

June 11, 2019

To whom it may concern,

Please consider the following to be an enthusiastic letter of support for David Nicholson and his credit training program. I am delighted to recommend Mr. Nicholson, whom I have known as a colleague and a mentor, to the readers of this letter.

About five years ago, I briefly had the pleasure of working with Mr. Nicholson at Santander Bank. At the time, I was a personal Banker and had just completed the graduate school with a Master's in Business Administration and Finance. I was interested in becoming a credit analyst but did not have the skills, knowledge, or the experience required for this role. I decided to ask Mr. Nicholson for his advice and he was happy to guide me in the right direction. After learning more about the requirements for this role and researching various credit training programs, I decided to sign up for Mr. Nicholson's credit training since it offered a great deal and was the most beneficial of all.

During the course of his training, I not only learned analytical skills and how to analyze financial statements, but I also learned how to interview for new opportunities with potential employers. Shortly after completion of the credit training, I interviewed with multiple banks and received multiple offers. The training program I completed was discussed at every interview. After receiving multiple offers from different banks, I decided to accept the offer from Cambridge Trust and am currently working as a senior credit analyst officer. Without Mr. Nicholson's help and his credit training, I could have never accomplished this.

I would recommend Mr. Nicholson and his credit training program to anyone who wants to become a successful credit analyst.

Please do not hesitate to contact me for any further questions that you might have. I can be reached at (508) 736 -0454 or via email at Sepehr.Salimi@hotmail.com

Sincerely,

A handwritten signature in black ink, appearing to read 'Sepehr Salimi', written in a cursive style.

Sepehr Salimi