

This is to certify that

Ernest Edward Marshall

has passed the examinations prescribed
by the Institute of Financial Services
and has been awarded the

**CIB Level 3 Certificate in
Mortgage Advice and
Practice**



MICHAEL KIRKWOOD

President



GAVIN SHREEVE

Chief Executive

21 October 2004

Date

A039933

Certificate No.

NATIONAL
ACCREDITATION
NUMBER:

100/1477/9



CIB Level 3 Certificate in Mortgage Advice and Practice

This is to certify that

Ernest Edward Marshall

has Passed

The Financial Services Environment



GAVIN SHREEVE

Chief Executive

21 October 2004

Date

B062710

Certificate No.

UNIT
ACCREDITATION
NUMBER:

T/100/9935



FINANCIAL
CERTIFICATION
INSTITUTE
OF BANKERS
QUALIFICATION
COUNCIL OF THE
FINANCIAL SERVICES
AUTHORITY

CIB Level 3 Certificate in Mortgage Advice and Practice

This is to certify that

Ernest Edward Marshall

has Passed with Merit

Practice, Products and Policy



GAVIN SHREEVE

Chief Executive

27 November 2002

Date

B011115

Certificate No.

UNIT
ACCREDITATION
NUMBER:

A/100/9936



CIB Level 3 Certificate in Mortgage Advice and Practice

This is to certify that

Ernest Edward Marshall

has Passed

Giving Advice



GAVIN SHREEVE

Chief Executive

20 December 2002

Date

B016891

Certificate No.

UNIT
ACCREDITATION
NUMBER:

F/100/9937

