



# DEBT COUNSELLOR CERTIFICATE

THIS IS TO CERTIFY THAT:

**ANNELIE MARIA GROENEWALD**

**710815**

*(Identity number)*

**NCRDC703**

*(National Credit Regulator registration number)*

**MWA Debt Counseling CC**

*(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 'J. M. Daniel', is written over a faint, circular watermark of the NCR logo.



*Duly authorised representative of the National Credit Regulator*

**17 December 2008**

*Date issued*

**00698**