



EMPOWERING REALTORS®



C.A.R.  
EDUCATION

# CERTIFIED HAFA SPECIALIST

July 1st, 2010

## Mario Perez

is hereby designated and has completed to satisfaction the

**HOME AFFORDABLE FORECLOSURE ALTERNATIVES (HAFA) PROGRAM TRAINING**  
**HAFA: A "Making Home Affordable" Initiative**

Ray Mathoda, Chief Executive Officer  
AssetPlanUSA, Inc.



Steve Goddard, 2010 President, C.A.R.  
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