

IT IS HEREBY ACKNOWLEDGED AND  
CERTIFIED THAT

***David W. Schmitt***

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

HELD MARCH 7<sup>TH</sup>, 2007  
IN DALLAS, TEXAS

*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 Texas,  
The Fair Debt Collections Practices Act and  
The Uniform Commercial Code.*

*Michael Howk*

Michael Howk, Instructor

*Edward Marcum*

Edward Marcum, Secretary

Cert #: TXE1386