

# GEORGIA INDEPENDENT AUTO DEALER

*The official publication of the Georgia Independent Automobile Dealers Association*

*JAN/FEB 2023*

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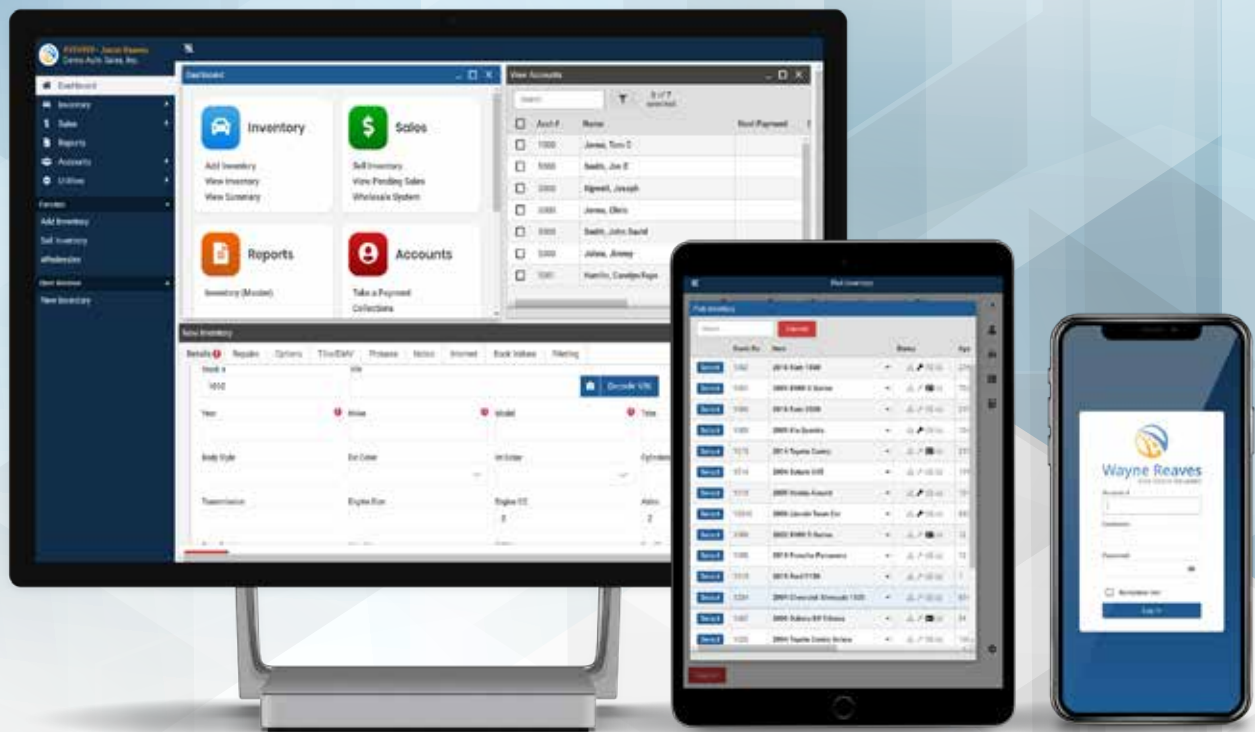
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## Happy New Year, Dealers!



**GIADA PRESIDENT**  
Jack Carter  
Turn & Burn Motors

I hope all of you are as excited about 2023 as I am. I'm predicting, as inventory levels rise, the car business will begin to return to what it once was. We're hearing buzz concerning deep subprime loans defaulting and we all know that will result in more repos at the auctions. That could mean more opportunities and a softening of pricing. Keep your fingers crossed!

The Federal Trade Commission has also announced it will be extending the deadline for dealers to comply with changes the agency has implemented to secure the personal information of our customers. The new deadline is June 9, 2023. Requirements include: Develop a written risk assessment, encrypt all sensitive information, train security personnel, develop an incident response plan, develop multi-factor authentication of an individual accessing customer information, and more. It sounds scary, for sure. Not

only do we have to carefully navigate the future planning and direction of our dealerships, but now further compliance in an area we are not experts in. There could be heavy fines to follow for those who don't comply and this should worry us all.

In addition to the new safeguard rules, we also need to be looking into safeguarding our company from theft and potential loss from within. It is an age old problem that my father has warned me about for years. His advice: Watch the folks who handle your money! We've been working with our CPA to develop safeguards against internal theft. If anyone would like that information shared, just reach out to me!

