



CERTIFICATE

July 7, 2019

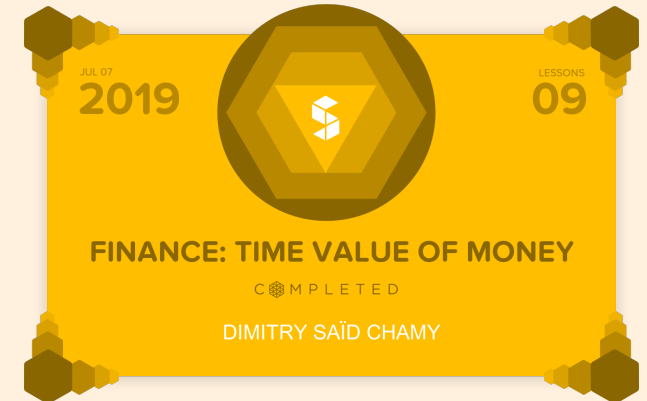
This confirms that

Dimitry Saïd Chamy

successfully completed

FINANCE: TIME VALUE OF MONEY

a course of study offered by Pedago, LLC



A handwritten signature in black ink.

Tom Adams

Chairman
Pedago, LLC

A handwritten signature in black ink.

Alexie Harper

Chief Product Officer
Pedago, LLC

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Ori Ratner

Chief Technology Officer
Pedago, LLC