

# DENNIS & Co.

March 9, 2020

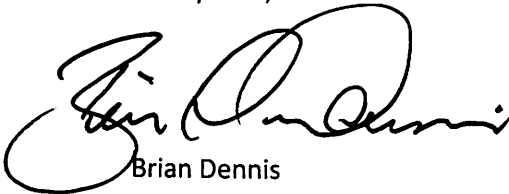
To whom it may concern,

I understand you are thinking about doing business with Matt Bongiorno, Jeff Delarme, and the Covenant Assurance Company they represent. In our industry I value follow-through, honesty, commitment, and delivering results. I can unequivocally say that these gentlemen and this company take those values to heart. They mean what they say, they do what they say they will, and they are heavyweights in your corner when you need them. In the best of times they will be your auxiliary force in your stores driving performance with your message, in the worst of times they will be the driving force in your stores getting it done, and 100% of the time they will deliver exactly what they say they will deliver.

I have met with countless F&I provider companies and have done business with a few of them. These gentlemen exemplify exactly what I want in my stores and are at the very top of the food chain in their industry. Most companies these days come in with a good pitch, very few deliver after that pitch, and even fewer still continue to deliver day in and day out through the relationship. You can count on them, they are not just vendors, they are partners.

Since beginning our relationship, we have expanded our business from 2 rooftops to 5 and retail sales from 3,200 to 8,500 per year. Matt and Jeff have been an integral part of training and maintaining our Business Manager Staff and have been there in hour's notice when we desperately needed the fill in or support. I can always count on these guys to come through and we would not have achieved the sustained growth and profitability without the structure and confidence they provide.

All My Best,



Brian Dennis

President

DENNIS & Co.  
250 North Route 303 West Nyack, NY 10994  
[www.dennis-co.com](http://www.dennis-co.com)  
Tel. 845-320-3165