

.....

Albany Dodge Inc.

December 3, 2008

Re: Vanguard Dealer Services

To Whom It May Concern:

I am Kim Pallone, Controller of the Smart Deal Network, which is comprised of six automotive dealerships owned by James J. Morrell. For the past five years we have utilized Vanguard Dealer Services, selling Easycare service contracts, Keycare and rust proofing products. Marty Drexler has been our sales representative for four of those five years.

Vanguard has consistently provided us with a professional approach to F&I sales processes: We have utilized their sales training staff with much success. Any time we have needed extra training for a new employee Vanguard has been there to help. Marty Drexler is always a phone call away if we have any difficulties with service contract submission and makes monthly visits to provide assistance where needed. Service contract claims are handled and paid promptly, if there is an issue with a claim Marty always goes above and beyond to rectify any question between Easycare and the repair shop.

I would not hesitate to recommend Vanguard Dealer Services and their staff; as they are consistent and quick to respond to any situation. My personal experience with Vanguard and with Marty Drexler has been a pleasure and I know my associates are of the same opinion.

Sincerely,



Kim A. Pallone
Controller
Smart Deal Network

.....