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For immediate release

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DECISIVE AND AUTO FINANCIAL GROUP SIGN CONTRACT

Decisive announced today that it has entered into an agreement with Houston, Texas based Auto Financial Group (AFG) to license Decisive's "*DocPerfector*" software. The software allows dealers that use AFG's auto finance programs to quickly and accurately calculate complex transactions via an imbedded link in the dealer's RouteOne system. It also produces a perfected document for the dealer and customer to sign to complete the transaction. The agreement with AFG is Decisive's first agreement with a lender that takes advantage of the technology Decisive developed in conjunction with RouteOne.

Brad Emerson, Decisive's President states, "We are pleased to have our software development concept confirmed by signing our first licensee. AFG is an important new client to us because of their relationships with hundreds of credit unions nationwide. Since Decisive's compensation is based on the success of the product, we will be working hard to make our client's program as successful as possible."

RouteOne is a web-based credit application management system developed by the finance arms of DaimlerChrysler, Ford Motor Company, General Motors and Toyota in early 2002 to better meet the needs of dealers.

Decisive has provided software, expertise and other services for use by auto finance industry companies since 2004. Decisive is the trade name for the software and analytics business of Vanguard Credit LLC, a Santa Barbara-based company which has provided auto loan and lease financing for dealerships since 1997.