

May 27, 1986

1250 Drummers Lane, Valley Forge, Pennsylvania 19482 • 215-687-9400

To Whom It May Concern:

This letter of recommendation for Rob Naylor is the result of my observations of his performance during his interactions with my Client Services Division over a two year period.

To clarify the above statement regarding interactions, Rob started with our Company as a Programmer and was in direct support of my Field Client Services Staff. He also provided technical answers directly to our clients when the depth of the questions exceeded the knowledge of the field staff.

On many occasions Rob put in long hours at night and on weekends to work on solutions to problems our clients were experiencing and, in the interest of good client service, he did all this willingly and without additional compensation. I specifically recall one instance where Rob was assigned to the field to do a "conversion" (moving a client from another processor to USERS) and he was aware of a problem with one of our other clients who had just "converted." Rob, on his own initiative, coordinated a conference call (from 2,500 miles away) with the client and the Field Service Representative and the "caring" that showed to both the client and my staff set an example for others to emulate.

Rob accomplished a tremendous amount of very creative programming during his time in programming but, as you'll note, he's a man "on the move." A company precedent was set when Rob applied and was accepted into sales; after all, Programmers aren't supposed to be able to sell - are they? Well, Rob, as with everything else he's been involved with at USERS, became an immediate success as a salesman. The consistent character traits that Rob continually manifests are those of perseverance and a drive to be the very best at whatever he does.

I would strongly encourage you to consider Rob for any position in your company because he is a man with the "right stuff" to do anything he sets his mind to. Rob's personal initiative, brains, drive and caring were the components for his past success and, as they continue to develop, will also be the building blocks for his "assured" future success.

Please feel free to contact me for additional information about this exciting and dynamic young professional.

Sincerely,



William D. Mulvihill
Vice President
Client Services Division