



CERTIFICATE
OF COMPLETION

Norman Gaye

This certifies that Norman Gaye has **successfully completed** the **FDCPA Specialist Training Course** and has demonstrated a foundational understanding of the Fair Debt Collection Practices Act (FDCPA), including consumer rights, debt collection responsibilities, and legal compliance principles.

 Date: **December 14, 2025**

Signed on behalf of **Client Dispute Manager Software**

Mark Clayborne

Founder, Client Dispute Manager – CRB Academy