



# CERTIFICATE OF COMPLETION



POLIAKOFF BACKER, LLP  
CERTIFIES THAT

*Oscar w. Ruiz*

HAS SATISFACTORILY COMPLETED THE EDUCATIONAL CURRICULUM REQUIRED FOR SERVICE ON THE BOARD OF DIRECTORS OF A HOMEOWNER ASSOCIATION AS PROVIDED IN SECTION 720.3033 OF CHAPTER 720, FLORIDA STATUTES AND A CONDOMINIUM ASSOCIATION AS PROVIDED IN SECTION 718.112(2)(D)4.B OF CHAPTER 718, FLORIDA STATUTES.

DATED THIS 26 DAY OF JANUARY , 2026

DIVISION OF CONDOMINIUMS,  
TIMESHARES & MOBILE HOMES

FLORIDA DEPARTMENT OF BUSINESS  
AND PROFESSIONAL REGULATION

*Keith F. Backer, Esq.*

COURSE INSTRUCTOR

Poliakoff  
Backer