



Certificate ID
010062

RISC EDUCATIONAL SYSTEMS

HEREBY RECOGNIZES


DANIEL HORNER


FOR SUCCESSFULLY COMPLETING THE
CERTIFIED ASSET RECOVERY SPECIALIST®
C.A.R.S.®

NATIONAL CERTIFICATION PROGRAM
AS REQUIRED BY CHAPTER 493.6403(2)FS

Jan 26 2013 5:54PM

DAY OF COMPLETION


DIRECTOR OF EDUCATION


ASSISTANT DIRECTOR OF
EDUCATION

RISC
Recovery Industry Services Company

STATE OF FLORIDA LICENSE NUMBER RS95-00001