

**MATRIX
EDUCATIONAL
SYSTEMS**

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STEPHEN R. GROVES

FOR SUCCESSFULLY

FULFILLING THE REQUIREMENTS OF:

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CERTIFIED ASSET

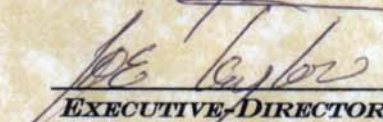
RECOVERY SPECIALIST™

NATIONAL CERTIFICATION PROGRAM





PRESIDENT



EXECUTIVE DIRECTOR

THIS 29TH. DAY OF JANUARY, 2004