Good luck, dealers and happy bidding in the New Year!

*Jack Carter*

[Jack.turnandburnmotors@gmail.com](mailto:Jack.turnandburnmotors@gmail.com)



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# Unconventional 2023



**GIADA EXECUTIVE DIRECTOR,**  
Amy Bennett

2022 was a wild year! Who would have guessed that dealers would hit record profits during the COVID pandemic? Or anticipate the chain effect of the microchip shortage and other supply issues? I think car buyers have been in shock this past year. The first shock is to see dealerships with a fraction of the number of vehicles they usually stock and then to learn how long consumers are waiting for vehicle delivery and paying above sticker price for new vehicles. I look at many dealer advertisements in utter disbelief! To say the least, it has been challenging for independent dealers to buy affordable vehicles. Congratulations to those of you that were able to hang in there and remain successful!

## SCHOOL ZONE INFRACTIONS

For many months now, there has been a thorn in my side! It is the School Zone Infractions law that has been on the books for many years, but just recently enforced by the Georgia Department of Revenue. It is affecting dealers of all sizes. If you are not involved in the GIADA Board Meetings, please know that we have been fighting very hard to resolve this issue! Even before the elections in November, the GIADA lobbyist went to Governor Kemp's office to make him aware of the burden this has caused dealers across the state. He made several phone calls, but because of the way the law was written, the DOR cannot budge. We are not going to forget this issue going into 2023 and we have already

come up with new legislation to get the law changed! It is very unfair to make Georgia dealers pay those infractions before they can register a vehicle to their new buyer. I am gathering additional information about this subject, so if this has impacted your company, please call or email me with your details.

## MEMBERSHIP SUCCESS!

I am so very proud to say that GIADA is still the largest Independent Dealers Association in the country! We have slightly over 3000 members and work our hardest to maintain them all. Please make sure that

the dealers you meet and greet throughout the day are GIADA members, as well. Our 2023 convention will be at Stone Mountain again this year. The dates are July 13-15, so please mark your calendars!

Thank you again to all our members who continue to support GIADA! We honestly do appreciate you!

I hope 2023 brings you happiness and continued success!

---

## Used Car Sales Gain Shares

By NIADA Dashboard

Used car financing gained in its market share in the third quarter of 2022, growing to 61.68 percent.

The figure was up from 59.66 percent for the same quarter of 2021, according to Experian's State of the Automotive Finance Market report recently.

### Opportunity open for independent dealers

The report showed a slight decrease in the sales for independent dealers to 47.46 percent from 47.67 percent in 2021.

"It shouldn't come as a surprise to see that the independent dealer volume dipped slightly in the latest data," said NIADA Vice President Jeremy Beck. "Our dealers have been fighting diligently in the lanes, online and in marketing to get inventory against deeper pockets of the franchise dealers. What's encouraging is that overall used loans continue to increase as percentage of market share.

"As inventory levels come back online and interest rates continue to rise, it's a great time to be an independent dealer. Consumers will be driven to our dealer lots by quality vehicles, a robust Certified Pre-Owned

program that provides value and confidence to the consumer, and payments they can afford." -Jeremy Beck, NIADA VP

### Rates, prices continue to rise in third quarter

For independent dealers, 37.97 percent of loans were by BHPH dealers, with 24.76 percent of financing being provided by finance companies, 21.53 percent by credit unions and 15.43 percent from banks.

The used car loan amounts continued to grow, jumping 9.34 percent from last year to \$28,506. For the third quarter of 2021, the average finance amount was \$26,251 and \$21,629 for the same time period in 2020.

The average monthly payment topped \$525 — an increase of \$53 from 2021. The average loan rate was 9.34 percent, up from 8.12 percent in the third quarter of 2021. The average loan term also grew from 66.97 months to 68.08.

The numbers were down from the first and second quarters of 2022. The average loan amount decreased by \$104 or 0.37 percent from last quarter. ■

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# Cybercrime in Automotive: What You Need to Know

BY BRAD HOLTEN FOUNDER, PROTON DEALERSHIP IT

Think about all the consumer data your dealership collects... names, phone numbers, addresses, work details, salary, social security numbers; financial details about their vehicle purchase; and even credit card information from service. The list goes on and on. This is what makes dealerships a prime target for cyberattacks. Let's break down cybercrime in automotive.

## HOW ARE DEALERSHIPS BEING ATTACKED?

- Ransomware is the most common form of attack in automotive.
- Email is the number one method for gaining access to a dealership's network.

