

JPMorgan

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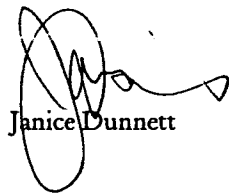
July 22, 1998

To whom it may concern,

Re : Kevin Tan

Kevin has been the IT support for my department for over one year. During the period, he demonstrated excellency in IT knowledge and work attitude. I thoroughly enjoyed working with Kevin.

Yours sincerely,



Janice Dunnett