Law Offices of DUMBECK & DUMBECK 3355 Mission Avenue, Suite 139 Oceanside, California 92058 Telephone: (760) 529-4958 Fax: (760) 637-2391

May 8, 2018

Re: Jack Cohen, Expert Witness

To Whom It May Concern:

Our law firm has prosecuted civil cases involving fraud, deception, and illegality in the automobile sales and finance industries for more than 20 years. We first retained Mr. Cohen as an expert witness in 2016, and since then have worked with him on several cases for which he has provided document reviews, consultations, declarations, and expert testimony before a fact finder.

Mr. Cohen's extensive background in both the sales and finance side of the auto industry allows him to speak with persuasive authority on industry standards for dealerships and financing companies, and the interplay between these interests. His careful work has helped our clients obtain favorable settlements and win contested cases.

Should you have any questions about our work with Mr. Cohen please do not hesitate to call.

Very truly yours,

DUMBECK & DUMBECK

CHR-

Curtis M. King