

# AMERICAN RECOVERY ASSOCIATION, INC.



recognizes your participation in the continuing education series for  
Recovery Laws & Regulations & Compliance Policies:  
“Are Your Services Still Vital to the Lending Community”  
“Crimes Against Persons and Elements of Property Crimes”  
Best Industry Practices: Questions & Answers

Mike Nikolas

Presented May 14-16, 2013

A handwritten signature in cursive script that reads 'Mary Jane Hogan'.

Mary Jane Hogan, President ARA

A handwritten signature in cursive script that reads 'Stamatis Ferarolis'.

Stamatis Ferarolis, President RISC