



To Whom it May Concern:

It was a privilege to have Nathan Kroll as an intern in Liquidity both in 2006 and 2008. During this time he has exhibited outstanding technical skills, the ability to manipulate, analyze, and interpret data, and a strong personal drive which he used to meet challenges head on.

Nate's superior computer skills, specifically those in Microsoft Excel, allow him to aggregate and manipulate data so he can draw conclusions and create cohesive presentation to communicate the underlying message to management. During his summer internships, I relied on this skill set to automate reporting, identify and prioritize client related issues, and to complete a financial analysis deep dive on the legacy LaSalle Treasury Services and Liquidity portfolios.

Nate's outgoing personality and willingness to help are valuable attributes, which benefited both our team and business partners. He is a self started, who augmented his workload with online training, helping peers, and networking with BAC associates to gain a better understanding of the organization as a whole. Through networking, Nate was able to help Real Estate associates automate reporting which in turn freed up their time to focus on revenue generating activities.

I would recommend that BAC offer Nate a permanent position. His credentials, work ethic, and diligence will make him a valuable asset.

Sincerely,

Ryan Kipp
Vice President
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