

June 20th, 2016

Subject: ***Credit Training Program***

To Whom It May Concern:

I'm writing this letter in support of David Nicholson's formal Credit Training Program. I completed my training in May 2016 and couldn't be happier that I enrolled in this course. David is a high quality individual with extensive experience in the banking industry. If you're looking to break into this field, most notably, as a credit analyst, I couldn't imagine a better training program to get you prepared. Please note, this program is an investment in yourself and if you're willing to commit to it in its entirety, than David will provide you with the tools you need to be successful.

As a CPA coming from a public accounting background, I had exposure to both the Tax & Audit functions. This prior experience helped make this a more seamless transition. During my training, David taught me how to analyze financial statements through the lens of an analyst. The goal of a credit analyst is to ensure the credit worthiness of borrowers while protecting the banks assets. It's a very hands-on training where you gain practical knowledge and a strong understanding of the banking industry. David develops each one of his students over this (3) month timeframe to not only understand how to analyze financial statements but how to speak the language of an analyst.

I made the personal decision to wait until I was fully credit trained until I began the interviewing process. Within a week of completing my training, I accepted an analyst position with HarborOne Bank. Without David's formal credit training & strong preparatory methods, I don't think this position would have been attainable. David truly invests in your development and will go the extra mile for you if you prove to him that you want it.

I would personally recommend David Nicholson and his formal Credit Training Program to anyone that wants to become a strong credit analyst. If you have any further questions on the program or on my experience please feel free to contact me via phone or email.

Sincerely,

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