

# HONOR CODE CERTIFICATE



**Dr. Pasquale Cirillo**

Assistant Professor of Applied Probability  
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## Robert Schnibbe

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.

HONOR CODE CERTIFICATE  
Issued July 3rd, 2014

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