

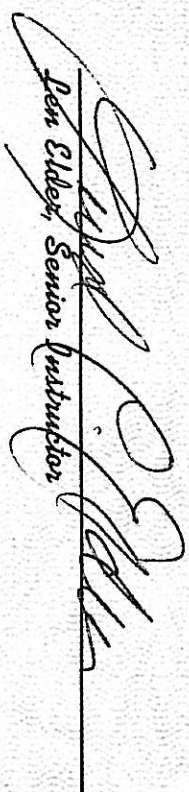
Foreclosure, Short Sale & REO Specialist

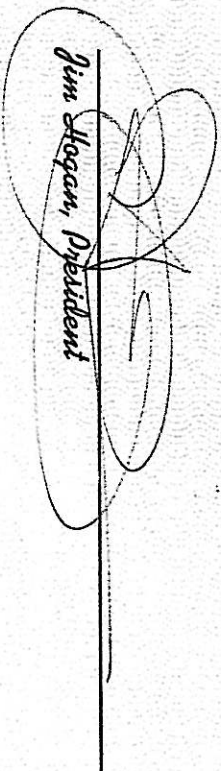
This certifies that

Kristine Marie McCraren

*has completed the required Hogan School courses
of study to become a
Foreclosure, Short Sale & REO Specialist*

Awarded on August 22, 2008 *, Tucson, Arizona*


Pen Elder, Senior Instructor


Jim Hogan, President

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