

GMAC FINANCIAL SERVICES

Keith Constantine
Regional Vice President
Western Region
515 Marin Street, Suite 118
Thousand Oaks, CA 91360

June 1, 2006

Mr. Donald R. Signer
Don Signer Buick-Cadillac, Inc.
39639 Balentine Dr.
Newark, CA 94560

Dear Mr. Signer:

I would like to share with you a few leadership changes that will occur in the Sacramento Business Center effective June 1, 2006.

Daniel L. Antonelli, Director of Sales since June 2005, has been named Area Manager of our Sacramento Business Center, and will be responsible for overseeing all sales, retail and lease acquisitions, floorplan and loan activity. Dan began his GMAC career in 1986 in Trenton, NJ and has held numerous management positions within GMAC. He brings with him a vast knowledge of GMAC operations and a wide range of experience.

Joseph P. McCarthy has been promoted to Director of Sales in the Business Center effective June 1st and will report to Dan. Joe began his GMAC career in 1989 in Miami, FL. He has held numerous field management positions, most recently, the Regional Operations Manager in Thousand Oaks, CA.

I know both of these individuals very well and I assure you they have a passion for the business and are fully committed to exceeding all of your expectations.

Please join me in wishing Dan and Joe well in their new assignments.

Sincerely,



Keith E. Constantine
KEC/am