CERTIFICATE ID 1006

Certified

Specialist ®

Recovery

MATRIX EDUCATIONAL **SYSTEMS**

HEREBY RECOGNIZES

MICHAEL BEENE

FOR SUCCESSFULLY COMPLETING THE

CERTIFIED ASSET RECOVERY SPECIALIST

C.A.R.S.®

NATIONAL CERTIFICATION PROGRAM

Dated This 21st. day of May. 2003

ASSISTANT DIRECTOR OF **EDUCATION**

STATE OF FLORIDA LICENSE NUMBER RS95-00001