

Letter from Our Chairman

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

April 1, 2014

Welcome to ABCoA

Thank you for choosing Deal Pack® as your dealer management software. We are very excited to have you as our client and guest. To make your visit as productive as possible, we are providing you with this visitor's guide. Many attractions, hotels, and restaurants await you during your stay in Jacksonville.

We look forward to interacting with you and learning more about your business. Every effort is made to accommodate your needs and we are here to help you any way we can.

Sincerely,
The ABCoA Staff

ABCoA Headquarters



Pursuing excellence through service, innovation, and dedication.

At ABCoA, we pride ourselves on our quality products and legendary support. We continue to offer the most innovative solutions in the marketplace. We are committed to the needs of our customers as we incorporate the experience from industry leaders and successful business practices into our cutting-edge solutions.

Advanced Business Computers of America, Inc.

11242 Alumni Way
Jacksonville, FL 32246
904.354.2073
800.526.5832
www.abcoa.com
www.dealpack.com

Meet Our Leadership



Shad Hedy
Chairman and Founder
With ABCoA since 1983



Jonathan Hedy
President
With ABCoA since 2000



Evelyn "Evie" Hedy
Marketing Director
With ABCoA since 2000



Amir Dabiri
Customer Support Manager
With ABCoA since 2006
sdabiri@abcoa.com



Chungwan Lee
Programming Manager
With ABCoA since 1998
clee@abcoa.com



Jillian Palmer
Office Manager
With ABCoA since 2011
jpalmer@abcoa.com



Paul Guerber
Technical Manager
With ABCoA since 2001
pguerber@abcoa.com

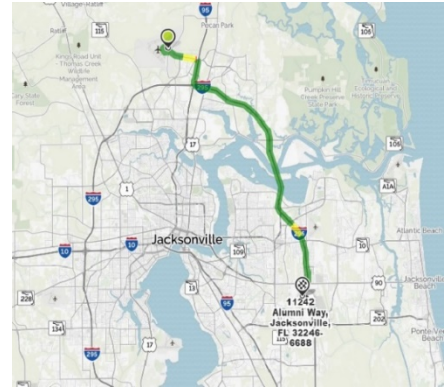


Sammy Rabiei
Product Manager
With ABCoA since 2005
srabiei@abcoa.com

Driving Directions

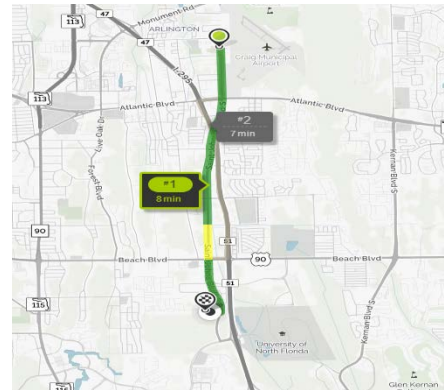
From Jacksonville International Airport (JAX)

1. Start out going WEST on Yankee Clipper Drive towards ARRIVALS.
 - a. Yankee Clipper Drive becomes Dixie Clipper Drive.
2. Make a SLIGHT LEFT onto Airport Drive.
3. Merge onto I-95 SOUTH towards Jacksonville.
4. Merge onto I-295 SOUTH/EAST Beltway (exit 362-A) towards Jax Beaches.
5. Take exit 51 onto Beach Boulevard/US-90 WEST.
6. Turn LEFT onto Saint John's Bluff Rd. South.
7. Turn RIGHT onto Alumni Way.
8. ABCoA Headquarters is on the LEFT.



From JAXEX at Craig Airport (CRG)

1. Start out by going SOUTH on Saint John's Bluff Road North towards Craig Boulevard.
2. In 4.3 miles turn RIGHT onto Alumni Way.
3. ABCoA Headquarters in on the LEFT.



From Downtown Jacksonville

1. Start out by going EAST on Main Street.
2. Stay straight to go onto I-95 SOUTH.
3. Take exit 344 to merge onto FL-202 EAST/John Turner Butler Boulevard.
4. Merge onto I-295 North/East toward International Airport/University of North Florida.
5. Take exit 52 onto Town Center Parkway, then turn left.
6. Turn RIGHT onto Saint John's Bluff Road South.
7. Turn LEFT onto Alumni Way.
8. ABCoA Headquarters is on the LEFT.



Training

Listed below are several general topics that may be addressed during the training seminars. Training seminar topics may vary between clients, depending on what type of business is being operated. Feel free to compile your own questions to be addressed by a support staff member.

General Outline

1. The Way You Do Business - An outline of roles at your location(s)
2. Chart of Accounts
3. Parameters Setup
4. Training
 - a. Collections
 - b. Credit Applications
 - c. Customer Management
 - d. Entering a deal
 - e. Entering a lease
 - f. General Ledger: Accounts Payable
 - g. General Ledger: Bank Reconciliation
 - h. General Ledger: Financial Statements
 - i. Inventory Management
 - j. Payments
 - k. Reports
 - l. System Administrator
5. Conversion of Data - If applicable: Balance Report, Inventory Report, and three odd researches of three customers.

