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September 8, 2006

To Whom It May Concern:

I am pleased to provide a letter of recommendation for Fedjad Zaciragic. From September 2003 to October 2006, I supervised Mr. Zaciragic in his position as Senior Bankruptcy Expert for Emerging Markets Group on the USAID Bosnia FILE Project.

As the senior attorney on the project, Mr. Zaciragic was responsible for the high degree of success we had. He worked closely with judges, bankruptcy trustees, and creditors to help them properly implement the new BiH bankruptcy laws. Mr. Zaciragic conducted high quality training for judges and bankruptcy trustees on interpretation of bankruptcy laws and use of efficient procedures. He also provided extensive expertise and mentoring to judges and trustees on pilot case interventions. Mr. Zaciragic drafted resource materials for judges and trustees that were very well received and are widely used. Mr. Zaciragic excelled in all aspects of his job, and my colleagues, our counterparts, and our clients were very impressed with his work.

Mr. Zaciragic is intelligent and very thorough in his work. He is among the most skilled lawyers I have worked with, including my experience practicing bankruptcy and commercial law for eleven years in California. His legal reasoning and analysis are excellent, his written and oral communication and language skills are exceptional, and he has deep knowledge and hands-on experience in bankruptcy law and processes, business consulting, and project management.

Should you have any questions or need further information, please feel free to contact me by telephone or e-mail.

Sincerely,



Joseph H. Lowther
Director, Business Environment Reform