



Consumer Data Industry Association
hereby recognizes that

RICARDO MENDIOLA

has successfully met the conditions of eligibility
and passed the required examination to receive this

**Fair Credit Reporting Act
CERTIFICATION**

This certificate presented on September 8, 2008

A blue ink signature, appearing to be "RM", is written over a horizontal line.

Manager

A black ink signature is written over a horizontal line.

President, Consumer Data Industry Association

Valid through September 7, 2010