

EXHIBIT 18

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF OKLAHOMA

TRANSPORTATION ALLIANCE BANK, INC.,)	
)	
Plaintiff,)	
)	
v.)	Case No.: 10-CV-016-GKF-PJC
)	
ARROW TRUCKING CO., et al.,)	
)	
Defendants.)	

AFFIDAVIT OF BRITT ROBERTS

STATE OF TEXAS)
:SS
County of Tarrant)

BRITT ROBERTS, being first duly sworn upon his oath, states as follows:

1. My name is Britt Roberts. I am over eighteen years of age and am competent to give sworn testimony in this matter. All matters stated below are within my personal knowledge unless otherwise stated.

2. I reside in Keller, Texas.

3. I am employed by Mercedes-Benz Financial Services USA LLC d/b/a Daimler Truck Financial ("MBFS") and work in the MBFS operation center located at 13650 Heritage Boulevard, Ft. Worth, Texas 76177. I currently hold the position of Senior Manager of Fleet and Small Business Credit and have held that position since 2008.

4. I have worked in the finance industry for approximately 23 years. I hold a bachelors' degree in Economics from San Jose State University.

5. MBFS is in the business, among other things, of providing financing and leasing facilities for trucking companies to acquire tractors and trailers.

6. During 2009, Arrow Trucking Company of Tulsa, Oklahoma ("Arrow") leased several tractors and flatbed trailers from MBFS. The value of the leased equipment was approximately \$42M at the inception of the relationship between Arrow and MBFS.

7. I was a senior manager involved in the Arrow relationship. My duties included monitoring performance of the lease and credit terms, among other things.

8. In approximately September of 2009, Arrow began committing a series of payment defaults under the MBFS facility. Employees of MBFS and I were in contact with Arrow management about the performance problems on a regular basis.

9. In mid-December of 2009, the default issues became sufficiently acute that we contacted Arrow management and demanded that a meeting be held at our offices in Texas to discuss ways to solve the problems and to discuss Arrow's operations. We specifically requested that the person we understood to be the ultimate owner of Arrow, Carol Pielsticker, be present at the meeting.

10. On Friday, December 18, 2009, a meeting was held at the MBFS offices in Fort Worth, Texas. The following people from or representing Arrow were present: Douglas Pielsticker, who we understood was the CEO; his mother, Carol Pielsticker, who we understood was the ultimate shareholder of Arrow; Larry Bump, Carol Pielsticker's husband and a businessman who we understood was advising Carol Pielsticker; Joseph Mowry, who we were informed was the acting CFO; Mike Dunlap, who we understood was a manager; and Gary Jones, who we understood held a sales management position, may have been present. I was present for MBFS and was accompanied by other MBFS employees, including: Steve Goodale, Dawn Beck, Assistant General Counsel, Manish Thakur, Fleet Collection Manager and Jennifer Sharp, Fleet Regional Credit Manager. We also requested that a representative of Navistar, one

of Arrow's other major equipment lessors, attend the meeting. A Navistar representative, whose name I do not recall at this time, participated by telephone.

11. During the December 18, 2009 meeting, a wide range of topics related to Arrow's operations were discussed with the group. Carol Pielsticker was, along with others, a participant in the conversations. We learned prior to the meeting and again at the meeting from the Arrow people that there was a serious problem with Arrow's invoice factoring facility with Transportation Alliance Bank ("TAB") which had occurred and that TAB has curtailed the advance rate on the factoring line. We were also told that Arrow was at risk of losing its factoring line. We specifically asked the Arrow representatives if Arrow could survive the weekend in light of the TAB situation if we held a meeting the following week to hear their proposals. Carol Pielsticker stated that she had given TAB some additional collateral for interim financing over the weekend, but that TAB was demanding additional collateral in order to continue to fund thereafter. Later in the meeting, the TAB representatives advised us that TAB had agreed to continue fuel funding over the weekend to facilitate a workout presentation and negotiations.

12. The situation with TAB was of significant concern to me and the other MBFS participants attending the meeting. Among other things, we worried that MBFS equipment was all over the country and if there were interruptions in fuel or payroll, we would have difficulty getting our equipment back. We expressed those concerns to the Arrow people.

13. In light of what we had learned that day, it was agreed by all participants that we needed to have an all-hands credit meeting which included TAB and Navistar on Monday and that Arrow needed to present its best case for continued operations. A meeting was arranged for the following Monday, December 21, 2009 in the MBFS offices in Fort Worth, Texas.

14. The meeting was convened at our large conference room in the MBFS offices on the morning of Monday, December 21, 2009. The same people who attended the meeting the previous Friday for Arrow and MBFS were in attendance except Doug Pielsticker was not present (we were told that Arrow had fired him over the weekend), and Mrs. Pielsticker did not enter the meeting room, though she was present in our offices. A number of TAB representatives participated by telephone. A representative of Navistar also participated by telephone. Our attorney, Kim Gage, also attending this meeting.

15. Larry Bump took the lead in the meeting and gave a Powerpoint presentation which showed various present and projected financial and operational data for Arrow.

16. While Mr. Bump did an excellent job making the presentation, TAB was unwilling to continue funding.

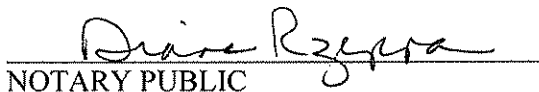
17. After the meeting, we complimented Mr. Bump on the skill of his presentation and that we recognized he had little to work with.

DATED this 7th day of June, 2011.



Britt Roberts

SUBSCRIBED AND SWORN before me this 7th day of June, 2011.


NOTARY PUBLIC

Residing at: Farmington Hills, MI

DIANA RZEPPA
Notary Public, Wayne County, Michigan
Acting in Oakland County, Michigan
My Commission Expires April 29, 2013