

The Institute of Business & Finance

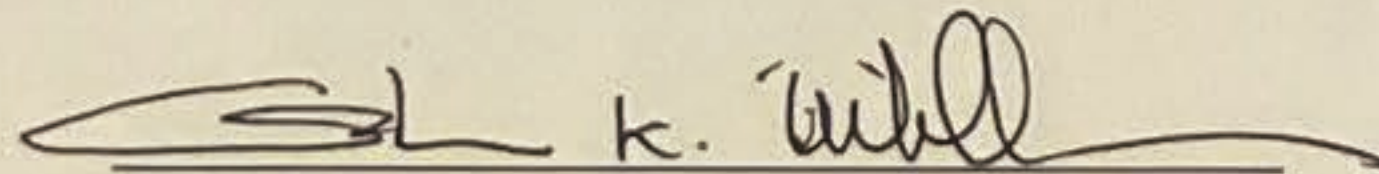
The Trustees of The Institute of Business & Finance by virtue of the authority
vested in them and on the recommendation of the Faculty have conferred the
Graduate Degree of

Master of Science in Financial Services

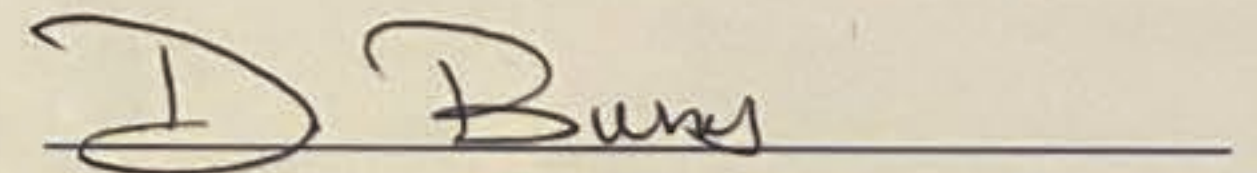
with all rights, privileges and honors upon

David H. Morgan

Given at The Institute of Business & Finance this 8th day of August 2007



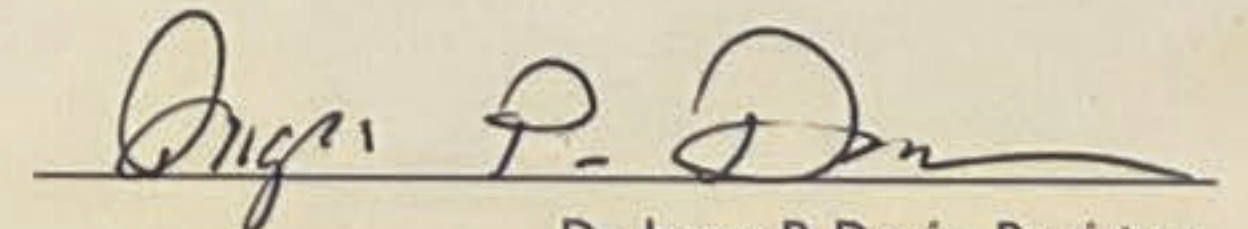
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