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Date: Tue, 26 Jul 2005 21:00:46 -0700 (PDT)
From: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>
Subject: DMG-property collateral
To: "DAVID MCGUIRE" <DMCGUIRE@ROYALOAKSBANK.COM>

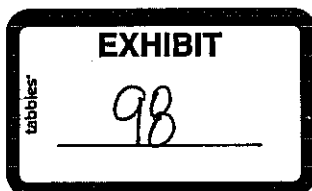
David,

Good a.m.- I was wanting to run something past you hoping it would help my cash flow as well as your comfort zone. Depending on how you were structuring the new loan I would like to see if I could not work something in with some land we have down in Clear Lake - it is paid for on a couple of acres with a small house and also there is a 40 foot monact rv that is paid for - I was just hoping to be able to structure something that would give me some cash flow as well as make you feel comfortable.

Thanks,
Jimmy Sissom
713-805-3770

JIMMY SISSOM
713-805-3770

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Date: Tue, 2 Aug 2005 10:09:35 -0700 (PDT)
From: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>
Subject: RE: Inventory Listing
To: "Thomas Spata" <TSpata@royaloakbank.com>

Good afternoon - I have made revisions to contracts and corrected the vins on gamez and parker - the property is in the name of Kristine Garbo-PROPERTY ADDRESS: 930 FM RD 518 EAST KEMAH TX 77454 also I have title to a 40RV DIESEL PUSHER - EITHER WAY!

Thomas Spata <TSpata@royaloakbank.com> wrote:

Jimmy,

In looking into all of your listings, two vehicles appear to have the same VIN. Rolando Gomez and Kevin Parker show "769870" as the ending of their VIN. They appear on the same note "5102". Also, the collateral of the notes, excluding the line, should have a total of 96 vehicles. I am showing 74 vehicles, w/ "5102" 13 contracts short. Please explain.

Thank you,

Tip Spata

-----Original Message-----

From: Dealer's Management Group Inc [mailto:autogroupetc@yahoo.com]
Sent: Friday, July 29, 2005 5:12 PM
To: Thomas Spata
Cc: David McGuire
Subject: RE:

The info you needed. Please advise if you can not open and will also send via FAX to 281 940-0164 and to 281 866-0880

Thomas Spata <TSpata@royaloakbank.com> wrote:

Did you email the new listings?

Also, what is the ownership name on the property you were looking to pledge?

Thank you,

Tip Spata

-----Original Message-----

From: Dealer's Management Group Inc [mailto:autogroupetc@yahoo.com]
Sent: Thursday, July 28, 2005 3:29 PM
To: Thomas Spata
Subject: RE:

customer is on new loan as well as has another car on 9179 acct and is on both of my spread sheets- finishing term on loans and email to you shortly. repo and replaced contracts are the same and once they are replaced/repossessed they are making payments. If a vehicle is repossessed it will show a loss on the next sale for example:

vehicle sold for 12000 with 2000 down and repoed 3 months later then cost of vehicle will go up and when it is sold next time it shows a loss - not a realized loss just like an unrealized gain.

software shows the principal balance and that is where the principal comes from

jimmy sissom

Thomas Spata <TSpata@royaloakbank.com> wrote:

Just save my address so that your account recognizes it. Basically, I wanted an updated listing of inventory (date, balance, original balance, term). I was curious as to what happens with the repo contracts. Are they out for repo assignments, or are they replaced contracts that you are now receiving payment on? I noticed that Rafael Murillo was on my original list for 70019179, and now his name is removed from that list and on two other lists. Please explain.

Are the principal balances figured correctly? For example, if you take their

(monthly payment x term) – principal balance

You should come up with what interest you will receive, but some are showing negative interest, or that DMG is not making money on the notes. Please advise.

The reason email is effective, is so that I can calculate everything faster.

