

CERTIFICATE ID  
TXCJJ081307

**MATRIX**  
**EDUCATIONAL**  
**SYSTEMS**

HEREBY RECOGNIZES

**CARRIE J. JOYCE**

FOR SUCCESSFULLY

FULFILLING THE REQUIREMENTS OF:

**THE**

**CERTIFIED ASSET**  
**RECOVERY SPECIALIST®**

**NATIONAL CERTIFICATION COURSE**



*Christopher D. Peer*

*CO - PRESIDENT*

*Stamatis Ferarolis*

*CO - PRESIDENT*

*THIS 13TH DAY OF AUGUST, 2007*

STATE OF FLORIDA LICENSE NUMBER RS95-00001