



EL CENTRO MOTORS

1520 W. Ford Drive • P.O. Box 3250 • El Centro, California 92244
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November 18, 2008

To Whom It May Concern:

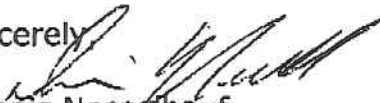
El Centro Motors has been doing business with Vanguard Dealer Services and specifically Mr. Andrew Grodzicki for the past five years. Our professional relationship with Mr. Grodzicki goes back an additional five years, to his time with Ford Credit.

Our partnership with Vanguard Dealer Services has been a valuable asset to our business. After 30 years in the business I can honestly say they have some of the best Finance and Insurance training in the industry. Vanguard has earned our business over the years with their industry leading products and excellent customer service.

As our Account Representative, Andrew is outstanding. He distinguishes himself amongst his peers with the highest level of professionalism, knowledge and awareness of our needs. We consider Andrew a loyal friend, and trusted advisor; it is my honor to recommend Andrew to my fellow dealers.

I have nothing but the utmost praise for Vanguard Dealer Services and Andrew Grodzicki. I am confident that, if selected, he would provide the same level of high service and commitment. If you have any questions or would like to speak further about Mr. Grodzicki or Vanguard, please feel free to contact me at 760-336-2100.

Sincerely,


 Dennis Nesselhauf
 Dealer Principal
 El Centro Motors Supercenter



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