

## Certificate

OF APPRECIATION

This Certificate is Proudly given to

MR. IC M. PADUA

For sharing his invaluable expertise as the resource speaker of the Encore Leasing and Finance Corp's training entitled "Real Estate Appraisal Seminar" held this 19<sup>th</sup> day of March year 2022.

SM. MARIA ANJELI S. CADIZ-BAENA
ASSISTANT GENERAL MANAGER

SM. MARY ANN D, SONIGA GENERAL MANAGER