CERTIFICATE ID: GMVTFAA3AO

## CERTIFICATE of ACHIEVEMENT

THIS IS TO CERTIFY THAT

## **Karl Fletcher**

SUCCESSFULLY COMPLETED THE

## CARS Continuing Education Course 3—Elements of Property Crimes, 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.

May 8, 2020

DAY OF COMPLETION

May 8, 2021

VALID UNTIL



EDUCATION DIRECTOR, RISC

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