

October 10, 2013

To whom it may concern,

I am both honored and privileged to write a reference letter for Sheila Eisert, whom I have known for 10 + years. We are very dear friends and she is also one of my business partners in the Mortgage Industry. I am honored because there are few people that I hold in as high regard as her and privileged because it may be a long time before I am asked to give another reference for someone as deserving of being uplifted and recognized as she is.

Sheila has three readily, notable characteristics;

One, she's perhaps the most unbiased person I've ever met. She treats everybody with equal courtesy, respect and regard; from the person doing the most menial chore to the Chairperson of The Board. It doesn't matter to her - everybody's the same.

Two, she's very organized and one of the most disciplined and punctual people I've ever known. Her ability to take care of her family, spend time with friends and work efficiently under stressful conditions and nerve-wrecking deadlines speaks volumes about her hard work, determination and her composed demeanor.

Three, she's highly self-motivated individual. It's clear to anybody who pays attention to it that Sheila has a clear sense of purpose and intent. She aspires to be the best at everything she does. Her leadership skills and team spirit is a huge asset.

Above all her professional qualities and achievements, the thing I admire the most in Sheila is she is a wonderful person. Her helpful nature is not restricted to work, but extends to family & friends. She is a good listener and this makes people seek her advice which she handles with great care & intelligence. I unconditionally recommend her as your preferred loan officer.

Sincerely,

Kimberly Johnson

Account Executive – M&T Bank

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