Note - If you wish to have your forms programmed, please bring one completed form and five blank copies of each form and any unique reports.

Note - Please let us know if you have any special dietary needs and/or food allergies.

Adventure

Our offices are centrally located within the Jacksonville making your choices virtually endless. Jacksonville is a very large city, but easy to navigate. This guide is color-coded to help guide you where places are located within the city. We have also included locations in Daytona Beach and Saint Augustine – the oldest city in the United States. Please feel free to ask us for any recommendations.

- Mid-Town/Saint John's Town Center (5-15 minutes away) ■ Downtown/Riverside/Airport (25-40 minutes away)
■ Beaches and Ponte Vedra Beach (25-45 minutes away) ■ Saint Augustine/Daytona Beach (60-75 minutes away)

Jacksonville has a diverse and active nightlife. Please take some of our favorite spots into consideration.

Alhambra Dinner Theater

Dinner Theater
12000 Beach Blvd.
Jacksonville, FL 32246
904.641.1212

Aromas Cigar Bar

Cigar and Martini Lounge
4372 Southside Boulevard #101
Jacksonville, FL 32216
904.928.0515

Beirut Restaurant

Hookah Lounge
3928 Baymeadows Road
Jacksonville, FL 32217
904.660.2136

Dave & Buster's

Entertainment Complex
7025 Salisbury Road
Jacksonville, FL 32256
904.296.1525

Island Girl Cigar Bar

Cigar and Wine Lounge
108 1st Street
Neptune Beach, FL 32266
904.372.4194

Kickback's Gastropub

Gastropub
910 King Street
Jacksonville, FL 32204
904.388.9551

Lightner Museum

Restaurant and Museum
75 King Street
Saint Augustine, FL 32084
904.824.2874

Main Event Entertainment

Entertainment Complex
10370 Philips Highway
Jacksonville, FL 32256
904.260.7500

Mind Bender Escape Rooms

Amusement Center
150 Beach Boulevard #212
Jacksonville Beach, FL 32250
904.853.6192

Moxie Kitchen & Cocktails

American Fare and Drinks
4972 Big Island Drive
Jacksonville, FL 32246
904.998.9744

One Ocean

Hotel and Lounge
1 Ocean Boulevard
Atlantic Beach, FL 32233
904.249.7402

San Sebastian Winery

Winery and Rooftop Lounge
157 King Street
Saint Augustine, FL 32084
904.826.1594

The Ice Plant

Distillery
110 Iberia Street
Saint Augustine, FL 32084
904.829.6553

The Tini Martini Bar

Restaurant and Lounge
24 Avenida Menendez
Saint Augustine, FL 32084
904.829.6099

Top Golf

Sports Bar
10531 Brightman Boulevard
Jacksonville, FL 32246
904.328.2002

Dining

Our offices are located minutes away from the Saint John's Town Center and offers many options in cuisine and price range. Please do not hesitate to ask for a recommendation or directions. Here are a few of our favorites.

Azurea

American
1 Ocean Boulevard
Atlantic Beach, FL 32233
904.249.7402

Black Sheep

Southern Fare
1534 Oak Street
Jacksonville, FL 32204
904.380.3091

Blackfinn Ameripub

Gastropub, American
4840 Big Island Drive
Jacksonville, FL 32246
904.345.3466

Cantina Laredo

Mexican
10282 Bistro Drive
Jacksonville, FL 32246
904.997.6110

Derby on Park

American
1068 Park Street
Jacksonville, FL 32204
904.379.3343

The Bearded Pig

Southern BBQ
1224 Kings Avenue
Jacksonville, FL 32207
904.619.2247

Fionn MacCool's

Irish Pub and Tavern
2 Independent Drive #176
Jacksonville, FL 32202
904.347.1547

Hawkers Asian Street Fare

Korean BBQ
1001 Park Street
Jacksonville, FL 32204
904.508.0342

Maggiano's Little Italy

Italian
10367 Midtown Parkway
Jacksonville, FL 32246
904.380.4360

MOJO Kitchen & Blues Bar

Southern BBQ
1500 Beach Boulevard
Jacksonville Beach, FL 32250
904.247.6636

North Beach Fish Camp

Seafood
100 1st Street
Neptune Beach, FL 32266
904.249.3474

The Capital Grille

New American, Steakhouse
5197 Big Island Drive
Jacksonville, FL 32246
904.997.9233

Roy's Restaurant

Hawaiian Fusion
2400 3rd Street
Jacksonville Beach, FL 32250
904.241.7697

Ruth's Chris Steak House

Steakhouse
1201 Riverplace Boulevard
Jacksonville, FL 32207
904.396.6200

Ruth's Chris Steak House

Steakhouse
814 A1A North #103
Ponte Vedra Beach, FL 32082
904.285.0014

TacoLu, Baja Mexicana

Mexican
1712 Beach Boulevard
Jacksonville Beach, FL 32250
904.249.8226

Three Forks Steakhouse

Steakhouse
9822 Tapestry Park Circle #111
Jacksonville, FL 32246
904.928.9277

Wasabi

Japanese Steakhouse
10206 Rivercoast Drive
Jacksonville, FL 32246
904.997.6528

Entertainment

For those of you who want to make the most of your visit, Jacksonville offers many places to see and things to do. Thrill seekers, golfers, anglers, and families alike will find plenty of activities to take part in. Please let us know if you would like any recommendations.

