CAQ Exam Policies, Procedures and Authorization

Eligibility

- NCCPA evaluates applications for the Certificate of Added Qualifications (CAQ) program without regard to age, gender, national origin, race, religion, sexual orientation, marital status or disability.

- Eligibility criteria for each CAQ program, are provided in the Governing Policies Regarding the Certificate of Added Qualifications Program published on NCCPA’s Web site.

- NCCPA does not waive any eligibility requirements.

- It is the responsibility of the physician assistant registering for a CAQ to read and meet the requirements of the CAQ for which he/she is applying. If NCCPA determines that an ineligible individual is registered for the CAQ program, took a CAQ examination, or earned a CAQ, eligibility and examination scores, if applicable, for the CAQ will be rescinded.

- Only those physician assistants who are currently certified by NCCPA with the designation of PA-C are eligible to earn or maintain a CAQ. Other eligibility criteria, as specified in the Governing Policies Regarding the Certificate of Added Qualifications Program, must also be met.

- Physician assistants may be registered for more than one CAQ program at a time.

- Physician assistants must provide information on all licenses and federal privileges to practice that are held by the physician assistant, and the licenses and federal privileges must be in compliance with the criteria listed in the eligibility section of the Governing Policies Regarding the Certificate of Added Qualifications Program. The status of all licenses and federal privileges to practice will be verified by NCCPA. A physician assistant registering for the CAQ process agrees to provide NCCPA with any and all requested information and the authority to request and receive further information to verify the license and/or federal privilege status. If, for any reason, the license and/or federal privilege to practice cannot be verified by NCCPA, the physician assistant may be deemed ineligible for the CAQ program.

- Physician assistants must continue to meet all eligibility criteria for the CAQ, including current NCCPA certification and all licensure/privilege requirements, throughout the entire time in which they earn and maintain the CAQ. Requirements for notifying NCCPA of the changes to licensure and/or privilege to practice information are provided in the Governing Policies Regarding the Certificate of Added Qualifications Program. Applicants will have six years to obtain the Certificate of Added Qualifications from the date they initiate the process to the date they complete all requirements. The process is initiated by submitting an administrative fee and satisfying any one of the following requirements: Specialty CME Requirement, Specialty Experience Requirement, or the Specialty Procedures/Patient Case Requirements. Should they not complete the program within that six-year period, they will need to begin the process anew by resubmitting and meeting all requirements.

- If a physician assistant loses eligibility for a CAQ after submitting the exam application and fee, he or she will be deemed ineligible and restricted from registering for the exam or from maintenance of CAQ activity, or will be withdrawn from the examination or maintenance activity if registration has already been processed.

- If NCCPA determines that an ineligible individual took an examination, scores for that examination will not be reported or, if previously reported, will be rescinded.

- Unsuccessful examinees may apply for a subsequent examination but will have to continue to meet the CAQ eligibility requirements described above at the time of their next application.

- Physician assistants who lose a Certificate of Added Qualifications for any reason must begin the Certificate of Added Qualifications process anew by meeting the eligibility requirements for initial Certificate of Added Qualifications, including passing the Certificate of Added Qualifications examination.

Application Deadlines

- NCCPA will accept applications in accordance to the deadlines published at http://www.nccpa.net/SpecialtyCAQs. A document or payment will be considered submitted on or before the published deadline if:
• it is physically received by NCCPA on or before the deadline;
• it is deposited on or before the deadline in the U.S. Postal Service registered or certified mail, and the official U.S.P.S. postmark date (not a private postage meter mark) appears either on the envelope or on the receipt provided by the U.S.P.S. at the time of mailing; or
• it is deposited on or before the deadline with a commercial expedited-delivery courier service.

CAQ Examination Procedures

• All CAQ examinations are given on the same day as shown on the NCCPA Web site, and NCCPA will provide physician assistants with an examination acknowledgment after their application for the CAQ exam has been processed. The examination acknowledgment includes instructions on how to schedule your examination location with Pearson VUE. To increase the likelihood of obtaining a preferred test center location, NCCPA advises that physician assistants contact Pearson VUE to schedule the exam immediately upon receiving the acknowledgement notice.

• In the event that a physician assistant applying for a Certificate of Added Qualifications is under review by the NCCPA, but his or her current PA-C certification is still valid, the individual will be permitted to apply for and take the CAQ exam. However, the CAQ examination score will not be released, and the individual will not receive the CAQ, until a final decision has been reached and the matter has been resolved to the satisfaction of NCCPA.

