

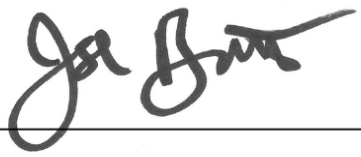
CERTIFICATE OF COMPLETION

Patrick Gartland

has successfully completed the
**Credit & Collections Master Class:
Collections**

GRANTED ON July 13, 2026





JOSH BARRETT, DIRECTOR
INSTITUTE OF FINANCE AND MANAGEMENT



IOFM CEUS: 3
TIME: Self-Study