



Transportation and Industrial Financing  
733 Front Street, San Francisco, California 94111  
(415) 627-9300 Fax (415) 627-9240

July 26, 1995

To Whom It May Concern:

Ms. Melanie Attard worked for me as an executive administrative assistant from December 1989 through October 1991 while I was Vice President, Operations Analysis on the Corporate Finance Staff. She provided secretarial support to myself, my staff and occasionally the Company's Chief Financial Officer and Chief Executive Officer.

Melanie was capable of handling all the assignments we gave her. On occasions when she had to learn new skills, such as new computer software, she willingly and independently sought training to accomplish on-going tasks. In addition, she consistently demonstrated a very positive attitude despite working in a high-stress environment, responding to multiple bosses on numerous projects, and working extensive hours. These hours would often extend to eleven o'clock at night and into weekends, yet her attitude was frequently an uplift for the rest of us working with her.

I appreciated Melanie's efforts while she worked for me and her continuing support to USL Capital throughout the years. I would recommend her for an administrative assistant position in any organization in an executive or corporate finance staff. This recommendation is based on her work supporting numerous executives at USL Capital in demanding and extremely professional environments. I will miss her contributions as a professional within our organization and as a friend.

Best regards,

A handwritten signature in black ink that reads "Bruce D. Herman".

Bruce D. Herman  
Vice President  
Finance