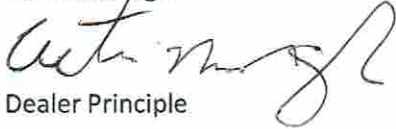


To whom it may concern:

We have brought Fidelity Dealer Services into our dealership. They have worked hand and hand with our finance department, our service department and our staff. They are here on a weekly basis and we are extremely pleased with their dedication to details and drive to increase the bottom line PVR. Fidelity Dealer Services put together a full two day training class provided by Gulf States Financial Services. The trainer worked one on one with our finance department as they processed live deals in the box. With one of the customers they closed on a \$2700 profit. In addition we recently switched our maintenance program over to Fidelity Dealer Services. They pointed out a couple areas of missed opportunities which have been addressed to maximize customer retention. One last point to mention is that Fidelity Dealer Services is 100% insured for all their training products. In closing, I recommend Fidelity Dealer Services.

Bill McDonagh

A handwritten signature in black ink, appearing to read "Bill McDonagh", written in a cursive style.

Dealer Principle