

CERTIFICATE ID:

AWLTOC1LSM

# CERTIFICATE *of* ACHIEVEMENT

THIS IS TO CERTIFY THAT

**Kelly Duke**

SUCCESSFULLY COMPLETED THE

**CARS Continuing Education Course Professional Conduct for  
Recovery Agents (2026)**

And for promoting professionalism and risk management in the collateral recovery industry through knowledge of current state and federal laws, field recovery practices, data security and a commitment to continuing education as well as demonstrating concern for the protection of public and non-public information.

To verify this certificate visit <https://www.riscus.com/Account/VerifyCars>

May 4, 2026

DAY OF COMPLETION

May 4, 2027

VALID UNTIL



A handwritten signature in black ink, appearing to read "J. Zerachini", is written over a horizontal line.

EDUCATION DIRECTOR, RISC  
STATE OF FLORIDA LICENSE NUMBER, RS95-00001