• Physician assistants who decide not to take the CAQ examination on the scheduled date as indicated on the CAQ examination acknowledgement must submit a request in writing via fax, mail or e-mail to NCCPA to be withdrawn from the examination. NCCPA must receive the withdrawal request at least 24 business hours prior to the scheduled examination date. Failure to request the withdrawal in writing to NCCPA within this timeframe will result in the forfeiture of the entire examination fee, and physician assistants will have to submit a new application and full fee payment if they choose to apply to take the exam in the future. Cancellation of the examination date with the testing vendor does not constitute withdrawal from the examination.

• Physician assistants who are deemed eligible but do not take the CAQ examination on the scheduled date provided on the examination acknowledgement will forfeit their entire CAQ examination fee and must submit a new application and full payment if they choose to take the exam in the future.

• Rescheduling an examination location must be done through Pearson VUE at least 24 business hours prior to the scheduled examination date. Failure to do so will result in the forfeiture of the entire CAQ examination fee, and physician assistants who have not rescheduled an exam within the specified timeframe will have to submit a new application and full fee payment if they choose to take the exam in the future. Physician assistants should arrive at the testing center 30 minutes before the scheduled testing time on the date of the examination. Physician assistants who arrive later than the acceptable cut-off time will not be admitted to the test center, will forfeit the entire examination fee, and will have to submit a new application and full fee payment to apply for a future CAQ exam administration.

• When arriving at the test center, physician assistants must present two forms of valid and current identification (ID): One ID must contain a permanently affixed photo with your printed name and signature, and the second ID must contain your printed name and signature. The names on the two forms of identification must match each other and must also match the name on file with NCCPA in order for the physician assistant to be admitted to the exam. Click here to see NCCPA’s Testing ID and Name Policy and acceptable name differences.

• Physician assistants who arrive at the test center without the required ID will not be permitted to take the examination. In such case, the entire examination fee will be forfeited and a new application and full fee payment will be required to apply for a future CAQ examination.

• Your photographic image, signature, fingerprint and/or palm vein image will be obtained digitally when you arrive at the test center as proof of identification.

• After beginning the examination, physician assistants may not cancel or reschedule the exam, and no refund of any portion of the examination fee or credit toward future examination fees will be provided.

• Examinees who are unable to complete the examination due to extenuating circumstances beyond their control and wish to file an examination grievance to petition for an invalidation of their score must submit a dated and signed letter describing the situation with any relevant supporting documentation to NCCPA within three (3) business days after the
examination in question. Otherwise, the examination will be scored as usual. Test center staff monitor all testing sessions for NCCPA exams. Failure to follow the instructions of the test center staff may be deemed irregular behavior. Examinees observed engaging in possible violation of test administration rules or other forms of irregular behavior will not necessarily be told of the observation at the time of the examination.

- Examinees are not permitted to make written notes of or to record in any way the content of an examination. Except as instructed by test center staff, the only writing or recording permitted by examinees while in the testing room is on the center’s non-removable, erasable, laminated note boards.

- No personal belongings, food, or drinks are allowed in the testing room. A locker will be assigned for storage of personal items.

- Upon reasonable suspicion, personal belongings and their contents may be subject to inspection. Any materials that are, or reasonably appear to be, a reproduction of any NCCPA examination materials will be confiscated.

- While on an "unscheduled" break, examinees are not allowed to access any personal items other than medication or food required at a specific time and with the approval of the test center staff. Items not permitted include, but are not limited to, cell phones, PDAs, computers, and Blackberries. In addition, examinees may not access exam notes, books or study guides.

**Auditing**

- To ensure the reliability and accuracy of the CAQ and maintenance processes, NCCPA may audit the requirements of physician assistants who have applied for CAQ or have successfully completed the Certificate of Added Qualifications process. Physician assistants who fail the audit or refuse to submit to an audit may be subject to loss of the CAQ and/or other disciplinary actions as deemed appropriate by NCCPA and in accordance with the *Policy and Procedures for Disciplinary Matters.*

**Special Testing Accommodations**

- NCCPA complies with the Americans with Disabilities Act (ADA) and provides reasonable and appropriate accommodations that do not jeopardize examination integrity or security for examinees with documented disabilities and for other examinees with qualifying medical conditions that may be temporary or are not otherwise covered by the ADA, including those that require the use of any sort of medical device or medication during the examination.

