

December 18, 2020

Andrew Swart
175 Woosamonsa Road
Pennington, New Jersey

To Whom It May Concern:

I have known Debra Porter for several years, both professionally and personally, and I am pleased to offer this letter of recommendation.

Most recently we worked together at American Cash Exchange, where I serve as Vice-Chairman, and Debra was responsible for Marketing and Business Development. Debra led parallel efforts supporting our introduction of an innovative solution in international financial services. She researched and secured strategic partnerships with financial institutions in the US and Mexico, and developed sophisticated marketing campaigns utilizing social and traditional media to precisely target consumers in both countries. Her style was proactive, energetic, diplomatic and thorough, and she never shrank from difficult tasks.

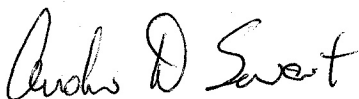
Debra routinely prepared and delivered presentations to our board of directors, including our Chairman, John Reed, former CEO of Citi Group, and many executives at other companies. One C-level executive at a partner company (publicly listed) was so impressed with how she managed our complex and, at times, difficult business relationship that he privately confided that he wished he could hire Debra.

I also had the pleasure of enjoying numerous social and fund-raising events exquisitely hosted by Debra in her home. Her attention to décor, food and refreshments, and even live entertainment was superb. Regular attendees included luminaries such as Jim Peebles, recipient of the Nobel Prize in Physics, and Edward Groth, renowned physicist and principal investigator on the Hubble Space Telescope.

Debra would make an excellent addition to any team where she can apply her wide range of skills, from marketing/branding to fund-raising and finance, and from supportively managing a team of collaborators to skillfully managing peer and executive relationships.

If you have any questions about my experience with Debra, I would be happy to discuss further by telephone.

Yours Truly,

A handwritten signature in cursive script, reading "Andrew D. Swart". The signature is written in dark ink and is positioned below the typed name "Andrew Swart".