



Rich Kwok <rich.kwok@ezqualify.net>

Experience Letter

Natan [REDACTED] <natan.[REDACTED]@ezqualify.org>
To: Rich Kwok <rich.kwok@ezqualify.net>

Tue, Dec 21, 2010 at 3:52 PM

I am Natan [REDACTED] and I'm currently doing my undergrad in Business Finance at San Jose State University. My fall semester of my 4th year I was given the opportunity to intern at a professional company, EZQualify. I worked part time from September 2010-December 2010 mainly as my Rich's assistant.

Interning as an assistant under my boss, Rich Kwok, was an unforgettable experience. He gave me my first taste in the work world. I enjoyed working under him because he always gave me something new to learn and do myself. He always put me to the test because he knew that would allow me to better understand the material. Every week we had a staff meeting that he allowed me to be a part of and see for myself how they are. After speaking with clients, I had to present myself the progress of each client in the following meetings. Even when Rich wasn't in the office, I was able to coexist with coworkers such as Mary and Marisol and assist them with their work. I was left never empty handed because there was always something I was able to assist with. What I admired most, was that Rich sacrificed his work time to hold training sessions such as Loan Modifications, Trustee Sales, Bankruptcy, etc. in order for me to understand and learn. Occasionally, he would test our newfound knowledge and see if we understood it. Also, when the holidays came around, the company would host a fancy lunch that made it feel like a family.

I am extremely thankful to Rich and fellow employees for giving me this opportunity and I learned a great deal from them. This experience will surely help me get either a new internship or even a full-time job as I near graduation. I would recommend this to future students seeking internships because it will allow them professional experience. Please feel free to contact me if I can add any more background on my personal experience at EZQualify.

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Thank you,
Natan [REDACTED]
Intern

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Rich Kwok

Mary Timbal

From: Khanh [REDACTED]
Sent: Friday, October 14, 2011 3:01 PM
To: rich.kwok@ezqualify.net
Cc: mary.timbal@ezqualify.net
Subject: Internship Experience Letter

Hi Rich,

I hope this letter finds you well. If you or anyone that needs further information regarding this letter, feel free to contact me.

My name is Khanh [REDACTED]. During the process of completing MSE/MBA Cohort Program at SJSU, I got a chance to gain some practical experience working with Rich at EZQualify. There, I worked on several projects as an IT Support and Web Development Intern from Oct, 2007 to Aug, 2008. From Sep, 2008 to August 2009, I worked full-time as a PHP & MySQL developer under the Initech side of the business, which was spawned from EZQualify in 2005 (both companies are part of the same corporation, just branded differently).

I was hired to assist Rich with IT issues in the daily operations of the company. I reported directly to Rich, especially with technical issues. But on web development projects, I reported to my supervisor, Sam. In some of the web development projects, I would support other business users, such as Danny Nguyen and Lana Nguyen, who provided me with the "how-tos" and the vision. I worked in a space right next to Rich three days a week; the other two days I work off-site and stay in touch with him via phone, emails, and instant messages. Aside from working next to each other, we also had formal weekly tech team meetings to go over our requirements, update our progress on current projects and discuss about issues came up over the week.

In September 2008, I took over the role of technical lead, from Sam which required me to lead two other interns, Tuan [REDACTED] and Ha [REDACTED], who were specialized in HTML & CSS front-end development and PHP & MySQL back-end development. I began coordinating all their development efforts for a couple of websites. I felt like leading was just natural for me, and this really helped me hone in my leadership skill. As a technical lead, I also had to analyze the page designs and layouts, the functionality, and the programming code of the websites at Imorial.com and Legacy.com. I then gave Rich an incisive oral report about the details of what these sites were actually developing and putting together. And then I figured out the strategy and specifically what we needed to do to differentiate our site from them.

During my time with Rich, I've performed a variety of roles—from IT support to PHP and MySQL database/web applications development to front-end web development to technical lead. I also take part in meetings with the business users to design certain specifications, which improved my ability to understand and talk about business problems from a nontechnical perspective. Overall, it was a great experience working with Rich at EZQualify. These valuable practical experiences helped me to get into the University of Nebraska, College of Law and specialized in Intellectual Property Concentration. These real insightful experiences also help me with understanding new technologies and inventions that come across my job as a Patent Intern at NUtech Ventures.

