

Citibank (Nevada), N.A.

8725 West Sahara
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The Lakes, NV 89163-6800

November 25, 2000

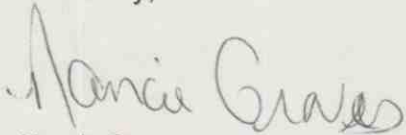
Daniel Ortiz

Dear Daniel,

I would like to thank you for providing team 15 with the very informative seminar on November 21, 2000. As you know, the team was struggling to stay focused and motivated with sales. Although we have attended several motivational classes in the past, they did not provide the insight we received when we attended your seminar. Your ability to relate the seminar to our needs really helped them see how their personal values relate to success in any field, especially sales. Since attending the seminar, the team has doubled their sales on a daily basis and intends to continue to do so. We are more focused and determined to become one of the top sales teams within the bank.

Thank you again for all the help, we wish you the best with any future endeavors and your career in motivational speaking.

Sincerely,



Nancie Groves
Unit Manager