

Exhibit X

Michael S. Laham and Elana Laham  
P. O. Box 66  
Renton, WA 98057-0066

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29 March 2011

James A Krueger, Attorney  
Registered Agent of the Sawyer Corporate Group, Incorporated  
c/o Vandenberg, Johnson & Gandara  
Wells Fargo Plaza  
1201 Pacific Avenue, Suite 1900  
Tacoma, WA 98402-4391  
Phone: (253) 383-3791  
FAX: (253) 383-6377

Kerry S. Bivens, President,  
Sawyer Corporate Group, Incorporated  
1400 River Road  
Puyallup, WA 98371  
Phone: (253) 286-6000  
FAX: (253) 286-6001

As owners of the KIA of Puyallup automotive dealership, the Sawyer Corporation Group, Incorporated, owes us \$2,240.55 due to an unlawful pricing of a KIA 2011 Forte EX 5 Door, Model Code C5562, vehicle identification number (VIN) KNAFU5A27B5333715, that we purchased from KIA of Puyallup on 7 December 2010 on Sales Invoice Order # 68492. The manufacturer's suggested retail price (MSRP) on the sticker of the subject vehicle is \$18,840.00. However, the cash price that KIA of Puyallup wrote on its Sales Invoice Order # 68492, and therefore charged us when we purchased the subject vehicle, is \$20,839.00. Therefore, KIA of Puyallup OVERCHARGED us by \$1,999.00.

This overcharge is a violation of Section (1) (d) of RCW 46.70.180, "Unlawful acts and practices":

Each of the following acts or practices is unlawful:

(1) To cause or permit to be advertised, printed, displayed, published, distributed, broadcasted, televised, or disseminated in any manner whatsoever, any statement or representation with regard to the sale, lease, or financing of a vehicle which is false, deceptive, or misleading, including but not limited to the following:

(d) That a new vehicle will be sold for a certain amount above or below cost without computing cost as the exact amount of the factory invoice on the specific vehicle to be sold;

In addition, RCW 46.7.900, "Liberal construction", specifically instructs any judge who presides over a case that involves RCW Chapter 46.70, "Dealers and manufacturers", to construe its provisions liberally "to the end that deceptive practices or commission of fraud or misrepresentation in the sale ... of vehicles in this state may be prohibited and prevented ..."

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Sawyer Corporate Group, Incorporated

Also, this overcharge is a violation of RCW 19.86.020, "Unfair competition, practices declared unlawful", which clearly states that "Unfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce are hereby declared unlawful." And because this law is part of RCW Chapter 19.86, "Unfair business practices – consumer protection", RCW 19.86.020 is also subject to liberal construction, per RCW 19.86.920.

This illegal overcharge of \$1,999.00 by KIA of Puyallup actually cost us a total of \$2,240.55 because of the sales tax paid on the overcharge, because of interest paid on money borrowed to pay for this overcharge, and because of other charges, as shown below:

Cash Price on Sales Invoice Order #68492	\$ 20,839.00	
Manufacturer's Suggested Retail Price (MSRP) on Sticker of 2011 KIA Forte EX 5-Door, Bright Silver, Vehicle Identification Number (VIN) KNAFU5A27B5333715	- 18,840.00	
	-----	
Overcharge on Cash Price by KIA of Puyallup	\$ 1,999.00	
Sales Tax on overcharge (at a rate of 9.6 per cent)	+ 191.90	
	-----	
Amount overpaid and therefore over-borrowed	\$ 2,190.90	
Pro-rated interest on amount overpaid	+ 17.69	
	-----	
Sub-total	\$ 2,208.59	
Cost of Certified Copy of Last Filed Annual Report	15.00	
Cost of Certified mail (2 certified 2-oz. parcels at \$5.71 each, plus 1 certified 1-oz. parcel at \$5.54)	+ 16.96	* 27.80
	-----	
Amount that KIA of Puyallup owes us	\$ 2,240.55	→ \$2,251.39*

The pro-rated interest on the money borrowed to pay for the overcharge and resulting increase in sales tax is calculated as shown below:

Amount paid off on loan of subject vehicle	\$ 17,813.26	* CHANGE COST
Amount borrowed on subject vehicle	- 17,670.55	* CERTIFIED MAIL
	-----	5.54 3/29/11
Interest paid on loan of subject vehicle	142.71	5.54 3/29/11
Ratio of the amount over-borrowed to the total amount borrowed:		5.54 2/10/11
\$ 2,190.90 / \$ 17,670.55 = 0.1239860	-> x 0.1239860	Sawyer Corp.
Interest on amount over-borrowed	\$ 17.69	5.59 5/4/11
		5.59 5/4/11
		27.80*

Substitute This for  
the \$ 16.96 in  
Letter\*

Michael S. Laham and Elana Laham  
P. O. Box 66, Renton, WA 98057-0066

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Sawyer Corporate Group, Incorporated

Therefore, because of the illegal overcharge committed by KIA of Puyallup, the Sawyer Corporation Group, Incorporated, which owns the KIA of Puyallup Automotive Dealer, now owe us \$2,240.55.

