

June 7, 2019

Subject: Credit Training Recommendation

To Whom It May Concern:

I am pleased to recommend the formal Credit Training course instructed by David Nicholson. In just three months, David's students come away with tremendous, meaningful knowledge and the skills necessary to independently complete full analyses.

Prior to enrolling in the Credit Training course, my banking background was concentrated in Retail with some administrative experience within Commercial Loan Servicing and Credit Administration. Advancing my career within Commercial Lending became my goal upon entering the Credit world; however, analyst positions were unattainable due to my limited experience and the severe lack of training opportunities available. I was very thankful when David's formal training program became recommended to me by a co-worker whom had previously completed the course and attained an analyst position soon after.

Throughout the training, David instructs each student how to efficiently and thoroughly analyze financials and draw accurate, meaningful conclusions. Due to the hands-on nature of the course, students are regularly given opportunities to apply the skills learned in class, allowing them to quickly gain a true understanding of what it means to be a Credit Analyst. As David states: Putting in a continuously strong effort for the duration of the training will allow him to guide each student through their individual development and, by extension, set them up for future successes in their careers.

I am very grateful for the opportunity to have been formally Credit trained by David Nicholson. Before fully finishing his class, I had already become capable of completing loan reviews for my department, the quality of which greatly impressed the Credit Administration Manager, Senior Management, and Commercial Loan Officers. Without David's dedication to sharing his wealth of knowledge and turning out skilled individuals, my promotion to Junior Credit Analyst would not have been attainable. I highly recommend David and his Credit Training course to any person interested in advancing within the Commercial Lending field; the knowledge and experience gained are truly invaluable.

Sincerely,



Jessica L. Camp