

# MAURICEVILLE NATIONAL BANK



July 31, 2000

A Reference, Robert M. McDorman

To Whom It May Concern:


Robert McDorman has been a customer of Mauriceville National Bank since 1994. His relationship with our bank began when he first went into the used car business in Vidor, Texas. Mauriceville National Bank supported Robert's companies from the beginning. Our staff and directors saw the financial potential that could be gained by working with him. The bank has profited well from the continuing relationship with McDorman Motors.

The relationship between our bank and McDorman Motors was strengthened when Robert developed an indirect lending program which was implemented at Mauriceville National by him; the lending program is exclusive with his companies. Robert McDorman never undertakes an opportunity or resolves a problem without giving the matter considerable study, from start to finish he is absolutely committed to obtaining nothing but positive results. He is thorough, meticulous and mentally aggressive in his mission.

In my opinion, Robert's knowledge about the operation, marketing and financing of vehicles is absolutely beyond that of any peers. His entire lifetime has and is devoted to mastering the intricacies of the auto retail business and performing well beyond would-be competitors.

In judging Robert McDorman as a businessman, and his potential, you can do yourself great disservice by underestimating him. Give him the benefit of any doubt and the benefit will be yours.

Sincerely yours,



Ms. Deon Thornton  
President and Chief Executive Officer