



**Wells Fargo**  
One Home Campus  
MAC F2303-040  
Des Moines, IA  
50328

January 8, 2018

Subject: Angela Kruse - 40 Under 40

To Whom it May Concern:

I am Tyler Smith, a Vice President with Wells Fargo Home Mortgage. I lead teams within the Real Estate Owned (REO) department, and have had the privilege of working with Angela Kruse in a variety of roles and situations. This letter is to serve as a recommendation for Angela's consideration as a Forty under 40 award recipient.

Angela has served in a variety of roles within Wells Fargo, most of which were newly created to manage the REO Donation program and our relationships with nonprofit partners. Angela's dual passion of helping those less fortunate and creating and leading a business made her a perfect candidate for these roles. Under her leadership, Wells Fargo has donated over 350 homes to wounded veterans via nonprofits like the Military Warriors Support Foundation and Operation Homefront. She also led the donation of thousands of nationwide home donations to organizations like Habitat for Humanity and Rebuilding Together.

Outside of work, Angela continues to help those in need by volunteering with Amanda the Panda. She brings compassion and thoughtfulness to all of her interactions. I am confident that Angela would positively represent Wells Fargo, the city of Des Moines, and the state of Iowa as a Forty under 40 award recipient.

Sincerely,

Tyler N. Smith  
Vice President  
Wells Fargo Home Mortgage

