

IT IS HEREBY ACKNOWLEDGED AND
CERTIFIED THAT

Joe Mendes

HAS SUCCESSFULLY COMPLETED THE
**RECOVERY SPECIALIST
CERTIFICATION COURSE**

HELD APRIL 15TH AND 16TH, 2005
IN ATLANTIC CITY, NEW JERSEY.

*Successful completion of this course conducted by The Recovery Specialist
Educational Program requires the above named individual to pass a written
examination, testing the individual's knowledge of:
Case law and Statutes covering repossession in the State of New Jersey,
The Fair Debt Collections Practices Act and
The Uniform Commercial Code.*

Michael Howk

Michael Howk, Instructor

Edward Marcum

Edward Marcum, Secretary

Cert #: NJ 1105