

CERTIFICATE of COMPLETION

THIS CERTIFICATE IS PROUDLY PRESENTED TO

Michelle Murphy

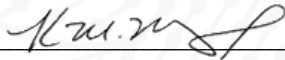
HEREBY DESIGNATED AS

Certified Home Equity Advisor (CHEA)

The Certified Home Equity Advisor (CHEA) credential recognizes advanced training in the ethical and strategic integration of housing wealth into comprehensive retirement planning. Designees have completed a robust continuing education program focused on suitability, disclosure, and fiduciary-aligned approaches to incorporating home equity solutions for clients age 55 and older. Designation is provided in collaboration between the National Association of Insurance Advisors (NAIFA) and Fairway Home Mortgage



Christopher L. Grandy, LACP
NAIFA President



Kevin Mayeaux, Esq., CAE, CRMA
NAIFA CEO



Dan Ventura
President, Fairway Reverse



George Bain
Vice-President, Fairway Reverse



Issue Date: March 19, 2026

Renewal Date: March 18, 2027