

AMERICAN RECOVERY ASSOCIATION, INC.



recognizes your participation in the continuing education series for
Recovery Laws & Regulations & Compliance Policies:
UDAAP (Unfair, Deceptive and Abusive Practices)
FDCPA (Fair Debt Collections Practices Act)
Best Industry Practices: Questions & Answers

Tracey Wilson

Presented March 19–21, 2013

A handwritten signature in black ink that reads "Mary Jane Hogan".

Mary Jane Hogan, President ARA

A handwritten signature in black ink that reads "Stamatis Ferarolis".

Stamatis Ferarolis, President RISC