- The decision as to which reasonable accommodations will be provided is at the sole discretion of NCCPA.

- Physician assistants who require testing accommodations for a documented disability covered under the ADA must indicate that special accommodations are needed when applying for the examination.

- Appropriate and sufficient documentation to support the request for accommodations should be submitted to NCCPA with your application or as soon as possible thereafter. Information on special accommodations and the required documentation is available online at NCCPA’s Web site.

- Requests for special accommodations and the application will not be processed until complete documentation has been received and approved by NCCPA. A delay in providing documentation to NCCPA will delay the processing of the application and may affect the test center options available for scheduling the exam.

**Financial Policies (Fees, Withdrawals, Transfers, Cancellations, & Refunds)**

- There are two fees associated with earning a CAQ. A $100 registration fee is due at the beginning of the CAQ process when physician assistants submit attestation or documentation of the first non-examination requirement for the CAQ. A $250 examination fee is due when the CAQ examination application is submitted.

- Applicants must fulfill all outstanding financial debts and any applicable fees payable to NCCPA prior to becoming eligible to apply for a CAQ or for CAQ maintenance.

- All fees must be paid in U.S. funds and must accompany the CAQ examination application. Until complete payment has been received by the NCCPA, the application will not be processed and the CAQ examination cannot be scheduled.

- The CAQ examination application will not receive final approval until payment for all current, outstanding, and past due fees have been received by NCCPA. Any additional fees incurred between the time the application is processed and the time your score becomes available must be paid before NCCPA will release examination results.
• If a physician assistant loses his or her eligibility for a CAQ after submitting the respective application and fees or if, at any time, it is determined that a physician assistant provided incorrect eligibility information on any NCCPA application, the physician assistant shall forfeit all fees.

• NCCPA’s acceptance of payment does not imply eligibility for the CAQ program.
• Physician assistants who decide not to take the CAQ examination on the scheduled date as indicated on the CAQ examination acknowledgement must submit a request in writing to NCCPA to be withdrawn from the examination. NCCPA must receive the withdrawal request at least 24 business hours prior to the scheduled examination date. Failure to request the withdrawal in writing to NCCPA within this timeframe will result in the forfeiture of the entire examination fee, and physician assistants will have to submit a new application and full fee payment if they choose to apply to take the exam in the future. Cancellation of your examination date with the testing vendor does not constitute withdrawal from the examination. Withdrawing from the exam must be done by contacting NCCPA directly in writing (via mail, e-mail, or fax).

• Refunds will be issued directly to the party who paid the fee.
• NCCPA will assess a $35 service charge for all returned checks, declined credit cards and credit card charge backs. Further, the CAQ registration and/or examination application will not receive final approval until all fees are successfully submitted.

• NCCPA will assess a $50 charge to issue a replacement CAQ certificate due to name change, loss, change of address or other factors beyond NCCPA control.

**Scores**
• Scores from the CAQ exams will be released to examinees after NCCPA has completed all scoring and validation processes. Physician assistants may not register to repeat an examination if they have scores pending from a previous administration of the same examination. If a physician assistant is deemed ineligible for a CAQ after taking the exam but prior to the release of exam scores, the exam scores will be invalidated and not reported to the physician assistant.

• CAQ examination scores will be available to examinees after all scoring processes have been completed. It is anticipated that exam results will be provided to examinees in December of their exam year. NCCPA will notify examinees by e-mail as soon as examination results have been received and posted to the physician assistant’s personal certification record.

• Exam scores will not be provided to any physician assistant if there are any current, outstanding or past due fees owed to NCCPA.

• Upon notification of the score results, a physician assistant may contact NCCPA to request a printed copy of the score report be mailed to the address on file for the physician assistant. Physician assistants who have not received the requested score report within 30 days and have not had an address change may submit a written request for a duplicate score report.

• The performance of all examinees is monitored and may be statistically analyzed for irregularity. Scores that, in the sole discretion of NCCPA, do not represent a reasonable assessment of the examinee’s knowledge as sampled by the examination may be judged invalid (neither pass nor fail).

