



Shilson, Goldberg, Cheung & Associates, L.L.P.

Certified Public Accountants

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To All of Our Clients and Friends,

Our firm believes that succession planning is very important to any successful business and "we practice what we preach". This letter is intended to advise you that we have recently completed an important step in the succession plans of our own firm.

Effective immediately, Steven Goldberg (Tax), Jason Cheung (Audit and Attest Services) and Steve Carstens (Attest/IT Services) will assume full responsibility for the daily management of all the firm's operations. As you know, each of us have specialized expertise in these areas including many years of experience in meeting your professional needs.

Ken Shilson will remain with the firm as a consultant specializing in subprime portfolio analysis, due diligence services, and in providing other consulting services. Ken also will serve as President of both The National Alliance of Buy Here, Pay Here Dealers (NABD) and of Subprime Analytics. He will continue to office with the firm and remains available to help us meet your service needs.

We believe that the aforementioned changes allow us to meet your needs both now and in the future and to continue our strong commitment to providing you with the highest level of professional service.

Should you have any questions please contact us. We look forward to working with you.

Sincerely,

Kenneth B. Shilson, CPA

Steven L. Goldberg, CPA

Jason Y. Cheung, CPA

Steven A. Carstens, CPA