



CERTIFICATE
September 11, 2018

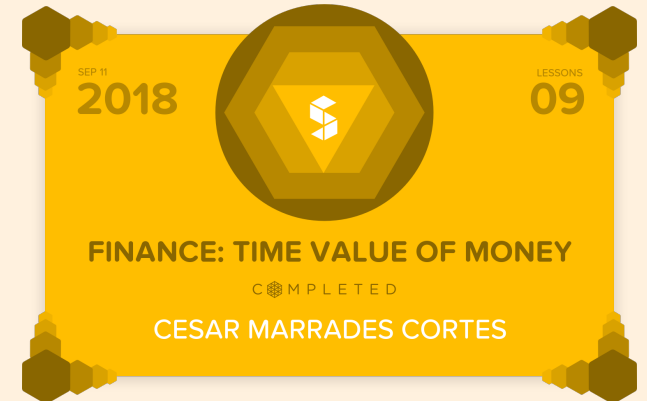
This confirms that

Cesar Marrades Cortes

successfully completed

FINANCE: TIME VALUE OF MONEY

a course of study offered by Pedago, LLC



Handwritten signature of Tom Adams in black ink.

Tom Adams
Chairman
Pedago, LLC

Handwritten signature of Alexie Harper in black ink.

Alexie Harper
Chief Product Officer
Pedago, LLC

Handwritten signature of Ori Ratner in black ink.

Ori Ratner
Chief Technology Officer
Pedago, LLC