So what exactly is ransomware? It's a type of malicious software that gets into the dealership's network, encrypts and often steals data, and then demands a ransom payment in order to get it back.

Think about it: your sales people are answering online inquiries daily. They get an email and they respond without questioning it. That is their job, after all. Your business office folks communicate with various lenders and vendors, receiving and making payments. Fixed Ops is no exception.

That's what makes email such an easy and successful method. So how do hackers do it?

Hackers have become so sophisticated, they are actually able to get inside your network and monitor what's going on. They identify a contact whom you email frequently, maybe you receive an invoice or report from them weekly. After months of monitoring from the inside, they will send you a message disguised as the typical email you get. It might have an attachment that looks like the invoice or report you typically receive, but as soon as you click it, a malicious

download begins in the background. Having the appropriate cybersecurity measures and employee training in place will determine how far into your network these hackers can get. Let's assume you have very basic protection, and they are able to officially ransom your data... what are the consequences?

## REAL WORLD CONSEQUENCES TO AUTOMOTIVE CYBERCRIME

- The average ransomware remediation costs are **\$1,400,000**.<sup>1</sup>
- Business are down after a ransomware attack for an average of **21 days**.<sup>2</sup>
- **84% of consumers** would not buy another vehicle from a dealership after their data had been compromised.<sup>3</sup>

You arrive at your dealership on a beautiful Thursday morning. It's month end, and you're excited because you have a truck full of inventory coming today – it's the first time in weeks. But, you aren't able to log in. You start receiving phone calls from employees who either can't log in or have a strange message on their screens. Your entire dealership is down. You can't sell or service cars. You can't close deals. You can't pay bills or accept payments.

The cost of this event could be days with no operations at all and lost customers who go to another store for a vehicle purchase or service work, or angry customers whose vehicles are in for service, but they now can't get them for days. Then once you finally do get back up and running, it's a slow process, getting computers back online, getting your data off the back-ups (that are hopefully current), and making sure everything is accurate.

Once the dust has settled, you can finally start to think about your reputation and the impact this will have on future business. Think of the customers you'll have to notify,

and the friends with whom they'll share this news. You might now be wondering, "How do I ensure this doesn't happen?"

## PROTECTING YOUR DEALERSHIP FROM CYBERCRIME

- **30% of dealerships** are not up-to-date on their security software.<sup>4</sup>
- Only **21% of security professionals** think their current security controls are adequate.<sup>5</sup>

The right cybersecurity program could be the make-or-break element in an event like this. It all starts with a strong perimeter firewall to protect your network. Then, if something manages to get through your firewall, the next layer of protection is advanced email security that is able to identify and filter out suspicious emails. Additionally, if something does get through to email, a comprehensive system should alert the monitoring team so they can step in and take action if needed.

Taking it a step further, endpoint detection and response will protect each of the individual computers and mobile devices your team uses every day. To cap it all off, your employees should be trained to look for suspicious email triggers. They are your first line of defense.

Consider your dealership, the legacy that has either been passed down for generations or that you plan to one day pass down yourself. One cyberattack could change all of that. Protect your dealership, protect your legacy, before it's too late. ■

<sup>1</sup> Sophos, *The State of Ransomware 2022*

<sup>2</sup> Coveware report, *Bizjournals.com*, *Buckle up - automotive dealerships unprepared for cybercrime*

<sup>3</sup> *Total Dealer Compliance*

<sup>4</sup> *Total Dealer Compliance*

<sup>5</sup> *Forrester Research, 2020*



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# Used-Vehicle Values Skyrocket

BY NANCY DUNHAM

As inventory shortages drag on for some automakers, many dealers are counting on used-car acquisitions to maintain their profitability.

And a recent iSeeCars study shows that might not be as difficult as predicted. For the first time in recent history, a number of cars have appreciated in value or at least depreciated much less than expected. iSeeCars credits high demand and low vehicle supply with turning some vehicles into appreciating assets or resulting in slower-than-usual depreciation.

“This is unprecedented in used-vehicle pricing,” says Karl Brauer, executive analyst at iSeeCars. “Finding multiple three-year-old used models worth more than their new MSRP is something we’ve not seen before.”

That’s welcome news for dealers. Dealership respondents to a recent Wards Intelligence survey appear hungry for profitable used-car sales. Almost half (42.5%) of all respondents expect used-vehicle sales to increase their dealerships’ revenues in the next 12 months. That compares with 34.4% who expect new-car sales to increase revenue.

