

American Association of Virtual Bankruptcy Assistants  
Los Angeles California

This certifies that  
Nancy Criswell

Has completed the general and specific requirements of the  
prescribed courses necessary for

Virtual Bankruptcy Assistant  
and is therefore awarded this

**Certificate of Completion**

In witness thereof, we have affixed our signature this  
15<sup>th</sup> day of September, 2008

*Virginia Watanabe*  
Virginia Watanabe, CEO



*Zevart Aslanian*  
Zevart Aslanian, CVAD