We expect prompt payment of this \$2,240.55 owed to us, within two weeks of your receipt of this letter. Please send the payment to Michael S. Laham and Elana Laham, to the address of this letterhead:

P. O. Box 66, Renton, WA 98057-0066

If we do not receive payment by then, you will be forcing us to pursue legal action on this matter.

Sincerely,

  
Michael S. Laham

  
Elana Laham

cc: Rick Lane, General Sales Manager, KIA of Puyallup, 111 Valley Avenue NE, Puyallup, WA 98372.  
Phone: (253) 286-8010, FAX: (253) 286-8004.

Scott Clyburn, Sales Consultant, KIA of Puyallup, 111 Valley Avenue NE, Puyallup, WA 98372.  
Phone: (253) 286-8041, FAX: (253) 286-8004.

Justin Schertz, Finance Department, KIA of Puyallup, 111 Valley Avenue NE, Puyallup, WA 98372.  
Phone: (253) 286-8000, FAX: (253) 286-8004.

# Transmission Log

The Boeing Company

Sunday, 2011-04-03 11:30

4252373769

Date	Time	Type	Job #	Length	Speed	Station Name/Number	Pgs	Status
2011-04-03	11:28	SCAN	03356	1:17	14400	82532868004	3	OK -- V.17 BM31

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Registered Agent of the Sawyer Corporate Group, Incorporated  
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Wells Fargo Plaza  
1201 Pacific Avenue, Suite 1900  
Tacoma, WA 98402-4391  
Phone: (253) 383-3791  
FAX: (253) 383-6377

*COPY FOR  
RICK LANE*

Kerry S. Bivens, President,  
Sawyer Corporate Group, Incorporated  
1400 River Road  
Puyallup, WA 98371  
Phone: (253) 286-6000  
FAX: (253) 286-6001

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Rick Lane  
General Sales Manager



Main: 253.286.8000  
Direct: 253.286.8010  
Fax: 253.286.8004  
rickl@kiaofpuyallup.com

Kia of Puyallup  
111 Valley Avenue NE  
Puyallup, WA 98372  
www.kiaofpuyallup.com

7010 3090 0002 1499 6403

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TACOMA WA 98402

**OFFICIAL USE**

Postage	\$	\$0.44
Certified Fee		\$2.80
Return Receipt Fee (Endorsement Required)		\$2.30
Restricted Delivery Fee (Endorsement Required)		\$0.00
<b>Total Postage &amp; Fees</b>	<b>\$</b>	<b>\$5.54</b>



03/29/2011

Sent To *James A Krueger % Vandenberg Johnson Candora*  
 Street, Apt. No. *Wells Fargo Plaza*  
 or PO Box No. *1201 Pacific Ave ste 1900*  
 City, State, ZIP+4 *Tacoma, WA 98402-4391*

PS Form 3800, August 2006

See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

James A Krueger  
40 Vandenberg Johnson Candara  
Wells Fargo Plaza  
1201 Pacific Ave Ste 1900  
Tacoma, WA 98402-4391

2. Article Number  
(Transfer from service label)

7010 3090 0002 1499 6403

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X *[Handwritten Signature]*

- Agent
- Addressee

B. Received by (Printed Name)

*[Handwritten Name]*

C. Date of Delivery

*[Handwritten Date]*

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

3. Service Type

- Certified Mail  Express Mail
- Registered  Return Receipt for Merchandise
- Insured Mail  C.O.D.

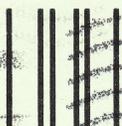
4. Restricted Delivery? (Extra Fee)  Yes

UNITED STATES POSTAL SERVICE

TACOMA - OLYMPIA

WA 983

31 MAR 2011 PM 3 T



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

*Michael S. Laham + Elana Laham*

*P.O. Box 66*

*Renton, WA 98057-0066*

U.S. Postal Service™  
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PUYALLUP WA 98371

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Postage	\$	\$0.44
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Restricted Delivery Fee (Endorsement Required)		\$0.00
<b>Total Postage &amp; Fees</b>	<b>\$</b>	<b>\$5.54</b>



Sent To **KERRY S. BIVENS, PRESIDENT**  
**SAWYER CORPORATE GROUP INC.**

Street, Apt. No.,  
or PO Box No. **1400 RIVER ROAD**

City, State, ZIP+4 **PUYALLUP, WA 98371**

PS Form 3800, August 2006

See Reverse for Instructions

7009 1410 0000 6609 7433

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
Kerry S Bivens  
President  
Sawyer Corp Group Incorp  
1400 River Road  
Puyallup, WA 98371

2. Article Number  
(Transfer from service label)

7009 1410 0000 6609 7433

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  
 Addressee

B. Received by (Printed Name) C. Date of Delivery  
JESSICA FARRAR 033011

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:  No

3. Service Type  
 Certified Mail  Express Mail  
 Registered  Return Receipt for Merchandise  
 Insured Mail  C.O.D.

4. Restricted Delivery? (Extra Fee)  Yes

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G

• Sender: Please print your name, address, and ZIP+4 in this box •

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