The majority (58.8%) of survey respondents report inventory shortages had the greatest negative impact on their businesses in the past 12 months. More than half (53.2%) believe inventory shortages will have the greatest negative impact for their stores in the next 12 months.

It’s doubtful that acquiring the specific models that have risen in value or marginally depreciated will overhaul a store’s lack of inventory, but it may well make up for some profits lost by shortages. Still, dealers can expect sizable profits from sales of vehicles that appreciate.

And Brauer says depreciation may slow even more, opening new opportunities for profitable acquisitions.

“As we get further and further into a post-pandemic world where prices are very high for both new and used, we’re going to see dropping depreciation,” Brauer tells Wards. “Depreciation after three years is normally about 35%. Last year, it was 23%. This year it’s 16.9%. That’s a huge drop again. So what’s really surprising is that there are cars that are worth more when they are three years old than they were new.”

That’s especially welcome news considering the recent Manheim Market Report (MMR) indicates larger-than-normal declines in its Three-Year-Old Index that measures pricing trends in the used car market. Adding to dealers’ used-vehicle quandaries is the challenge of forecasting the market price and the expense of reconditioning.

Yet there are plentiful positives in the used-car market beyond the appreciating models. MMR reports used-vehicle prices have not seen significant declines and retail demand is stable.

The iSeeCars report shows three of the models that increased in value over sticker price are the same as the top three models with the lowest five-year depreciation: the Porsche 911, Jeep Wrangler and Jeep Wrangler Unlimited. The other models include another Porsche model, the Porsche 718 Cayman, as well as the Toyota RAV4 Hybrid.

“What we’re saying to dealers is that if you can acquire any of these cars for a decent price, you’re probably going to do quite well when you resell them,” says Brauer. “Plus, there are opportunities for F&I, parts and even accessories that will add to (dealerships’) profits.” ■

*iSeeCars Study shows some three-year-old cars are worth more than they were new.*





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# Driving Opportunities

—IN A—

## Changing Industry

BY RONNIE WENDT



The automotive industry experienced a tsunami of disruption over the last two years. But with this disruption came opportunities for innovation and advancement, says Kristin Thompson, director of sales for Autotrader.

She divides the disruptions into three buckets: the COVID-19 pandemic, the global shortage of semiconductor chips, and tightened inventory constraints. “With the changes came opportunities for innovation and advancement,” she says. “These three things catapulted the industry ahead. The automotive industry is now moving ahead at a much faster pace.”

### DISRUPTION DRIVERS

COVID-19 represents the top disruptor in the market, according to Thompson. The government did not immediately categorize retail automotive as essential, so automotive dealers found their dealerships closed along with the rest of the country. This shift required dealerships to pivot from in-person operations to virtual just to stay in business.

“COVID pushed everything online because a lot of dealer showrooms were

closed,” she says. “This scenario rapidly advanced industry products like digital retailing, where dealerships met the customer online and took the deal from there.”

The lockdowns led to a critical chip shortage, which also drove change within the market. As automotive factories and plants hit the pause button, they stopped placing orders for chips. The electronics industry scooped up these additional chips and when the auto industry reopened, manufacturers found chips in short supply.

“The chip shortage will not go away soon because of the logistics issues in the world today,” Thompson adds. The chip shortage has tightened production and led to critical inventory shortages within automotive retailing. This has driven up demand and set record prices for new vehicles.

“The chip shortage took the industry from a buyer’s market to a seller’s market,” she says. “With a lot of inventory, a buyer can choose what they want. But the chip shortage transitioned the retail market into a seller’s market, driving prices up. It’s still competitive, however. Whoever has or can get the inventory captures market share.”

The chip shortage drove pipeline issues, she adds. “How do they get inventory? How do they buy inventory at the right price? Dealers must buy vehicles at the right price to make money. The shortage also pushed the wholesale market into the digital realm. In-person vehicle auctions transitioned to online auctions and heightened competition for vehicles.

Thompson expects inventory levels will remain low on car lots because “OEMs and dealers are finding they don’t have to have 600 vehicles on a lot to sell cars. Consumers are adjusting to ordering vehicles and waiting 8-10 weeks to get them, which was once unheard of,” she says.

Consumers, she says, are also adjusting to paying higher prices for these vehicles. According to J.D. Power research, June 2022 represented the eighth consecutive month that retail inventory closed below 900,000 units. Meanwhile, new vehicle prices continued to set records with the average transaction price hitting \$45,844, a 14.5% increase over the previous year.

