

CERTIFICATE ID:

HZEXZFDWJ5

CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

Ralph Cahn

SUCCESSFULLY COMPLETED THE

CERTIFIED ASSET RECOVERY SPECIALIST (CARS) NATIONAL CERTIFICATION (2026)

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>

March 13, 2026

DAY OF COMPLETION

March 13, 2027

VALID UNTIL



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

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