



CERTIFICATE OF COMPLETION



The Ruggieri Law Firm,
P.A CERTIFIES THAT

Joe Rathgeber

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

DATED THIS 9TH DAY OF APRIL 2025

**DIVISION OF CONDOMINIUMS,
TIMESHARES & MOBILE HOMES**

**FLORIDA DEPARTMENT OF BUSINESS
AND PROFESSIONAL REGULATION**

Frank Ruggieri

COURSE INSTRUCTOR