

To Whom It May Concern:

I am pleased to prepare this letter of recommendation for Joseph Johnson, a former employee of mine, who was a top performer in my office at HSBC Bank N.A. located in Cheyenne, Wyoming.

As regards a potential concern regarding Joe's long-ago criminal background, please know that I was aware of that history prior to his beginning the hiring process. Despite Joe's background, I made the decision to hire him after meeting with him and seeing his drive to succeed in any challenge he encountered. In addition to recognizing Joe's potential financial contributions as a top producer for HSBC in Cheyenne, I also saw he had assets to contribute to the community of Cheyenne. Although there was much hesitation from my peers to hire an individual with a criminal background, they also believed in his drive, ambition, and desire to prove his ability to succeed!

I am proud to say Joe became a top producer in my office, and within the division, in a very short period of time, earning him the respect and appreciation of many coworkers and supervisors and entities with whom he worked professionally. During the one year Joe was in Cheyenne, I witnessed his engaging character and professionalism in the office and around the community. He also volunteered with the local chapter of Junior Achievement. Based on firsthand knowledge of Joe's contributions and ethical business practices, I am convinced, as were other HSBC management, that I made the right decision in hiring him. His criminal background is just that: background – history. He has taken that experience and used it as an opportunity to learn and grow, leading to further development of his professional abilities and knowledge base.

Joe elected to transfer back to Wisconsin to an HSBC office in Madison where he continued to be a top producer and involved in community events (including a nationwide HSBC event with Boys and Girls Clubs). Unfortunately, as is well known, the lending industry has suffered greatly in recent years, resulting in HSBC closing and/or selling off many of its mortgage divisions.

In closing, I strongly believe Joseph Johnson has successfully moved on to be an ethical individual who will continue to contribute to his community both professionally and personally. He has left the past where it belongs, behind him. I am pleased I was allowed to witness the personal growth and professional drive that are innate to Joe. I know from speaking with individuals here in Cheyenne that they miss having Joe here in our community.

With Joe's determination for success, his focus on contributing positively to his community, and his captivating enthusiasm, any neighborhood, city, or region would be lucky to have him as an addition! I believe Joe is capable of great things!

Thank you for this opportunity.

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