Thank you,

Tip Spata

-----Original Message-----

From: Dealer's Management Group Inc

[mailto:autogroupetc@yahoo.com]

Sent: Thursday, July 28, 2005 1:48 PM

To: Thomas Spata

Subject:

Tip, good afternoon. I think most of your emails have

ended up in bulk mail and we automatically erase bulk mail - please resubmit - i am not sure why your coming in this way but that may be why i do not get lots of your emails.

Thanks,
Jimmy Sissom

JIMMY SISSOM
713-805-3770

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Attachments

Files:

 ROYAL_OAKS_LOAN_70015102_1_xlr (17k)

YAHOO! MAIL

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Date: Tue, 9 Aug 2005 15:14:48 -0700 (PDT)
 From: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>
 Subject: Re: Meeting
 To: "Thomas Spata" <TSpata@royaloaksbank.com>
 CC: "DAVID MCGUIRE" <DMCGUIRE@ROYALOAKSBANK.COM>

I would like to move it on Wednesday but no prob if not - also I would like Joe to be there if it is okay- I can not be in so many places at once and that is why Joe needs to get involved. Also please let me know if there is any info you need me to bring.

Thanks,
 Jimmy

Thomas Spata <TSpata@royaloaksbank.com> wrote:

Jimmy,

David and I would like to schedule a meeting Thursday at 11:00 a.m. at his Westheimer Office. We will try and get everything corrected on both sides so we can move forward.

Can you attend?

Tip Spata
 Commercial Banking Officer
 Royal Oaks Bank
 4201 FM 1960, Ste. 100
 Houston, TX 77068

O: (281) 854-1290
 F: (281) 866-0880

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Date: Fri, 12 Aug 2005 14:24:43 -0500

From: "Thomas Spata" <TSpata@royaloakbank.com> [View Contact Details]

To: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>

Subject: RE: Information

- ★ What's your Credit Score?
- ➔ Online Degree Programs
- 📄 Best card for bad credit
- 🎯 \$300k Loan \$1000/mo. Go!

Joe,

- 1) Murillo should not be pledged to 9179. We have the contract pledged on 9179, but the Title was put on the line. In either case, the line was advanced \$4,500.00 back in June for the 97 Chevy on a trust receipt. Strickland Chevrolet had not completed the dealer reassignment, so the money was advanced on trust until we received the title. While waiting for the title, the line was advanced again for \$6,000.00 in R. Murillo's name (same vehicle). We need the line to be paid down the \$4,500.00.
- 2) Jorge Martinez, Ozzie Harrell and Oscar Delagarza are all contracts that have been pledged to 9179, yet the titles are on the line. Juan Montes is another contract pledged, but no Title to speak of.
- 3) On 9179, the Contracts of Lamarr Brown, Shemikah Hamilton and Howard Nelson were pledged. You have that they were replaced by Harvey McCall, Rodney Alexander and Orlando Jiminez. We need the new contracts, and the Titles for those autos.

For all the names that have a contract in a different name, please send us the new contract with the correct name, and something showing that the previous contract has been terminated.

Thank you,

Tip Spata

-----Original Message-----

From: Dealer's Management Group Inc
[mailto:autogroupetc@yahoo.com]
Sent: Friday, August 12, 2005 11:37 AM
To: Thomas Spata
Subject: Information

Tip,

Per my phone msg, in order to streamline our response, I would like to address all loans with an over view answer and short specific answers.

In all cases where Royal Oaks indicates that the title is missing, we feel that the title is indeed in Royal Oaks possession, and if the name is differant, we need the title to white slip. Rafeal Murillo is not on the 9179 loan, is on the 5102 loan.

I am not sure what else we can do to correct the logistics, so please let me know what else you need form us and I will gladly get it for you.

Regards,
Joe Collet

JIMMY SISSOM
713-805-3770

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Date: Thu, 25 Aug 2005 16:58:56 -0700 (PDT)
From: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>
Subject: RE: info
To: "Thomas Spata" <TSpata@royaloakbank.com>

I gave them to Angela - as it seemed only logical to give them to her since you are at the champion branch so which fax would you like me to send it too and i will do so.

