

January 5, 1998

To Whom It May Concern:

Subject: Dash Financial Group, Inc.

Gentlemen;

I have known and done business with John Colburn and his company Dash Financial Group, Inc. since 1987.

When I was running the Xerox Credit Auto leasing and finance business, he was the top producer of the fourteen marketing companies we had across the country.

Again at Bankers Motor Acceptance, John was the top organization of the six marketing companies and two banks that we had in the United States.

During the time I have known and done business with John, I have found that he had the best relationships with his dealers of any of my marketing companies and that we experienced no incident of fraud from any of his dealers. If there were any problems, he caught them before they ever got to us.

John has always been very helpful in keeping us informed of what was happening in the marketplace and has given us very constructive ideas on how we could improve all parts of our program.

Respectfully yours,

President

AutoFund Corporation

JLD/BM

Phone:

(817) 421-6432 (817) 488-1125

ARCHER MOTOR SALES CORP.

CHRYSLER-PLYMOUTH-JEEP

SALES & ADMINISTRATIVE PHONE 281-445-6400 8927 NORTH FREEWAY HOUSTON, TEXAS 77037 PARTS & SERVICE
PARTS 281-445-6410
SERVICE 281-445-6420
8711 NORTH FREEWAY
HOUSTON, TEXAS 77037

MAZDA

SALES & OFFICE PHONE 281-445-6440 8455 NORTH FREEWAY HOUSTON, TEXAS 77037 PARTS & SERVICE PARTS 281-445-7979 SERVICE 281-820-9497 8455 NORTH FREEWAY HOUSTON, TEXAS 77037

To whom it may concern:

I have known John Colburn since 1984. He has worked for me in the capacity of New Car Manager, General Lease Manager, over four locations, After-market Manager, and Finance Manager. He has excelled in all positions.

John and I have formed Corporations together and he has managed them successfully. We have sold them profitably and all this was handshake transactions. His integrity is beyond question.

He is a master salesman, capable of training others in nonconfrontational sales. John will work long hours and is highly experienced in all phases of the retail automobile business. Would I hire John Colburn? Absolutely! Please call me if you are desirous of more information.

Sincerely,

James A. Rose, General Manager
The Archer Dealership

JAR/BM









Davis Chevrolet/GEO

2277 South Loop West - Houston, Texas 77054 Area (713) 794-2500

To Whom It May Concern:

SUBJECT: DASH FINANCIAL GROUP, INC.

I have know and done business with John Colburn for the last ten years. I oversee the finance department and have done business with John and the finance source he has represented. Out of all the finance company representatives; John has been the most dedicated in his servicing of the dealership. I feel John is a man of high integrity and would highly recommend him for any business endeavor.

Sincerely,

Jeff Goldberg Finance Director Davis Chevrolet

JG/YA