SPP | SERVICE PAYMENT PLAN, INC.

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SPP PROGRAM EXPERT

THIS CONFIRMS THAT

jay Torres

successfully completed all course curriculum and passed the exam for

CC5538 - SPP Program Expert Certification

with distinction.

Matthias Stoever

Matthias Stoever, CEO, RockED

Charlie Hymen

Charlie Hymen, President, SPP

Certificate ID: **sPgqJPv6RdlugPk**

Issued On: **August 20, 2025**