

# CERTIFICATE OF COMPLETION

This certifies that

**Sharon Butler-McCray**

successfully completed CBA's

**Reading and Understanding Credit Reports**

on

**January 5, 2023**



Dara Duguay  
Chief Executive Officer

A handwritten signature in blue ink, reading "Dara Duguay", is written over a horizontal line. Below the signature, the name "Dara Duguay" and the title "Chief Executive Officer" are printed in a blue, sans-serif font.