

Dear Customers and Prospects,

Since establishing Advanced Business Computers of America in 1983, I have remained closely involved in the used car industry, particularly in its operating procedures, accounting standards and industry regulations. I have also witnessed many participants fail over the years because they paid insufficient attention to the single most important aspect of the business: The financial position. Using the right tool(s) will assist in oversight and increase your chances of success. It is crucial for operators to choose the correct software - a process that includes researching the software provider itself. Real-time, fully integrated software is the cornerstone of a successful operation; thousands of users across the globe place their trust and future in ABCoA's total software solutions.

It is crucial to know and understand one's financial position at all times. Many dealers depend on their CPAs to keep them informed; unfortunately, many CPAs do not understand the industry. Accounting for the used car industry is unique and highly specialized, especially the BHPH niche. From Related Finance Companies to Floor Planners, participants must adhere to very complex accounting procedures in order to gain the maximum tax benefit allowable by the IRS. The used car dealer must pay attention to each aspect of the business, including compliance issues, Regulation Z, usury laws, sales tax issues, delinquency, recency, repossessions, bankruptcies, and countless others. Any of the aforementioned topics could be disastrous if not followed diligently, and the industry's laws and regulations are constantly changing. Fortunately, software can be leveraged to assist with operations, compliance, and peace of mind.

When choosing a software provider, it is important to be confident in both the entity and the application. Will they remain in business? Do they constantly improve their application? How is their support? What is their customer perception? Have they withstood the test of time, public companies, and IRS audits? These questions are crucial in understanding the software provider's level of service and longevity when it comes to maintaining your livelihood.

ABCoA is a much stronger company today than ever before. As we look forward, our vision of providing a complete ecosystem for the subprime industry is clearer than ever. We are a customer-driven company: We meet the needs of customers more effectively than any other software provider by listening to our customers and responding to their needs and preferences rapidly. This is evidenced by our applications, which are continuously updated and contain more features than anything in the marketplace. By developing from the ground up, our software's foundation is strong and integration is seamless and in real-time. By being proactive and investing heavily in research and development, we oftentimes outpace the evolving technological and regulatory landscape. Our software solutions account for every aspect of one's business - including the most crucial financial position.

When ABCoA was founded in 1983, the RFC was yet to be conceived and using software to run your used car dealership was unheard of. As the industry evolved, so did we, leading the change in most instances. Over thirty years later, one of the few commonalities is ABCoA. As we build upon the foundation we have laid, I want to thank our customers for giving us the opportunity to serve their needs and our prospects for the opportunity to earn their trust. I welcome your feedback, and look forward to providing reliable solutions that continue to meet your needs and account for every aspect of your business.

Shad M. Hedy  
Founder, Chairman  
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