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**Norman R. Bobins**

President and Chief Executive Officer

**TO:** Whom it may concern  
**SUBJECT:** Letter of Recommendation for Dale R. Kluga  
**DATE:** April 22, 1996

Dale Kluga was most recently Senior Vice President and Division Head of LaSalle Chicago Leasing Corporation, a subsidiary of LaSalle National Bank. Dale was responsible for creating, implementing and managing all aspects of this newly formed equipment leasing activity of LaSalle National Bank. Dale and his team exceeded all of my expectations in their first full year of operations ended December 31, 1995, in which he generated over \$120 million of leasing volume with no past due accounts and realized over \$400 thousand of pretax profit on average assets of \$50 million.

Dale is a highly skilled negotiator and proven business developer with excellent credit and collections skills. Dale is an effective manager and capable leader with a very high energy level. In recognition of his abilities and accomplishments with our leasing company, Dale was promoted to the aforementioned position.

Prior to establishing our equipment leasing activity, Dale was First Vice President and Deputy Division Head of one of our largest commercial banking divisions. Dale was promoted to this position after successfully completing his commercial workout project responsibilities in which he again exceeded all of my expectations by completing this planned three year project in just over one year. Dale was solely responsible for the successful conclusion of realizing over \$3.2 million in cash from one particular negotiation which was one of the bank's largest and most intellectually challenging recoveries on assets which were virtually worthless.

Dale was hired by me to rejoin LaSalle from LINC Scientific Leasing in 1993. Dale was Chief Credit Officer at LINC, a LaSalle Bank customer, and was recognized as a reputable and intelligent credit authority and workout specialist. I gained significant comfort knowing Dale was responsible for the credit, collections and operations functions at LINC.

Prior to LINC, Dale was a Vice President of Commercial Banking at LaSalle (formerly Exchange Bank) from 1988 through 1990 where he was a leading business developer and received two first place awards for most fees generated by a commercial banker and for most business produced from cross-selling bank products. Dale also co-founded the Vernon Hills bank which is now known as LaSalle Bank of Vernon Hills.

I have the highest level of respect for Dale's leasing and banking abilities as Dale was a loyal and committed member of our team, and I am confident he will be successful in his future endeavors.

Sincerely,

