

**Stella F. Hess**  
11702 Forest Court  
Dallas, Texas 75230  
[Stella.f.hess@sbcglobal.net](mailto:Stella.f.hess@sbcglobal.net)  
817-676-8727

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To Whom It May Concern,

I am delighted to write this letter of recommendation for Zach Kraft. I met Zach when he joined my TEAM at Mr.Cooper Mortgage. Zach joined Mr.Cooper in May of 2016 and joined my Performing Loan Administration TEAM in May of 2017. It was quickly obvious that Zach was special and very talented. Zach showed a great desire for personal growth; is very coachable and very quick to grasp what is needed and execute with little oversight. Zach did not lead a TEAM; however, this did not stop him from stepping in where needed and showing strong leadership through partnership and tactful influencing skills. No matter how big or small the task ahead, Zach was there to help me out. He is very reliable and dependable and put in the effort and time needed to complete the task.

Zach impressed all those around him. Over the course of his tenure on my TEAM; Zach was recognized as a Cooper of the Week nine different times; Cooper of the Quarter for the entire Performing Division; selected to have breakfast with the CEO and promoted three times.

Zach learned whatever the business needed / demanded. Zach is self-taught at SQL; Excel; VBA and SharePoint. It was so nice to express an idea or a need to Zach and literally he would go and figure it out and implement reporting; tools; or processes needed. At times, Zach was a one-man band generating reporting and creating technical solutions for the TEAMS needs.

I was unable to fulfil all of Zach's professional development needs in the long term and was unable to retain him. Was a very bitter-sweet day when he was able to move beyond the role I had for Zach and had an opportunity outside of Mr.Cooper.

Zach is truly an amazing young man and anyone who is able to employ him will benefit.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stella F. Hess', with a stylized flourish extending to the right.

Stella F. Hess