

Exhibit J

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APPLICANT'S GENERAL DEVELOPMENT PLAN / BUSINESS PROPOSAL

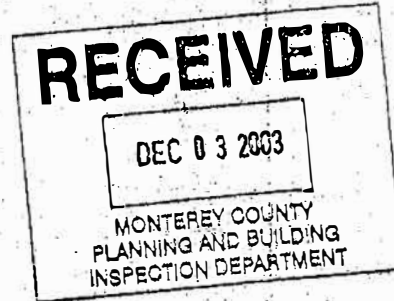
Three Amigos Auto Center, Inc
301 Mitchell Road
Modesto, CA 95354
(209) 523-5600

November 5, 2003

County of Monterey
Monterey, CA

Re: Proposed Auto Dealership - Three Amigos Auto Center, Inc

Dear Sirs:



We are looking forward to opening our used car agency located in your area. Plans for our business operations are outlined below.

We plan on maintaining a staff of six individuals, which include office and sales personnel as well as management. Our scheduled hours of operation will be seven days a week from 9:00 a.m. to 9:00 p.m.

We will have an intercom system, which will include outside speakers. This will be used for the purpose of paging our employees.

The vehicles will be delivered by car carriers and scheduled for delivery during the hours of 8:00 p.m. and 9:00 p.m. There will be a designated area located on the lot for the car carrier to unload the vehicles.

Our objective is to sell approximately forty (40) vehicles per month, which will include detailing of those vehicles. The vehicles on the lot will be rinsed twice a week in order to maintain a well-kept look to the car lot.

Our objectives and goals are to present a used car lot like no other. We plan on maintaining our car lot like the larger dealerships but with one difference. We want to be a part of the neighborhood at a much smaller scale.

We know we will be a welcome addition to the community.

Sincerely,

Hesham Khaco
President

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