Thanks,
Jimmy Sissom

Thomas Spata <TSpata@royaloakbank.com> wrote:

Jimmy,

I have not heard from you, and I know you have been trying to reach other people besides me. To speed up the process, fax the contracts to me before heading to Westheimer. If not, they would still fax the contracts to me for review, and this will speed it up. I look forward to hearing from you.

Thank you,

Tip Spata

-----Original Message-----

From: Dealer's Management Group Inc [mailto:autogroupetc@yahoo.com]
Sent: Tuesday, August 23, 2005 6:40 PM
To: Thomas Spata
Subject: info

Tip,

The only way we can resolve the title - contract name issue is please give us the titles, as indicated on the various lists and spread sheet sent back and forth repeatedly. If the list(s) indicate that DMG does not have the title, then it stands to reason that it is in the vault. As you know, the DMV requires the seller to submit to them the 130U app, a check to the tax office, any doc's to support the buyer's SSN, and absolutely THE TITLE to transfer things such as names, addressee...etc...this process can only be accomplished with the title included. Again, please release those titles we have already agreed do not match the debtor's name so we can solve this issue as requested as far back as 5 July.

Thank you,
Joe collet

JIMMY SISSOM
713-805-3770

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Date: Sat, 27 Aug 2005 16:15:53 -0700 (PDT)
 From: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>
 Subject: RE: Info
 To: "Thomas Spata" <TSpata@royaloaksbank.com>

Tip, We have compiled everything that ROB has requested for the 1st 4 replacement contracts. They will be delivered on Mon. Please advise if we can do anything else to expedite the process. Thanks, Joe

Thomas Spata <TSpata@royaloaksbank.com> wrote:

Jimmy,

I have not heard from you, and I know you have been trying to reach other people besides me. To speed up the process, fax the contracts to me before heading to Westheimer. If not, they would still fax the contracts to me for review, and this will speed it up. I look forward to hearing from you.

Thank you,

Tip Spata

-----Original Message-----

From: Dealer's Management Group Inc [mailto:autogroupetc@yahoo.com]
Sent: Tuesday, August 23, 2005 6:40 PM
To: Thomas Spata
Subject: info

Tip,

The only way we can resolve the title - contract name issue is please give us the titles, as indicated on the various lists and spread sheet sent back and forth repeatedly. If the list(s) indicate that DMG does not have the title, then it stands to reason that it is in the vault. As you know, the DMV requires the seller to submit to them the 130U app, a check to the tax office, any doc's to support the buyer's SSN, and absolutely THE TITLE to transfer things such as names, addressee...etc...this process can only be accomplished with the title included. Again, please release those titles we have already agreed do not match the debtor's name so we can solve this issue as requested as far back as 5 July.

Thank you,
 Joe collet

JIMMY SISSOM
 713-805-3770

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713-805-3770

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Date: Wed, 31 Aug 2005 06:43:03 -0700 (PDT)
From: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>
Subject: re: dmg LATE TITLES
To: "DAVID MCGUIRE" <DMCGUIRE@ROYALOAKSBANK.COM>
CC: "Tip Spata" <tspata@royaloksbank.com>

Good a.m. - I would like everyone involved to recognize that I will be receiving a late penalty on all 21 titles somewhere in the neighborhood of \$60- \$70 per title times 21 = around \$1400-\$1500 - the notion that i am not cooperating is ludicrous - " boy i will show the bank i will cost myself more money" - **NO SWEAT OFF ANYBODY THERE CUZ THE ONLY POCKET THE LOSSES KEEP COMING OUT OF IS MINE-!!!!!!!!!!!!** Not to mention the fact i have customers that keep coming by and asking for their tags - that is good business.

