

Certificate ID
005274

MATRIX EDUCATIONAL SYSTEMS

HEREBY RECOGNIZES

JOSE L. CACABELOS

FOR SUCCESSFULLY COMPLETING THE

CERTIFIED ASSET RECOVERY SPECIALIST

C.A.R.S.

NATIONAL CERTIFICATION PROGRAM

Feb 4 2005 12:00AM

DATED THIS DAY




DIRECTOR OF EDUCATION


ASSISTANT DIRECTOR OF
EDUCATION

STATE OF FLORIDA LICENSE NUMBER RS95-00001