

Certificate Number: 17082-MA-DE-026651047

Bankruptcy Case Number: 15-14315



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 9, 2015, at 6:43 o'clock PM MST, JOEL TENENBAUM completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Massachusetts.

Date: December 9, 2015 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director