

POLYGON RESEARCH, INC

Admissions

Gabelli School of Business
Fordham University
Bronx, NY 10458

March 15, 2021

Dear Admissions Committee,

I am pleased to write this letter of recommendation for Chris Esterhuizen who is applying to Gabelli's Master of Science in Applied Statistics and Decision Making program. Since February 1, 2021, Chris has been a Polygon Research Platform Engineer Intern, reporting directly to me, CTO of Polygon Research. Chris works closely with me on several strategic technology initiatives – from automating our application build/deploy processes (e.g. infrastructure as code) to providing product management guidance for our predictive analytics, specifically time forecasting with Tangent Works.

Chris has impressed us with his serious approach to his tasks and with his courage and creativity. Under extraordinary business circumstances this year due to COVID-19, Chris was very quick to adapt to the remote team environment by using our collaboration and productivity tools (Jira, Confluence, etc.). He has proposed solutions to difficult challenges pertaining to the data pipelines in Polygon's apps. One example is our project to automate lender name matching. Chris identified three Python solutions, prototyped each, and made a final recommendation. As a result, our name matching process is becoming more accurate and efficient.

In the short period of time since he started his work with us, Chris has established himself as a trusted team member and a self-starter in Python code development and application. He is also a prominent member of Polygon's team in this year's CFPB HMDA Tech Sprint, which will take place from March 22 to March 26, 2021. We rely on Chris for our strategic initiatives, and he has delivered impressive results so far. Chris is organized, highly accountable, and has a positive can-do attitude.

I am convinced Chris will excel in your MS program. He is an excellent choice for this type of rigorous STEM degree. He will not only be able to handle the challenges and learning experiences at the Gabelli



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School of Business, but he will also contribute to the development of his fellow MS students. Chris will bring a rich engineering knowledge as well as real life experience with a cloud-based data science company tackling the challenges of the US mortgage banking industry data.

The knowledge Chris will gain from the MS program will serve him well and will prepare him for promotional opportunities within our company, if he decides to stay with us, and for a bright future in this new business world that will increasingly be dependent on processing and analyzing data for decision making. With an MS degree from Gabelli, with the knowledge he will gain from your program, with the skills he is developing at Polygon, and with his innate ability to apply code to solve problems, I see Chris as a formidable force in the fintech industry. Chris is poised to gain tremendous success in this segment, and in any other industry, if he chooses so.

I highly and without reservations recommend Chris Esterhuizen for your MS in Applied Statistics and Decision Making. Should you have any questions, please do not hesitate to contact me at my email: goliven@polygonresearch.com or office number: 202.844.2721.

Sincerely,

Greg Oliven

CTO, Polygon Research, Inc.

About Polygon Research

Polygon Research is a Software-as-a-Service data science and research firm delivering actionable market intelligence to stakeholders in the US mortgage industry. Polygon specializes in the art and science of uncovering insight and extracting knowledge from data. We are a cloud technology company which gives us the advantage of rapid and agile modeling of large and disparate dynamic data sets. We employ cutting edge cloud analytics platform and instant machine learning to deliver descriptive, inferential, and predictive analysis at scale. For more info: www.polygonresearch.com



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