Certificate Number: 01356-TXW-DE-024270912

Bankruptcy Case Number: 13-51775



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 29, 2014, at 6:06 o'clock PM EDT, Christina A Moreno completed a course on personal financial management given by internet by Hummingbird Credit Counseling and Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Texas.

Date: September 30, 2014 By: /s/Dave Fleenor for Victoria Wright

Name: Victoria Wright

Title: Executive Director of Education