JM&A GROUP

ROCKED

This is to certify that

Charles Ratliff

has successfully completed

CC3913 - JM&A F&I Process

with distinction.

VERIFIED CERTIFICATE

Passed With Distinction



Matthias Stoever

Matthias Stoever
CEO at The RockED Company Inc.

Certificate ID: **wNjD4EHHxwl8YN0**
Issued On: **July 19, 2026**