

Lynnette Anderson

10653 FM 1156
Jacksboro, Texas 76458

January 3rd, 2020

Subject: Letter of Reference for Zach Kraft

Please accept this letter of recommendation on behalf of Zach Kraft who I have had the pleasure of managing. I hired Zach at Mr. Cooper (formerly known as Nationstar mortgage) to work on our Reverse Mortgage team processing payment files. It became apparent very quickly that Zach was much more than a processor. The team had no reporting and he single handedly built out our controls and dashboards around that product. When a business analyst position in my organization came available, I knew immediately he was what we needed. I hired him and he hit the ground running. He was self-taught in SQL, Excel, VBA, and Sharepoint. What he did not achieve on his own he was very resourceful with the outside IT and reporting units to gain the knowledge and expertise he needed to be successful.

Zach worked with all business units within our Account Servicing team and the Loan administration team in the organization. His leadership and motivation took us to new levels where he built out robust automation helping us reduce cost and FTE saves, performance scorecards allowing us to quickly identify gaps and coaching opportunities. Some examples below:

- HUD payment file and reconciliation
- FHA reallocation mechanism that broke down single HUD payments
- Interest calculator for reverse mortgage daily interest accruals
- Western Union payment reconciliation tool
- Worked with Executive leadership on various data presentations

Because of our working relationship, I have witnessed his drive and dedication to go above and beyond expectations. Zach has terrific leadership and organization skills. Business leaders in various lines of our operation acknowledged Zach as the "Go to" person for results.

Zach received many accolades for his performance such as our Cooper of the week for 16 weeks, Cooper of the quarter, selected to have Breakfast with the CEO, and numerous showcase awards.

I am sure you would agree that these characteristics are what you look for in potential employees. Please let me know if you need additional information by calling my office, 972-894-0265 or my Cell 817-247-8859. Thank you.

Sincerely,



Lynnette Anderson
Vice President Account Services Mr. Cooper