



Frank Armstrong, President

World Omni Financial Corp.

Executive Vice President

JM Family Enterprises, Inc.

Frank Armstrong is president of World Omni Financial Corp. (World Omni) and executive vice president of parent company JM Family Enterprises, Inc. (JM Family), a diversified automotive corporation ranked by *Forbes* as the 30th-largest privately held company in the U.S. Armstrong is responsible for the strategic and operational management of World Omni, which provides a broad range of financial services to consumers, dealers and lenders. He also serves as a member of JM Family's Executive Management Team, which oversees the development and implementation of the company's long-range planning and strategies for future growth.

World Omni has a significant presence in the automotive financial services arena. The company has maintained its Standard & Poor's STRONG auto servicer rating since 2004, the highest possible for a consumer finance, automobile loan and lease servicer. World Omni is headquartered in Deerfield Beach, Fla. and has major operations in Alpharetta, Ga.; Mobile, Ala.; St. Louis, Mo.; Solon, Ohio; Beverly, Mass.; Montreal and Toronto, Canada.

Armstrong also oversees World Omni's divisions, including Southeast Toyota Finance, which offers automotive financial products and services to Southeast Toyota dealerships; CenterOne Financial Services LLC, a leader in third-party servicing for the automotive finance servicing industry; DataScan Technologies LLC, which provides best-in-class wholesale floorplan accounting and risk management systems and services to the wholesale finance industry; DataScan Field Services, the largest, full-service vehicle inspection and floorplan inventory verification business in North America; and Monetrics, a technology leader in automated risk decisioning software and services for the consumer finance industry.

Armstrong joined World Omni in 2001 as vice president, business and product development. He was promoted to group vice president in 2002, and became senior vice president in 2004. Before joining the company, Armstrong served in leadership positions at Terion, Inc., Alamo Rent-A-Car, Inc. and NationsBank Corporation.

Armstrong received his master's degree in business administration from Georgia State University and his bachelor's degree in math and business from Wake Forest University. He and his wife, Lisa, have three children and live in Melbourne, Fla.

EXECUTIVE MANAGEMENT TEAM

JM Family (www.jmfamily.com) is currently ranked No. 28 by FORTUNE® as one of the 100 Best Companies to Work For, its 12th consecutive year on the list. The company is also ranked No. 3 on *Computerworld*'s list of "100 Best Places to Work in IT." In addition to World Omni, primary subsidiaries and divisions include: Southeast Toyota Distributors, LLC, the world's largest independent distributor of Toyota and Scion vehicles; JM&A Group, one of the largest independent insurance and extended warranty groups of companies in the U.S.; JM Service Center LLC, the company's internal shared services center; and JM Lexus, the largest volume Lexus dealership in the world. Headquartered in Deerfield Beach, Fla., JM Family has major operations in Jacksonville and Margate, Fla.; Commerce and Alpharetta, Ga.; Mobile, Ala.; and St. Louis, Mo.

