



July 14, 2008

To whom it may concern:

Recently, I have had the opportunity to review a new dealer management system on the market named VITAL, a Virtual Internet Total Automated Lending system. This comprehensive system was created by Infinite Financial Group, Inc. under the direction of Jimmy Ward, President and CEO. In my profession, I have had many opportunities to review multiple dealer management systems and I've found VITAL to be the best dealer management system I've ever seen.

I wholeheartedly recommend the utilization of VITAL for its rapid loan origination capabilities, its automatic documentation feature, its intuitive management reporting functions, and its ability to ensure that every avenue is pursued for a dealer to make a deal for a customer. Dealers can depend on VITAL to increase their dealership's efficiencies, maximize their profits, and control their dealership costs.

My organization, Fresh Start Loan Corporation, is looking forward to a long, fruitful relationship with the Infinite Financial Group in providing direct lending through this high quality program.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Kirschner", written over a light blue circular stamp.

Paul Kirschner  
President  
Fresh Start Loan Corporation

**Fresh Start Loan Corporation**

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