





## Certificate of Registration

QUALITY MANAGEMENT SYSTEM - AFCC Best Practice Standard

This is to certify that: JKB Financial, Inc.

dba American Debt Solutions 970 Reserve Dr Ste 201

Roseville California 95678 USA

Holds Certificate No: AFCC 729998

and operates a Quality Management System which complies with the requirements of AFCC Best Practice Standard for the following scope:

The provision of debt settlement services in accordance with the Best Practices for Accredited AFCC Members Checklist.

For and on behalf of BSI:

Latest Revision Date: 2022-04-18

Original Registration Date: 2020-06-05

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Carlos Pitanga, Chief Operating Officer Assurance – Americas

Effective Date: 2022-06-05 Expiry Date: 2028-06-04

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