

Business Direct Services
333 Market St, 4th Fl
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San Francisco, CA 94105

April 19, 2005

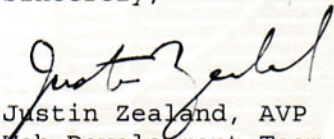
To whom it may concern,

Mick Knutson was contracted by Wells Fargo in November of 2003, along with a top-level DBA, to complete an indepth analysis of an internal software system. Mick instrumented the code in order to provide detailed metrics along many axis of concern. Based on his technical judgement and thorough diagnostic research, the department made it's determination as to the performance, scalability, maintainability and overall reliability of the system.

After this initial project, Mick was recruited to architect a new internal bank system for loan origination processing. Mick chose industry standard J2EE technologies and proven open source packages to deliver a reliable platform upon which all older code is being migrated to, and upon which all new code is being written. The platform is used in our stores across our MidWest and West coast footprint, as well as our National Business Banking Call Center. The project was delivered on time and has proven itself as the new gold standard for Java application development in our division, both for its performance and maintainability.

Having worked with Mick for over a year, I can speak to his steadfast professionalism, and technical competence in delivering quality code within cost and time estimates. At a development team lead, I have been grateful for Mick's positive attitude and passionate energy, which have contributed greatly to the development team.

Sincerely,



Justin Zealand, AVP
Web Development Team Lead