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This is to certify that

Andrew Foster

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: 24th October 2014

Authentication: AA9A-94AQ-F21Z

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



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CII identification number: 14/M06

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