

Lifetime Assistance

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To Whom It May Concern,

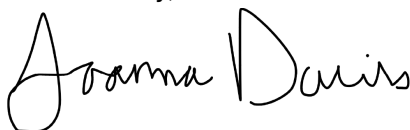
I am pleased to write this letter of recommendation for Carol Oster with CJO Advisors who has been an invaluable consultant to our organization, playing a key role in successfully writing, securing, and closing two Federal Home Loan Bank (FHLB) grants through the Affordable Housing Program (AHP). Carol has worked with us in this capacity for several years, and her long-standing relationship with our agency has greatly enhanced our ability to navigate the complexities of affordable housing funding.

As a consultant, Carol brought both expertise, and a deep understanding of the intricacies involved in securing federal funding for housing projects. Her comprehensive knowledge of the FHLB's AHP, coupled with her thorough understanding of our agency's goals, allowed her to strategically guide us through each phase of the process. From drafting detailed proposals to ensuring that all compliance requirements were met, Carol demonstrated an unmatched ability to balance both the technical and relational aspects of the application and closing process.

What sets Carol apart is her exceptional attention to detail and her ability to create and execute well-structured project plans. Throughout our work together, she has consistently ensured that deadlines were met and that every aspect of the process was carefully managed. Her ability to maintain a clear and organized project timeline has been imperative to the timely and successful closure of these loans. She understands the importance of each step and ensures that nothing is overlooked, which gives our team confidence in the process.

Her professionalism, dedication, and exceptional project management skills continue to be evident in all of her work. I have no doubt that Carol will continue to be a valuable asset to any future projects or organizations with which she collaborates. I wholeheartedly recommend Carol for any position or opportunity that requires expertise in affordable housing finance, federal loan programs, or community development.

Sincerely,



Joanna Davis
Senior Vice President of Residential Services
Lifetime Assistance Inc.

