



DEBT COUNSELLOR CERTIFICATE

THIS IS TO CERTIFY THAT:
CHRISTIAAN FRANS CRAVEN

7012065043083

(Identity number)

NCRDC1142

(National Credit Regulator registration number)

Zero Debt

(Name of branch)

HAS BEEN REGISTERED AS A
DEBT COUNSELLOR
IN TERMS OF SECTION 44
OF THE NATIONAL CREDIT ACT 34 OF 2005

A handwritten signature in black ink, appearing to read 'Graham Dawood', is written over a faint, larger version of the same signature.

Duly authorised representative of the National Credit Regulator

5 August 2009

Date issued

1137