Signed ,

tired of losing money

JIMMY SISSOM
713-805-3770

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Date: Wed, 31 Aug 2005 11:06:42 -0700 (PDT)
From: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>
Subject: RE: dmg LATE TITLES
To: "Thomas Spata" <TSpata@royaloaksbank.com>
CC: "DAVID MCGUIRE" <DMCGUIRE@ROYALOAKSBANK.COM>

what in the hell are you talking about - are you serious. This is like some joke , if your mind functions that way you better go give your degree back cause you wasted there time. This is my last email to you - I AM DONE DEALING WITH YOU.

The " cooler is what Angela calls herself right before she said I am the only friend you have - i thank i will pass if she is the only friend i have.

Thanks for wasting my timel!!!

Thomas Spata <TSpata@royaloaksbank.com> wrote:

Jimmy,

In the meeting w/ David a few weeks ago, you were told to go through Angela when you were at Westheimer. I've asked that you keep me up-to-date with everything so I can properly manage the situation. The four months was figured using 4 titles x 21 days. Do this 5 times and you come up w/ the number. I asked you below if that was correct.

I talked to you yesterday for 20 minutes about working w/ me and Angela, and you said you understood. Call me if you want to revisit about the process so that we can clear up the misunderstanding. You or Joe needs to keep me updated so that the list can be updated.

BTW, I can't open what you sent, and I don't know what the "cooler" is that you are referring to.

Thank you,

Tip Spata

-----Original Message-----

From: Dealer's Management Group Inc [mailto:autogroupetc@yahoo.com]
Sent: Wednesday, August 31, 2005 10:53 AM
To: David McGuire; Thomas Spata
Subject: RE: dmg LATE TITLES

What are you talking about? Do you really think it takes 4 plus months to transfer title? Not to mention, Tip, YOUR instructions were for us to deal "ONLY WITH ANGELA" !! Now how would I know you really didn't mean that? This process was moving along pretty nicely, until ...when? It is not a difficult thing. See attached...it was sent 16 Aug to your "COOLER" to end all problems.

Thomas Spata <TSpata@royaloakbank.com> wrote:
Jimmy,

You mentioned to me yesterday that there would not be a penalty if the titles were allowed 3 weeks to be processed/changed. Is that correct? At that pace, we would be looking at 4 months to clear what is on the list (excluding any additional contract/title changes that could happen in the future). Like I told you yesterday, I am developing a checklist for both parties. This should clear up any confusion and make the process smoother.

Either Joe or you will need to notify me when you are bringing contracts &/or titles, and again if there are any problems. This last problem of having the titles ready could have been resolved had Joe called me. I at least need to understand both sides to clear up any misunderstanding.

Thank you,

Tip Spata

-----Original Message-----

From: Dealer's Management Group Inc [mailto:autogroupetc@yahoo.com]

Sent: Wednesday, August 31, 2005 8:43 AM

To: David McGuire

Cc: Thomas Spata

Subject: re: dmg LATE TITLES

Good a.m. - I would like everyone involved to recognize that I will be receiving a late penalty on all 21 titles somewhere in the neighborhood of \$60- \$70 per title times 21 = around \$1400-\$1500 - the notion that i am not cooperating is ludicrous - " boy i will show the bank i will cost myself more money" - NO SWEAT OFF ANYBODY THERE CUZ THE ONLY POCKET THE LOSSES KEEP COMING OUT OF IS MINE-!!!!!!!!!!!! Not to mention the fact i have customers that keep coming by and asking for their tags - that is good business.

Signed ,

tired of losing money

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713-805-3770

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Date: Thu, 8 Sep 2005 08:57:08 -0500
From: "David McGuire" <dmcgulre@royaloakbank.com>
To: "Dealer's Management Group Inc" <autogroupetc@yahoo.com>
Subject: RE: RE: dmg LATE TITLES

Jimmy - thanks for the email.

Here is my position at this time. We are going to get the loans cleaned up. They are in a condition that is not acceptable at this time.

