

Since 1976



Family, Independent
...Not Corporate

March 18, 2020

To Whom It May Concern:

It is my pleasure to offer this letter of reference on behalf of Matthew Bongiorno.

Our company, which consists of 9 physical locations and 16 brands in three contiguous markets, has known and worked with Matt for over three years. During that time his guidance, expertise and skill in the area of dealership operations and specifically in Finance and Insurance have been unparalleled. Throughout our 43 year history, we have partnered with several prominent Finance and Insurance product and service providers. To be very honest, they were never able to meet our company's standards of honesty, transparency and performance.

Matt has demonstrated all of the qualities that our standards require as well as sound judgment and exemplary training. Our relationship with Matt has helped raise our group's PVR 37% and raised our service contract penetration an additional 12%. The knowledge, processes and structures that Matt has introduced us to have been instrumental in identifying several areas for additional earnings potentials.

Matt's expertise and experience proved to be an invaluable asset. He has been an advocate and a trusted advisor to our business. If you would like to speak to me personally, I can be reached at (908) 782-3673. Thank you for your consideration.

Sincerely,

Steve Kalafer



Audi



BUICK



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