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This is to certify that

Daren Wallbank

has been awarded the

CII Level 3 Certificate in Mortgage Advice

by The Chartered Insurance Institute

Sian Fisher
CHIEF EXECUTIVE OFFICER

Dr Nicola Mellor
RESPONSIBLE OFFICER

Date awarded: 18th January 2006

Authentication: AA62-772Q-F21H

Authenticate this certificate at www.ciigroup.org/en/authenticate



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This Certificate confers no designation and is not confirmation of regulatory status.