• Scores may be considered invalid for a variety of reasons, which may include aberrations in exam administration beyond the examinee\' control and advertent or inadvertent irregular behavior (see Irregular Behavior) on the part of one or more examinees. Also, if statistical analyses indicate that scores may be invalid, the scores may be held and/or may be rescinded pending completion of an analysis to verify validity.

• NCCPA reserves the absolute right to cancel an examination and/or invalidate one or more scores if, in its sole discretion, NCCPA determines that irregular behavior has occurred.

**Irregular Behavior**
• NCCPA defines irregular behavior as any behavior that, in the sole discretion of the NCCPA, undermines or threatens the integrity or validity of any part of the application, assessment of eligibility, examination or any other process of NCCPA, whether it occurs before, during or after an application, assessment, examination or other process. The Policy and Procedures for Disciplinary Matters describes the disciplinary actions that may be taken based on irregular behavior. Nothing in this policy shall limit or prevent NCCPA from imposing sanctions as set forth in its Policy and Procedures for Disciplinary Matters.

• Irregular behavior includes, but is not limited to, having or seeking access to examination materials before the examination, impersonating an examinee or engaging someone else to take the examination by proxy, copying answers from someone else
or allowing one’s answers to be copied, making notes during a computer-based examination administration, copying or memorizing and reproducing test items, altering or misrepresenting scores, stealing examination materials, possessing unauthorized materials during a computer-based examination (e.g., including, but not limited to, recording devices, photographic materials, reference material, etc.) or other such behavior which may cast doubt on the examination results of that or another person. It also includes making false representations during the application process or in connection with a physician assistant’s certification or CAQ status; altering or falsifying any NCCPA document; making a false representation that one is certified by NCCPA or has earned a CAQ issued by NCCPA; or illegitimately using the legally-protected marks, PA-C® or Physician Assistant-Certified® or by any other means.

- The content of the exams administered by NCCPA, and each of their items, is proprietary and strictly confidential, and the unauthorized retention, possession, copying, distribution, disclosure, discussion, or receipt of any examination question, in whole or in part, by written, electronic, oral, or other form of communication, including but not limited to e-mailing, copying or printing of electronic files, and reconstruction through memorization and/or dictation, before, during, or after an examination is strictly prohibited. In addition to constituting irregular behavior subject to disciplinary action such as revocation of certification or CAQs, revocation of eligibility for future certification or CAQs, and disciplinary fines, such activities violate NCCPA’s proprietary rights, including copyrights, and may subject violators to legal action resulting in monetary damages.

- Examination applicants or examinees can be disqualified from taking an examination, continuing to sit for an examination, receiving examination scores, or sitting for any future examination, and may be required to retake an examination if, at its sole discretion, the NCCPA determines through observation, statistical analysis or any other means available to it, that said examination applicants or examinees were engaged in collaborative, disruptive, or other irregular behavior before, during the administration of, or following, the examination, or if the NCCPA determines that the integrity or validity of the examination is otherwise in question.

- In some instances, while the evidence of irregularity is sufficiently strong to cast doubt upon the validity of scores, such evidence may not enable NCCPA to identify the particular individuals involved. In any such circumstances, NCCPA reserves the right to withhold the scores of all candidates, including candidates not directly implicated in the irregularity and, if necessary, to require all candidates to take an additional examination at a later date under conditions which will ensure the validity of all scores. Such determination is at the sole discretion of the NCCPA.

- Anyone who has information or evidence that irregular behavior has occurred should submit a written, signed statement to NCCPA detailing the incident, with copies of any supporting evidence or documentation.

- If NCCPA determines that allegations of irregular behavior are true, it will impose sanctions against the offending individual, which may include temporary or permanent loss of eligibility for exams, certification and CAQs; revocation of existing certification and CAQs; suspension of certification and CAQs; invalidation of scores; fines or other sanctions as deemed appropriate by NCCPA. Such sanctions may include legal action against the offending individual.

Exam Grievances

- Examinees who believe that some unusual event or condition relating to the exam administration caused a significant adverse effect on their performance may submit a grievance regarding the exam administration. However, an exam grievance may not be used to challenge exam design, content or a failing score.

- To report a grievance, the examinee must submit a dated and signed letter describing the situation with any relevant supporting documentation to the NCCPA within three (3) business days after the exam in question.

