



**Dr. Clyde W. Esch**

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To whom it may concern:

Re: Timothy Hart, character reference

I have known Mr. Timothy Hart since he was in high school. First, through my friendship with his USAF, decorated veteran, community leader and philanthropist father, and his nurse, also a veteran, mother. Later, when Tim established his business, I was able to him assist in that endeavor, never fearing for at risk capital. I also know Tim as a loving father and husband, whose children have benefited greatly from a strong nuclear family he and Stephanie provide. Tim is also involved in community leadership, development, and governance.

After the recent death of his mother, Tim's patience and guidance contributed greatly to the family's potentially contentious estate settlement. I personally know his business dealings to be straightforward, fair, and timely. I was also involved in Tim's care for a long and difficult recovery that would not have been possible without his characteristic strength and perseverance.

Kindly consider this unconditional reference favorably, in Mr. Hart's current circumstances. He is a worthy husband and father of overall fine character I am proud to call my friend.

Sincerely,

Clyde W. Esch, DC