



Dear Prospective Dealer Client

I am pleased to offer a recommendation on behalf of Mr. Terry Pfaff, CEO of North American Dealer Services, Ltd and his Organization. In September of 1995, Mr. Pfaff and N.A.D.S enthusiastically pursued a business relationship with Ricart Automotive to provide customized F&I Department management training. We are currently realizing a F&I products penetration which will translate into several million dollars this year. Every year since 1996, our Dealer objectives have been exceeded due to the N.A.D.S retail knowledge, inexhaustible commitment to excellence, and exceptional ability to cultivate others. The N.A.D.S fervor is a testimonial to their belief in the programs they offer. The increased "bottom line" profits realized by Ricart Automotive are a validation of their company mission. I highly recommend Mr. Pfaff and North American Dealer Services, Ltd.

Thank you,

Rhett Ricart

CEO

Ricart Properties

P.O Box 27130.Columbus OH.43227