

American Association of Virtual Bankruptcy Assistants  
Los Angeles California

This certifies that  
Max G Novikov

Has completed the general and specific requirements of the  
prescribed courses necessary for

**Virtual Bankruptcy Assistant**

and is therefore awarded this

**Certificate of Completion**

In witness thereof, we have affixed our signature this  
30th day of June, 2008

*Virginia Watanabe*

Virginia Watanabe, CEO



*Zevart Aslanian*

Zevart Aslanian, CVAD