

July 21, 1998

Joseph A Sabatini
Managing Director &
General Manager

Morgan Guaranty
Trust Company of
New York

6, Shenton Way #32-08
DBS Building Tower 2
Singapore 068809
Telephone (65) 326 9789
Facsimile (65) 326 9967

Letter of Recommendation

Kevin Tan

Dear Sir / Madam,

I am writing to prospective employers on behalf of Mr. Kevin Tan to offer my unconditional endorsement of Mr. Tan's capabilities and a recommendation regarding his candidacy for qualified positions. As detailed in his resume, Mr. Tan worked with J.P. Morgan on a consultancy basis over the past 15 months. During this time he worked as a Applications Delivery Specialist providing PC, e-mail and other technical support to Investment Banking, Global Credit and other selected units within J.P. Morgan. I am personally familiar with Mr. Tan as he provided such support to me individually during my time in Singapore.

I have found Mr. Tan to be exceptionally skilled from a technical standpoint. He is thoroughly familiar with numerous software packages, the hardware configuration and the technology infrastructure within J.P.Morgan. These skills, combined with his strong work ethic, dedication and professionalism, as well as his likeable personality and easy demeanor, make him the PC support specialist of choice amongst all his user groups.

I should also specifically note that J.P. Morgan's decision not to renew Mr. Tan's contract was in no way related to his performance or contribution during his service with us. I have no hesitancy in offering this recommendation for him. I have learned to appreciate and respect the contribution he has made to our efforts.

Sincerely,

