

*DEBT COUNSELLORS ASSOCIATION
OF
SOUTH AFRICA*



Certificate of Membership

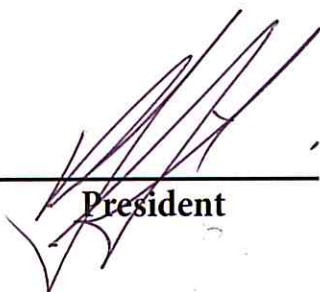
This is to certify that

Scott James Cockcroft

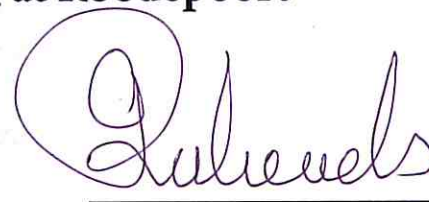
NCRDC: 2312

Has satisfied the requirements of the association and is hereby admitted
into MEMBERSHIP.
Member in good standing.

Dated on this 1st day of June 2014 at Roodepoort



President



Secretary