I would highly recommend current students to complete such an internship, which will give them practical experience working on real projects meeting real business users' requirements in a professional, but friendly environment. Most important of all, it's a crucial stepping stone to the real world. Beside me, my former supervisor, Sam, is now working as a web developer at another company. Ha [REDACTED], my former intern team member, is a developer of mobile web application at iLoopmobile. Tuan [REDACTED], the other intern team member, continues to work at EZQualify as a Web Developer/IT Support.

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Khanh (Kenny) [REDACTED]
Patent Intern, NUtech VENTURES is
Lt. Governor of Technology & Marketing, 8th Circuit, ABA--Law Student Division
Social Media Editor, ABA--Science & Technology Law Section
President, SIPLA -- UNL Law

Experience Letter

To whom it may concern:

I am [REDACTED]. I am doing my master's at San Jose State University in computer science field. During my 2nd semester I got a chance to get professional experience with tech team of Ezqualify. I joined as a Web Developer Intern from November 2009 and worked full time till the first week of March 2010.

My relationship with Rich Kwok is an intern – project manager relationship. I really enjoyed to work under him. Rich is a leader with enthusiasm, with a bounce in their step, and with a can-do attitude. He has a positive attitude for every task. He is very take care person for interns. Every time Rich is always ready to solve any kind of problem for interns. Each day he comes to see my works and if I have problem then he provides a solution for that problem. Moreover, we had a tech meeting at every Tuesday or Thursday in a week, during meeting we discussed what we did in past days and what to do next. During meeting Rich provide some suggestion to improve our work. Sometime he took surprise test to check our knowledge and also for this he provides solution for each problem. It was very helpful to improve my knowledge. Also, if some employee has a birthday then we celebrate it. So it is very family type environment at Ezqualify. I enjoyed each day of my internship and each day I learned something new.

Also in our IT team there is one supervisor. His name is [REDACTED], we called him "TJ." He is a very helpful person. He looks our work and also ready to solve our problem. I learned lots of thing like CSS, JavaSript, PHP and JQuery from him. He has excellent problem solving skills. Also, he has fresh, creative suggestion to our problem.

I am very thanking full to Rich and TJ that they gave me this opportunity and I learned lots of things from them. Also this experience is very helpful to me a get new internship at Symantec Corporation. I recommend students to get some professional experience by joining Ezqualify. Please contact me if I can add any more background or comments on my experience and about Ezqualify.

Sincerely,

[REDACTED]
Graduate Student
San Jose State University
[REDACTED]

Internship Experience Letter

My name is Christopher [REDACTED]. During my undergraduate studies of BSBA with a concentration of Finance and BA in Spanish at SJSU, I received some real experience that was not taught in class from Rich Kwok at RE/MAX by the Bay. I worked on many different projects for Rich during my finance internship at RE/MAX by the Bay. I learned many different facets of the Loan, Real Estate, and Underwriting processes from September 2011 to January 2012.

I was hired by Rich Kwok as an intern for EZ Qualify which later was rebranded as RE/MAX by the Bay to learn about the real estate business. I reported directly to Rich, with marketing, business development, real estate, and loan issues. I worked in a space right next to Rich. I would support the loan officers, processors and realtors with loan and real estate issues pertaining to client interaction and support, auditing, and marketing. Business development included making websites and spearheading marketing efforts which helped support the loan officers and realtors with their businesses. I also audited real estate files with Marisol and loans with Mary. Aside from working with the other interns and staff we had formal staff meetings that went over updating our progress on current projects, and discussing any issues that came up over the week. I gave oral reports to Rich about individually assigned tasks.

During my time at RE/MAX, I began looking for opportunities to apply my education learned in classes to help improve the business. I even got to work on my own projects which were proposed to Rich. He helped facilitate my Cash Flow analysis by letting me sit in with his CPA Rit to see any specific tax related issues dealing with investment properties. I have learned all about bankruptcies like 7, 11, 13, and 20 which are pertinent in real estate business. Bankruptcies, specifically, Chapter 13 individual reorganization can be used to strip junior lien holders and save the house under a repayment of deficiencies within 5 year. Chapter 7 liquidation could be used to strip a homeowners' unsecured credit card debt. You could learn how complex processes of law interact in the Real Estate industry. I encourage you the future interns to look for opportunities to apply the knowledge you were taught in school. This is a learn as you do internship, it's not a classroom. This internship provided me an environment to facilitate getting practical experience while applying my schooling.

