



Consumer Data Industry Association

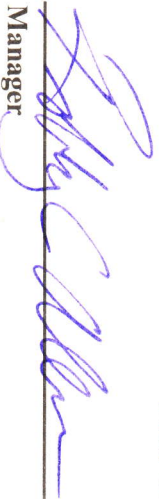
hereby recognizes that

KERRY ALLEN

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

**Fair Credit Reporting Act
CERTIFICATION**

This certificate presented on June 9, 2008



Manager



President, Consumer Data Industry Association

Valid through June 8, 2010