Once fully cleaned up (hopefully by the end of this week), I will assess the entire situation. Upon assessment, I will then put a plan in place that works for both of us.

As for reducing the loan payments, I will not make that decision until the loans are cleaned up. As for terming out the line of credit, that is my intent, upon cleaning up all the loans.

As far as any new credit - I do not think that we are willing to do anymore. As you remember, we had this discussion in my office about two weeks ago, when we agreed that if you were unable to work with Tip and Angela, that it would be time for you to move on. I am still working under this understanding. I personally do not have the physical time to work on any new loans. My job now is to oversee and manage the lenders, not to originate new business.

Hope this helps, David

David M. McGuire
President & CLO
Royal Oaks Bank, SSB
12000 Westheimer, Suite 100
Houston, Texas 77077

Office: 281-493-8901 or 281-493-8935
FAX: 281-493-1701

-----Original Message-----

From: Dealer's Management Group Inc [mailto:autogroupetc@yahoo.com]
Sent: Wednesday, September 07, 2005 9:17 PM
To: David McGuire
Subject: Re: RE: dmg LATE TITLES

David,

For some reason I thought things were semi going favorably on Friday and through out other conversations I must have misread the intentions. I assumed you had seen what position the company was in and saw my point of view and were going to help clear things up. I guess lack of sleep and age has clouded my vision. If you could please give us a definitive answer and time frame (time is the factor for us now) on what we can do to resolve immediately. As of now it was my understanding the notes were going to get lowered and I assumed that you were going to roll them into one note. Also it was my understanding that the floorplan was going to be put on a note as well. If you could somehow give us some relief - I still need to make this business work and being out of money will be difficult and as of now I do not have other funding in place. I am working on it but I do not have a deal yet. I have been locked up since April - you have to remember we are in the note business and with the line we had wholesale was not an option, even though we have been trying for since April to get that part of the business rolling, as well as I was sure that everyone involved knew that was an imperative part of our success. Either case I was sure that you understood our necessities and were working to achieve that but all we have done is deplete our reserves and all the quick patches did nothing but prolong the inevitable. We now face that position and are dead in the water , as a direct result of the information

given us by your organization. I am not sure if you will ever appreciate the amount of hours Joe and I put into redundancy of spreadsheets and emails and banking phone calls and I would like to atleast leave with some dignity and a financially workable situation.

Thanks,
Jimmy Sissom

David McGuire <dmcguire@royaloakbank.com> wrote:

Jimmy,

You are done.

Call me to arrange your leaving the bank as soon as possible. I am personally embarrassed by this whole situation. I thought I could depend on our friendship to carry us through. Apparently I was wrong.

You may call Martha to schedule an appt with me on Thursday. You are no longer to speak with Tip or Angela or any other Royal Oaks employee. Your line of credit is immediately terminated and will be paid back on terms that I will determine later.

I will personally handle you leaving the bank.

You can reach Martha tomorrow at 2814938907.

David

-----Original Message-----

From: Dealer's Management Group Inc[autogroupetc@yahoo.com]

Sent: 8/31/2005 1:48:52 PM

To: Thomas Spata

Cc: David McGuire

Subject: RE: dmg LATE TITLES

what in the hell are you talking about - are you serious. This is like some joke , if your mind functions that way you better go give your degree back cause you wasted there time. This is my last email to you - I AM DONE DEALING WITH YOU.

The " cooler is what Angela calls herself right before she said I am the only friend you have - i thank i will pass if she is the only friend i have.

Thanks for wasting my time!!!!

Thomas Spata wrote:

Jimmy,

In the meeting w/ David a few weeks ago, you were told to go through Angela when you were at Westheimer. I've asked that you keep me up-to-date with everything so I can properly manage the situation. The four months was figured using 4 titles x 21 days. Do this 5 times and you come up w/ the number. I asked you below if that was correct.