

April 1, 2002

To Whom It May Concern:

Subject: Reference Letter for Curtis Haggard

I have known Curtis since 1970 – when I moved to Las Vegas to attend high school. We were good friends then – and have stayed close over the past 30+ years. In fact, when Curtis joined the Navy, my father (then a Commander) swore him in!

Currently, I am the Chief Operating Officer for the Information Technology department at GMAC-RFC in Minneapolis, Minnesota. My responsibilities include leading all department financial and administrative operations for our \$65MM budget and 230 associates.

Although I do not have first-hand experience with Curtis performing in his current field, I can provide you the following information on his character:

- Honesty: second to none.
- Dwells on the positive: looks for possibilities as to “how to succeed” versus excuses for not moving forward.
- Aptitude: Curtis always displayed intelligence – and, assuming he was interested in the challenge, could learn anything and perform at a high level.
- Great sense of humor: Curtis never loses this trait – which allows him to be a calming influence during difficult times.
- Team player: Curtis looks for team wins.

I would be happy to provide additional information on Curtis' character. I can be reached at home at: 763-557-0663 (Central Time Zone) or via email at kdumay@mindspring.com.

Thank you and regards,

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