



Member NYSE FINRA NASDAQ

To Whom It May Concern:

I have known Ted Sprink in connection to the UCC Risk Management Program he developed for financial services and legal communities in 2001. Ted was the chief architect in developing, implementing, and managing the national introduction of several generations of financial services and products that have generated a reported \$475 Billion in sales orders.

Ted has polished presentation skills, is an outstanding communicator, and is known as both a team leader and consensus builder. He is recognized in the financial services as intelligent, articulate, dedicated, competitive, insightful and fair.

Ted is an asset to any managerial team.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Dearborn", is written over a horizontal line.

Chris Dearborn  
**Director of Corporate Communications**