RAYMOND G. POLAND 613 Aberdeen Rd, Kennett Square, PA 19348

January 18, 2020

To Whom It May Concern:

I am pleased to provide this letter of recommendation for Mr. Roman Bokeria (Roman). I have known Roman since 2002, when he was studying as an International Fellow with the US Government Accountability Office (GAO). At the time I was the US Department of Agriculture's Regional Inspector General for the Southeastern United States. Our mutual professional interests established a great friendship. Roman's CV describes the outstanding academic and work experiences he has achieved. I would like this letter to give you a little more personal perspective of Roman and why I believe he would be an asset to your organization.

Several years ago, Roman invited me to visit his country and give some presentations in support of his efforts to reform his government's auditing, accountability, and financial reporting standards. Roman's tireless efforts as Deputy Controller General to both modernize his government's accountability processes and identify significant abuses and criminal activities in various sectors of his government greatly impressed me.

Roman wanted to advance his knowledge of Western business concepts and processes and returned to the United States to obtain his MBA in finance and business, which he received with a high grade point average, from the University of Tampa. While there, he was awarded a Graduate Assistantship which funded part of his education. That Assistantship provided him the opportunity to work for a well-recognized professor helping to develop highly advanced financial investment models. Towards the end of his studies, Roman let a team of MBA students in developing a business model for investing in assets other than paper stocks and bonds; tangible assets like land, hotels, apartment buildings, etc. Roman's model was selected as the best concept by an MBA student. He later utilized that plan in "real life" during his first employment after graduating.

Since receiving his MBA, Roman has received Mortgage Broker, Business Brokerage and Mortgage Loan Originator licenses in Florida. Requirements for these licenses are very difficult and only individuals at the top of their profession are able to acquire them. Roman used his MBA and licenses to head a large real estate/investment company in Miami. He supervised major sales and portfolio investment strategies, including analyzing and buying businesses for his domestic and foreign investors. Additionally, because of his education, professional licenses, and highly visible success in the investment sector of his company, Roman was elected as a Judge for the Florida Arbitration Board and Ethics Tribunal. There, Roman handled arbitration cases for all members of Florida's real estate profession on a statewide basis.

Roman is an intelligent, high achiever; but, most important, a truly decent human being. I am most pleased to recommend Roman to you and your organization. I will be happy to discuss Roman's characteristics with you in more detail. Please feel free to email me at rdutchp@bellsouth.net or call me at 404-643-3193.

With highest regards,

RAYMOND G. POLAND