

CERTIFICATE ID
PACXS088604

**MATRIX
EDUCATIONAL
SYSTEMS**

HEREBY RECOGNIZES

CHRISTOPHER SMITH

FOR SUCCESSFULLY

FULFILLING THE REQUIREMENTS OF:

THE

CERTIFIED ASSET

RECOVERY SPECIALIST

NATIONAL CERTIFICATION PROGRAM



Joe Taylor
DIRECTOR OF EDUCATION
REACT

Stephen D. Turner
EXECUTIVE DIRECTOR
REACT

THIS 20TH DAY OF AUGUST, 2004

STATE OF FLORIDA LICENSE NUMBER RS95-00001