



Consumer Data Industry Association

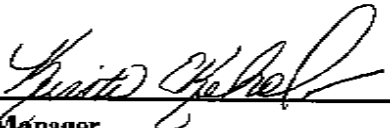
hereby recognizes that

KIRSTI EKEHOLM, LPI

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

Fair Credit Reporting Act CERTIFICATION

This certificate presented on February 1, 2008



Manager



President, Consumer Data Industry Association

Valid through January 31, 2010