process 2025

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 2, 2025

DAY OF COMPLETION

September 2, 2026

VALID UNTIL

RISC **CARS**
Recovery Industry Services Company | CERTIFIED ASSET RECOVERY SPECIALIST



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