

This is to certify that

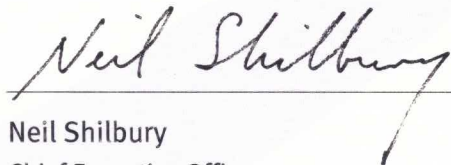
Xiren (Peter) Wan

has fulfilled the requirements for

FNS40804
Certificate IV in Financial Services
(Finance/Mortgage Broking)

The qualification certified herein is recognised within the Australian Qualifications Framework and is issued under the authority of the NSW Vocational Education and Training Act 2005.

A summary of the employability skills developed through this qualification can be downloaded from <http://employabilityskills.training.com.au>.


Neil Shilbury

Chief Executive Officer

Date: 22 March 2010
Certificate Number: CMB351