

Citibank, N.A.  
A subsidiary of  
Citicorp  
100 Baylis Road  
Melville, NY  
11747

June 5, 1990.

RE: Statewide Auto Auction, Inc.

To Whom It May Concern:

For the past year and a half, Citibank, N.A. has utilized Statewide Auto Auction, Inc., located at 155 Terminal Drive Plainview, New York, as a return facility for both repossessed and off-lease terminations vehicles.

Mr. Qualliotine, the president of Statewide, has assisted us with fulfilling our needs ranging from vehicle damage appraisals to advising us on potential remarketing strategies. His constant support combined with a high caliber of expertise has truly proven to be an asset to Citibank's process.

Statewide's sole auctioneer is David R. Maltz. His determination and sales/auction expertise complement Mr. Qualliotine's knowledge of the automobile market. Mr. Maltz is preceded by his excellent reputation in his field.

As one of Statewide Auto Auction's high volume clients, we can say that Statewide's performance has been entirely professional and satisfactory. It is Citibank's present intention to continue utilizing Statewide Auto Auction's services.

Should you need further details, feel free to contact the undersigned at 516-454-5563.

Sincerely,



J.M. Danvers  
Assistant Manager  
Citilease Disposal Dept.  
Citibank, N.A.