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# ALTERNATIVE DISPUTE RESOLUTION

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**ACADEMY**

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# **CERTIFICATE OF COMPLETION**

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Is *Awarded To*

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Norma Bolyard Norma Bolyard

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For Course

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## Debtors Education Pre-Bankruptcy (3.5 CME)

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Guno Ritfeld, JD

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Certificate

3656-7006-1956

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August 31, 2018

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