I have performed a variety of roles from Cash Flow analysis for investment properties to sales. This is a Jack of all trades type of internship that teaches you more than a narrow focus set of experiences, but more of a complete one that you can apply in your future career path. Some of the projects that I was tasked with were loan and real estate auditing, client interaction in the office, and going out into the field to use my Spanish to help his customers, marketing efforts with websites and flyers, and much more.

This valuable experience taught me that it's one thing to sit in a classroom and get good grades, but actually applying what you learned develops you more professionally. I used my Spanish frequently, and this helped me reach more fluency in the language. This is a warm and

encouraging environment with friendly staff that helps facilitate your development both personally and professionally. This internship will help attain the profession of your choosing.

Christopher [REDACTED]
[REDACTED]

Opportunity Cost: UNL law student makes economical choice to graduate debt-free

By Jacy Marmaduke

Published: Monday, April 23, 2012

Updated: Monday, April 23, 2012 04:04

The University of Nebraska-Lincoln College of Law is good enough for Kenny Tran.

Tran knows UNL is nationally recognized more for its mascot than its graduate schools. But name recognition wasn't a deterrent for Tran, who chose his school with finances in mind. He will graduate this year with no debt because of his economical choice.

"It wasn't worth the extra \$20,000 a year," Tran said.

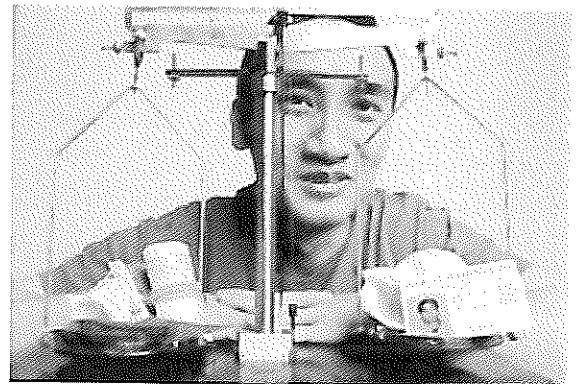
"Name recognition helps you get your foot in the door, but at the end of the day if you're getting good grades and you impress (potential employers) at the interview, you have a chance."

Tran was born and raised in Vietnam and came to the United States after high school. He earned his bachelor's and master's degrees and a master's in business administration in California and spent two years working in software engineering in San Jose, Calif. The pay was sufficient and Tran liked the work, but he had his sights set higher.

"I didn't want to be a code monkey," he said.

So Tran began applying to law schools. California had been his home for 10 years, but the schools there — Stanford Law School and the University of San Francisco School of Law — as well as those in New York and Michigan, were too pricey.

"It doesn't really make a difference for me," he said. "You get your legal education and then you can go back and work and get experience."



Bethany Schmidt | DailyNebraskan

Kenny Tran, a law student at UNL, poses for a portrait on April 20. After living in California for 10 years, Tran brushed aside more prestigious colleges close to home for the affordability of UNL's law college.

Scholarship opportunities for students in the U.S. on student visas are far and few between, Tran said, but thanks to previous investments, UNL's low tuition and some help from his parents, he came to Nebraska with no debt worries — and an understanding of what he might be missing out on.

"There's a reason top law schools charge you premium," he said. "When you go to these big-name schools, you're going to meet probably some of the greatest minds in the world."

Jonathan Gardner, a friend of Tran's who graduated from UNL's law school last May, said he was happy as well.

"It still provides the background education," Gardner said. "It trains you how to be a lawyer — how to think, how to answer the technical questions. And for me, UNL opened up a lot of opportunities."

And UNL's law school is no joke, Tran said. The first years especially came complete with hours of reading and memorization, thick books and lengthy articles and even a special session warning the spouses and significant others of law students about the stresses their partners would be undergoing.

"It's like boot camp the first year," Tran said. "They try to weed people out."

But with only one round of exams remaining before graduation, Tran said the trials have been worthwhile, even if the market for lawyers seems to be shrinking. He hopes to use his degree to specialize in copyright and trademark law.

"The good thing with education is that it's your knowledge," Tran said. "With a car or a house, if your investment goes bad, you might lose it. But your knowledge, it's going to stay with you. You can always use it if you need to."

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