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WACHOVIA

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Concerning Mr. Zilinskas:

Faustas Zilinskas has worked for me for over a year. My team develops software for Wachovia's Corporate Investment Banking entity. Specifically, we are responsible for the backend to a Trade Capture system for Fixed Income Cash products (primarily bonds). The system operates in real-time and is a critical system for sales, traders and operations at locations in Charlotte, New York, London and Hong Kong.

Mr. Zilinskas has been instrumental in the successful implementation of multiple Java / Unix projects. I have found him to be highly qualified in many technology skill sets including Java, SQL, relational database design, real-time messaging, concurrent processing and system design. After coming onto our platform, he came up to speed very quickly. I've been very pleased with his ability to self direct and meet deadlines. I have found Mr. Zilinskas' communication and documentation to be clear and succinct. For myself as a manager, this is a real plus that enables me to better execute my job.

Additionally, Mr. Zilinskas is proactive and does not accept "status quo". Specifically, he proposed and then spearheaded an effort to move our legacy builds from "make" to a more modern "ant" process. He has also helped provide insight on how to better structure our source control to streamline the "develop - build - test – deploy" progression.

I am confident Mr. Zilinskas will add value in any technology opportunity he accepts.

Sincerely,

Lance S Read