Appeals

Physician assistants who disagree with an adverse NCCPA decision or the application of an NCCPA policy have the right to seek review of that decision or to seek consideration of a policy exception by making a written and signed request with appropriate supporting documentation to NCCPA. Upon receipt of the request, NCCPA will make a decision on the request and provide a written notice of the decision. If the decision is adverse, the physician assistant will be provided with a copy of the Review and Appeal Policies and Procedures, which describes the process for requesting further review of the decision. If further consideration is desired, the Request for Review must be filed within 30 days after the date of notice of the adverse decision.

Information Disclosure

- Third Party Requests: Upon the request of a third party, the NCCPA will verify whether an individual is currently certified, the NCCPA certification number assigned to that PA, the date of initial or regained certification, the date of certification expiration, and whether the individual has any Certificate(s) of Added Qualifications. If a PA has already completed the requirements for the current certification maintenance cycle and is only awaiting the issuance of a new certificate, the NCCPA is also authorized to disclose that those requirements have been met and the expiration date of the next certification
cycle. In addition, NCCPA will disclose PANCE scores to the PA’s educational program via the secured NCCPA Program Portal.

- **Compliance with Federal and State Laws:** NCCPA shall disclose information as may be required for the purpose of compliance with state or federal laws, court orders or military deployment information requirements without the authorization of the individual physician assistant or applicant for certification.

- **Disciplinary Review/Appeals:** In cases reviewed under NCCPA’s *Policy and Procedures for Disciplinary Matters* and/or the *Review and Appeal Policies and Procedures*, after a final adverse disciplinary decision has been reached, NCCPA may notify interested parties of the adverse disciplinary decision and the underlying facts thereof as deemed appropriate by NCCPA. Such notification may be given to the Federation of State Medical Boards, any state licensing authority with which the physician assistant holds a license to practice as a physician assistant, the federal government, the physician assistant’s employer and other interested parties, including individuals seeking information about the individual’s certification status.

- **Research:** NCCPA may also use or disclose de-identified information about individual PAs in aggregate (unidentifiable) format, for purposes of statistical analysis and research.

- Release of any additional information to a third party shall be contingent upon the written and signed authorization of the individual physician assistant or applicant for NCCPA certification.

**General**

NCCPA has established policies and procedures to govern its PA-C and CAQ programs in an attempt to ensure that no physician assistant participating in the programs receives an unfair advantage or disadvantage. Efforts are made to ensure that the programs are administered in compliance with the governing policies and the procedures developed for each program. However, if the integrity of a program is jeopardized, NCCPA reserves the right to invalidate the PA-C or CAQ credential or take other appropriate action.

- Only physician assistants who hold a valid NCCPA certification may use the designations, Physician Assistant-Certified® and PA-C®. Both designations are legally protected certification marks over which NCCPA exercises exclusive control.

- Only physician assistants who hold a valid PA-C credential are eligible to earn and maintain a CAQ.

- Allowing your NCCPA certification to expire will result in the loss of your eligibility to earn a CAQ and/or the revocation of any and all CAQs that you hold.

- NCCPA certification or a CAQ does not confer any property or contractual rights on any individual regarding continued or future certification, CAQ, or examination eligibility.

- NCCPA amends its policies from time to time, and candidates for certification, recertification, certification maintenance, CAQ, or maintenance of a CAQ must comply with NCCPA policies in effect at the time to maintain an NCCPA credential.

- To ensure receipt of all NCCPA-related materials in a timely fashion, physician assistants must notify NCCPA—in writing, by e-mail or by signing in to their personal certification record online—of any name, e-mail, or address changes, whether or not the U.S. Postal service is also notified. Notification of a name change must be accompanied by a signed statement and a light, enlarged photocopy of your current driver’s license or passport with your correct name. **It is solely the physician assistant’s responsibility to keep NCCPA apprised of all name, e-mail, or postal address changes.** Failure to do so promptly may result in delays in receiving information. **Failure to comply with an NCCPA examination-related or other requirement will not be excused on the grounds that a name, e-mail, or postal address has been changed unless acceptable and timely notice of such change was received by the NCCPA.**

**Affirmation and Authorization**

I hereby apply to the NCCPA for examination and, upon fulfilling all requirements, issuance to me of a Certificate of Added Qualifications in accordance with and subject to the procedures and regulations of the NCCPA. I have read and agree to the conditions set forth in the NCCPA’s *Governing Policies Regarding the Certificate of Added Qualifications Program*, the Policies and Procedures for the Certificate of Added Qualifications Program, and other applicable NCCPA policies and procedures. I agree to disqualification from examination; to denial or revocation of NCCPA Certification/Recertification or any NCCPA CAQ; to denial of future eligibility for NCCPA Certification/Recertification or any NCCPA CAQ; and to forfeiture and redelivery of any NCCPA credential granted me by the NCCPA in the event that any of the statements or answers made by me in this application are false or in the event that I violate any of the rules or regulations governing an NCCPA credential or program.

