

**MATRIX
EDUCATIONAL
SYSTEMS**

HEREBY RECOGNIZES

MICHAEL J. RIDDLE


FOR SUCCESSFULLY
FULFILLING THE REQUIREMENTS OF:

**THE
CERTIFIED ASSET
RECOVERY SPECIALIST™**

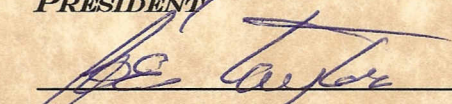
NATIONAL CERTIFICATION PROGRAM

AS PRESCRIBED BY CHAPTER 493.2402(2) FLORIDA STATUTES





PRESIDENT



EXECUTIVE-DIRECTOR

THIS 1ST. DAY OF OCTOBER, 2003

Professional Recovery Agent Continuing Education

This certificate documents that the named collateral recovery agent participated in the indicated seminars on July 18th, 2003 at the Southeastern Repo Industry Expo.

Mike Riddle

Auto Lock Technology

Safety & Risk Management Tools

Case Law History & Development

Business Management Workshop

Benefits of Education & Training

Relevant Privacy Laws

Participation in voluntary continuing education is a mark of a true professional, a demonstration of concern for the well being of the collateral recovery industry, and is recognized with respect and appreciation from clients and peers.

The Repo Expo educational seminars were conducted with the combined efforts of:

FLACARS

CFAA

Recovery First

FALR

GPRA

IG / RSIG

FLair

CALR

Prime Inc.