

St. Luke's Episcopal Hospital

Baylor College of Medicine
Houston, Texas

This is to certify that

Naveen Lal, MD

has satisfactorily completed the term of service as a

POSTDOCTORAL FELLOW IN CARDIOLOGY

July 1, 1996 through June 30, 1999

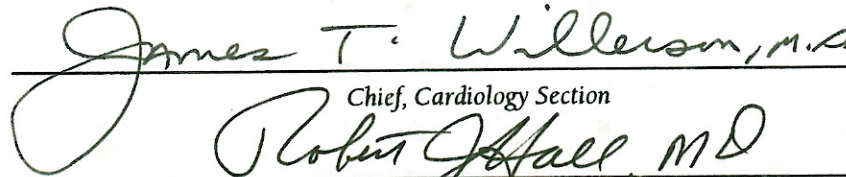
CHIEF CARDIOLOGY FELLOW

March 1, 1998 through August 31, 1998

In witness whereof we have hereunto affixed our signatures of these institutions



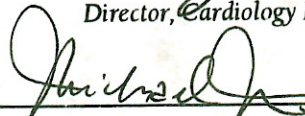
Chief, Internal Medicine Service



Chief, Cardiology Section



Director, Cardiology Education



President and Chief Executive Officer



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EPISCOPAL
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