

Trema Laboratories
1300, Route des Crêtes
Parc de Sophia Antipolis
F-06560 Valbonne
FRANCE

31 July 2005

To whom it may concern,

Ms. Ulrike Schat, born on 26.4.1971 in Freiburg i. Brsg., Germany, was employed by our company from 01.10.2001 until 31.07.2005 as Software Developer.

She was responsible for:

- Software development: specification, design, implementation, test and documentation
- Development of SWIFT messages: design, implementation, test and documentation
- Support of Technical Consultants, Trema support specialists and clients
- Feasibility study for the development of a confirmation matching application

She used the following methods, programming languages and tools:

- OOAD, UML
- Java (JDBC, multi threading, Swing), XML, XSLT, Jython
- SQL, Oracle, Sybase, MSSQL,
- Ant, Log4J, CORBA, Finance KIT, ComKIT, SWIFT, MQ Series, JMS, CityNet Matching

Ms. Schat is highly motivated, dedicated and thorough in her work. She is technically and logically very strong and her work is always of highest quality. Ms. Schat adapts easily to new situations and is very flexible. She is open to new approaches, interested in new developments and always willing to take a new challenge. As a real team player, Ms. Schat is always willing to help and to inspire her colleagues.

Ms. Schat is voluntarily leaving the company in order to pursue a new challenge. We regret her departure and thank her for her exceptional cooperation and wish her the best in her personal and professional life.

She was certainly an asset to Trema and it is with great pride that I recommend her, as I am confident that she will be credit to your company.

Sincerely yours,



Grant Stead