I authorize the NCCPA to make whatever inquiries and investigations it deems necessary to verify my credentials, my professional standing, and my identity. I understand that this application and any information or material received or generated by the NCCPA in connection with my CAQ or with my Certification or Recertification will be kept confidential and will not be released except as follows: (1) the fact that I am or am not, or have or have not been, Certified or Recertified, my certification number, and the relevant dates, are matters of public record and may be disclosed; (2) the fact that I have or have not earned a CAQ in a particular specialty,
and the relevant dates, are matters of public record and may be disclosed; (3) information will be released if I have authorized such release or such release is required by law; (4) disciplinary actions will be reported to state licensing agencies, to the Federation of State Medical Boards, and to other parties deemed appropriate by the NCCPA; and (5) my address and other identifying information may be exchanged with the American Academy of Physician Assistants and my Physician Assistant educational program. Further, I allow the NCCPA to use information from my application and subsequent examination for the purposes of research and statistical analysis, provided that my personal identification with that information has been deleted.

I understand that the content of NCCPA’s exams and each of their items are proprietary and strictly confidential, and that the unauthorized retention, possession, copying, distribution, disclosure, discussion, or receipt of any examination question, in whole or in part, by written, electronic, oral or other form of communication, including but not limited to e-mailing, copying or printing of electronic files, and reconstruction through memorization and/or dictation, before, during, or after an examination, is strictly prohibited. I further understand that, in addition to constituting irregular behavior subject to disciplinary action such as denial or revocation of the PA-C certification and the Certificate of Added Qualifications, denial or revocation of eligibility for future PA-C certification and the Certificate of Added Qualifications, and disciplinary fines, such activities violate the NCCPA’s proprietary rights, including copyrights, and may subject me to legal action resulting in monetary damages. I further understand that I can be disqualified from taking or continuing to sit for an examination, or from receiving examination scores, and that I may be required to retake an examination if, at its sole discretion, the NCCPA determines through proctor observation, statistical analysis or any other means available to it, that I was engaged in collaborative, disruptive, or other irregular behavior before, during the administration of, or following, the examination, or if the NCCPA determines that the integrity or validity of the examination otherwise is in question.

I further understand that, in some instances, while the evidence of irregularity is sufficiently strong to cast doubt upon the validity of scores, such evidence may not enable NCCPA to identify the particular individuals involved. In any such circumstances, I understand that NCCPA reserves the right to right to withhold the scores of all candidates, including candidates not directly implicated in the irregularity and, if necessary, to require all candidates to take an additional examination at a later date under conditions which will ensure the validity of all scores.

I hereby agree to hold the NCCPA, its officers, directors, examiners, employees, and agents, harmless from any complaint, claim, or damage arising out of any action or omission by any of them in connection with this application; the application process; any examination given by the NCCPA; any score or credential relating thereto; the failure to issue me any credential; or any demand for forfeiture or redelivery of such credential.

Notwithstanding the above, should I file suit against the NCCPA, I agree that any such action shall be governed by and construed under the laws of the State of Georgia without regard to conflicts of law. I further agree that any such action shall be brought in the applicable Court of Fulton County in the State of Georgia, or the United States District Court for the Northern District of Georgia; I consent to the jurisdiction of such state and federal courts; and I agree that the venue of such courts is proper. I further agree that, should I not prevail in any such action, the NCCPA shall be entitled to all costs, including reasonable attorneys’ fees, incurred in connection with the litigation.

I UNDERSTAND THAT THE DECISION AS TO WHETHER I QUALIFY FOR A CERTIFICATE OF ADDED QUALIFICATIONS RESTS SOLELY AND EXCLUSIVELY WITH THE NCCPA AND THAT THE DECISION OF THE NCCPA IS FINAL.

I HAVE READ AND UNDERSTAND THESE STATEMENTS, AND I INTEND TO BE LEGALLY BOUND BY THEM.