

Deutsche Bank



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To Whom It May Concern:

In my experience with Jonathan Maher, I have found him to be both very personable and intelligent. He is a pleasure to be around and work with. I have repeatedly received feedback from his co-workers that he is an unusually competent and dedicated worker.

Sincerely,

A handwritten signature in black ink, appearing to read "Jon E. Olstein".

Jon E. Olstein

Vice President