



CERTIFICATE *of* ACHIEVEMENT



Dr. Pasquale Cirillo

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This is to certify that

Jehiel Arturo Tercero Muñoz

successfully completed and received a passing grade in

TW3421x: An Introduction to Credit Risk Management

a course of study offered by DelftX, an online learning
initiative of Delft University of Technology through edX.

VERIFIED CERTIFICATE
Issued July 03, 2015

Verify the authenticity of this certificate at
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