

Certificate Number: [REDACTED]

Bankruptcy Case Number: [REDACTED]
[REDACTED]

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 04/15/11, at 01:18 o'clock PM EST, Toni M Braxton completed a course on personal financial management given by Internet by CredAbility, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Central District Of California.

Title: Director of Education

Date: 04.15.11

By: /s/Mechel Glass