



March 8th, 2007

To whom it may concern,

I have had the pleasure of working with Gerry Booth for the last 18-monthsduring which he has acted as an internal consultant here at HSBC Auto Finance. He has become a trusted advisor and someone who can be relied upon to deliver the highest value available from any initiative through his expert and timely focus on process efficiency and clarity of communication.

Specifically, Gerry managed our eCare program to deliver a self-service online capability for our customers. This was a multi-project program including; Account Management, Online Bill Pay, Account Modifications and Extensions, and, Insurance Claim Processing. It was one of the largest project undertakings ever. All projects and the entire program were delivered on schedule with increased capability from what was originally envisaged, and Gerry was instrumental in this achievement. He introduced a number of very effective and simple to apply methodologies and management techniques to help deliver this success.

Additionally, I have leveraged Gerry's strategic vision and solution design expertise to progress a number of concepts through the feasibility, requirements and design stages. He excels in this regard. His ability to define an optimized process from a few short discussions with the process owner and participants is particularly impressive. Initiatives of note covered Payoff Processing and Title Handling.

I find Gerry to be easy to work with, clear in his communication and very effective in every aspect of our dealings. I wish him well in his future endeavors and would strongly recommend him as a high value resource.

Best Regards,
Hugo

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