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**John R. Cochran**  
Chief Operating Officer

December 2005

To whom it may concern:

I am providing this letter of reference for Mark Levitt.

Mark served as head of MBNA's in-house advertising agency for 14 years before being asked to develop the Company's corporate branding strategy. His career at MBNA has been highlighted by literally thousands of creative campaigns that bear his mark.

Mark has always balanced his creative expertise with an ability to explain how his approach will translate into results for the business. He enjoyed the respect of the 100+ advertising professionals he oversaw within our in-house agency, while successfully interacting with the executives who manage our other, more traditional businesses.

Mark has always been able to create compelling campaigns that his clients could never have imagined. And he has been able to do this in an environment that is admittedly very conservative. This speaks to Mark's ability to develop innovative ideas that create enthusiasm while remaining consistent with the personality of the organization. (I've also seen Mark go completely "outside the box" with terrific results, as well!)

Any organization would be well-served to include a person of Mark's significant experience, creative talent, and business acumen.

Sincerely,

A handwritten signature in black ink that reads "John R. Cochran". The signature is written in a cursive, flowing style.