



Dear Consumer Financial Protection Bureau, State Real Estate Commissioners, National Association of REALTORS®, Real Estate Boards and CEO's, and whomever this reference may benefit,

I have known Wendy E. Stein professionally and personally for almost 20 years. She has many talents as a consultant, human resources professional, highly respected recruiter, and sales and marketing expert. Wendy has an uncanny ability to professionally evaluate businesses and people. She is fair, smart, an intent listener, and confidentially deals with the facts. I am impressed with Wendy's breadth of industry experience and her collaborative ability to work with CEOs and human resource professionals in a way that benefits all parties.

Wendy was an incredible asset to our recruiting efforts at KPMG. As an outside vendor, she (almost exclusively) provided high-quality administrative recruiting options for our staffing needs. She engaged successfully with human resources personnel, managing partners, national partners, recruiting professionals, staff, and recruits.

I highly recommend Wendy to all parties for third party assessment, evaluation, confidential recruitment, or staffing needs.

Sincerely,

A handwritten signature in cursive script that reads 'Kate Goldstein'. The signature is written in black ink and is positioned below the 'Sincerely,' text.