

**clicseguros.com****Seguros de Salud y Vida en US \$**

20 September, 2001

To Whom It May Concern,

I am very happy to recommend Joao Werneck Ribeiro to anyone who is considering him for their Web Design needs. I am the President, CEO of an e-commerce firm, and I state with total conviction that our experience with Joao has been excellent, and we consider him to be the key ingredient to our online success.

Specifically, my staff and I have worked very closely with Joao from the time that our business was just a concept. Over the last two and a half years, Joao has helped us turn our ideas into a profitable online business, and we continue to rely on him for guidance and support. Throughout the growth of our business, Joao has been reliable, accessible, and extremely helpful in pointing out and implementing several crucial concepts that we have incorporated into our site.

We recommend him to anyone who is truly committed to success.

Sincerely,

A handwritten signature in black ink that reads 'Carlos Perez'.

Carlos Perez  
President, CEO  
ClicSeguros.com  
www.clicseguros.com