



July 28, 2008

Dear auction partners:

When our asset remarketing team first started talking last fall about launching a certification program, we envisioned a program unlike any of our competitors. So, we did our due diligence. Over the span of several months, we gained your feedback, talked with dealers, and analyzed other programs. Here's a summary of what we found:

- **Buyers want:**
 - o Fully inspected, frontline-ready vehicles that they can bid on with confidence
 - o A 7-day green-light auction guarantee
 - o Consistency across all locations
- **Auctions want:**
 - o A two-tier program with realistic, easy-to-understand requirements
 - o An ample reconditioning budget to help vehicles reach their potential
 - o A fair arbitration policy

Today, you will find all of those features and more in Trademark by Triad™. As the name implies, it embodies everything that makes our program stand out from the rest. Along with our tag line, "A vehicle for every buyer," it represents what dealers can expect when they step into our lane. Put simply, it's our brand promise.

That said, the Trademark promise means nothing without you. We rely on our auction partners to implement our program exactly as specified in the following pages. If not, buyers will experience Trademark differently depending on the auction they attend – which isn't good for any of us. Together, we can ensure that every Trademark experience is positive, consistent and – most importantly – that our actions match, and ideally exceed, expectations.

Please take time now to read through the enclosed material. If you have any questions, don't hesitate to call or e-mail. We're eager to partner with you to make sure the Trademark program lives up to its name.

Sincerely,

Greg Harris
Director of Remarketing
Triad Financial

Scott France
Senior Vice President, Portfolio Management
Triad Financial

