

FINANCIAL COACH

— MASTER TRAINING —



Dave Ramsey and his Financial Coaching team hereby acknowledge that

RICH KELLER

completed Financial Coach Master Training on the 31st day of July, 2017.

A handwritten signature in black ink, appearing to read "David L. Ramsey III", written over a horizontal line.

*David L. Ramsey III
President, The Lampo Group, LLC*

A handwritten signature in black ink, appearing to read "Chris Hogan", written over a horizontal line.

*Chris Hogan
Author, Speaker & Coach*

A handwritten signature in black ink, appearing to read "Bill Lowe II", written over a horizontal line.

*Bill Lowe II
Director of Financial Coaching*

The above is an independent financial coach who is neither an agent nor employee of, nor subject to the direction of, Dave Ramsey, The Lampo Group, LLC, Financial Peace University, or any agents of The Lampo Group, LLC. All coaching or other services rendered are that of the financial coach, not The Lampo Group, LLC., and The Lampo Group, LLC., makes no representation or warranty regarding the coach or any service rendered.