Sporting Events

Please check team schedules.

Jacksonville Axemen

Minor Rugby League
www.jaxaxe.com

Jacksonville Giants

Minor League Basketball
www.jacksonvillegiants.com

Jacksonville Icemen

Minor League Hockey
www.jacksonvilleicemen.com

Jacksonville Jaguars

National Football League
www.jaguars.com

Jacksonville Jumbo Shrimp

Minor League Baseball
www.milb.com

Jacksonville Sharks

Professional Indoor Football
www.jaxsharks.com

Golfing

Blue Sky Golf Club

1700 Monument Road
Jacksonville, FL 32225
904.446.2899

Deerwood Country Club

10239 Golf Club Drive
Jacksonville, FL 32256
904.641.6100

Top Golf

10531 Brightman Boulevard
Jacksonville, FL 32246
904.328.2002

TPC at Sawgrass

110 Championship Way
Ponte Vedra Beach, FL 32082
904.273.3235

Windsor Parke Golf Club

13823 Sutton Park Drive North
Jacksonville, FL 32224
904.223.4653

World Golf Hall of Fame

1 World Golf Place
Saint Augustine, FL 32092
904.940.4133

Outdoors

Anheuser-Busch Brewery

1100 Ellis Road North
Jacksonville, FL 32254
904.786.4571

Castillo de San Marcos

1 South Castillo Drive
Saint Augustine, FL 32084
904.829.6506

Cummer Museum & Gardens

829 Riverside Avenue
Jacksonville, FL 32204
904.356.6857

Daytona Motor Speedway

1801 W Int'l Speedway Blvd.
Daytona Beach, FL 32114
800.748.7467

Jacksonville Landing

2 Independent Drive
Jacksonville, FL 32202
904.353.1188

Jacksonville Zoo & Gardens

370 Zoo Parkway
Jacksonville, FL 32218
904.757.4463

Lodging

Our guests have access to convenient lodging within minutes of ABCoA Headquarters. To ensure accuracy of pricing, please contact the establishment of your choice.

Aloft - Airport

751 Skymarks Drive
Jacksonville, FL 32218
904.714.3800

Aloft - Tapestry Park

4812 West Deer Lake Drive
Jacksonville, FL 32246
904.998.4448

Courtyard by Marriott

4670 South Lenoir Avenue
Jacksonville, FL 32216
904.296.2828

Courtyard by Marriott

1617 North 1st Street
Jacksonville Beach, FL 32250
904.249.9071

DoubleTree - Riverfront

1201 Riverplace Boulevard
Jacksonville, FL 32207
904.398.8800

Hampton Inn & Suites

1515 1st Street North
Jacksonville Beach, FL 32250
904.241.2311

Hampton Inn & Suites

4415 Southside Boulevard
Jacksonville, FL 32216
904.997.9100

Hilton Garden Inn - Airport

13503 Ranch Road
Jacksonville, FL 32218
904.421.2700

Hilton Garden Inn

1201 Kings Avenue
Jacksonville, FL 32207
904.396.6111

Hilton Garden Inn

9745 Gate Parkway North
Jacksonville, FL 32246
904.997.6600

Holiday Inn Express & Suites

4791 Windsor Commons Court
Jacksonville, FL 32224
904.421.7000

Holiday Inn Town Center

11083 Nurseryfields Drive
Jacksonville, FL 32256
904.854.8000

Homewood Suites by Hilton

10434 Midtown Parkway
Jacksonville, FL 32246
904.641.7988

Hotel Indigo

9840 Tapestry Park Circle
Jacksonville, FL 32246
904.996.7199

Omni Hotel - Jacksonville

245 Water Street
Jacksonville, FL 32202
904.355.6664

One Ocean Resort & Spa

1 Ocean Boulevard
Atlantic Beach, FL 32233
904-249.7402

Ponte Vedra Inn & Club

200 Ponte Vedra Boulevard
Ponte Vedra Beach, FL 32082
888.839.9145

Ponte Vedra Lodge & Club

607 Ponte Vedra Boulevard
Ponte Vedra Beach, FL 32082
888.839.9145

Quality Suites Oceanfront

11 1st Street North
Jacksonville Beach, FL 32250
904.435.353

Springhill Suites - Airport

13550 Airport Court
Jacksonville, FL 32218
904.741.8002

Wingate by Wyndham

4791 Windsor Commons Court
Jacksonville, FL 32224
904.421.7000