

CERTIFICATE ID:

KXXJBT0CBK

# CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

**Tracy Golden**

SUCCESSFULLY COMPLETED THE

**CARS Continuing Education Course 1—Applicable Federal Law  
Defensive Driving**

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.

July 24, 2019

DAY OF COMPLETION

July 24, 2020

VALID UNTIL

**RISC**  
Recovery Industry Services Company



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