### CONSUMER CHANGE

The disruptors in the marketplace also



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changed consumer buying behavior, adds Thompson, who hosted a panel titled “Consumer Buying Behavior: Insights and Trends” at the 2022 NIADA Convention & Expo in Las Vegas.

“Consumer satisfaction has grown along with the ability to purchase a vehicle online,” she says. “It used to be unheard of to buy a car online.”

She cites the Cox Automotive Car Buyer Financing Journey Study to support her comments. This research revealed buyers who completed key financing steps online saved time and were more satisfied with their time at the dealership than buyers who completed the same steps in person.

**“Consumers like being able to buy a car online because it makes the process more efficient and shortens the time they spend in the dealership,” she says.**

Digital retailing became the norm during the pandemic, she says, and “consumers demand that it stay that way. Consumers want to see that process move forward so they can buy a car completely online. There are dealerships where you can do this already. But consumers want this to be the norm rather than the exception.”

#### BE DIFFERENT

Today’s consumer buying behavior presents an opportunity for dealers to differentiate their dealerships to stay top of mind and win market share, Thompson adds.

“Ask, ‘What can I do to win that customer? Because they are going to buy. It’s just a matter of whether they will buy from you.’”

“Dealers need to ask themselves: What can I do to differentiate my dealership? What can I do to stay top of mind? What can I do to win market share?” she says. “These three things are what a dealership needs to succeed.”

This begins with understanding today’s car buyer, who spends less time in the market and the purchase process. Today’s consumer spends just 83 days in the new car market versus 101 days in 2019. The purchase process declined to 92 days in 2021. And used car buyers traveled 88 miles from home to buy a car versus 98 in 2020.

The number of miles consumers will drive to buy a car indicates customers are using digital retailing tools to start deals online, Thompson stresses. Dealers once advertised within a 25-50-mile radius. Now it’s critical to expand the advertising footprint and get vehicles in front of customers 100, 200 or 300 miles away, she adds.

“The dealer who has the best and most information in front of the consumer the fastest is the one who will differentiate itself with customers,” she adds, noting it is essential to be different in the digital realm.

“With consumers shopping online, you want photos, videos of the vehicle and custom comments online,” she says. “You want to tell customers what differentiates this car and your dealership and provide this knowledge in a digital environment.” She stresses, “The dealership with the most information and the best information will win market share.”

Consistent messaging and consistent pricing are also important, she adds. Third party sites still get more traffic than dealership sites. KBB and Autotrader remain in the Top 3 Most Visited Sites and Cox Automotive has seen an increase of 17% in traffic relating to the car buyer journey. And Kelley Blue Book is the most used trade-in tool.

“Consumers will hop from site to site, whether that be Kelley Blue Book or Autotrader or some other site, to look at the fair market range for that vehicle,” she says. “Then they will look at whether the vehicle you are selling matches up to that price. Consistent messaging and pricing across all platforms is vital. It

differentiates a dealer by building trust with the consumer.”

She adds, “Consumers want to have confidence and trust in the information that you are giving to them. Here, consistency of messaging is important because it builds consumer trust and keeps the dealership top of mind.”

It’s also essential to partner with third parties to “get your vehicles out there and expand your digital footprint,” she stresses. Retargeting with consistent messaging also expands a dealership’s footprint and helps build trust, she adds. Retargeting is an online marketing strategy that involves serving customers who previously visited a dealership website with relevant ads as they browse external websites. To do this, dealers must place retargeting pixels on their websites to capture customer browsing information, which is held in user profiles kept by ad networks and tracked with cookies.

“When you retarget, the message follows the consumer, so they see it in other places,” she says. “This way your message always stays in front of the consumer.”

She adds, “Some people say, ‘Well, automotive is a different type of purchase.’ But it really isn’t. We are all searching and shopping for everything online. So, using retargeting like other industries do will really help you win market share.”

To win in auto retailing, one must gain market share. “Dealers must ask what they can do to win market share and be proactive and conscious about their efforts to do so,” she says. “There are only so many shoppers in the market that are going to buy a vehicle. Are they going to buy it from you or someone else?”

Another step to differentiating a dealership is to enhance customer service. “This is where you stay proactive and establish your customer service as something that sets yourself apart,” she says. “Ask, ‘What can I do to win that customer? Because they are going to buy. It’s just a matter of whether they will buy from you.’” ■

# The CARLAWYER®

By Eric Johnson, Partner in the law firm of Hudson Cook, LLP, Editor in Chief of CounselorLibrary.com's Spot Delivery®



Here's our monthly article on selected legal developments we think might interest the auto sales, finance, and leasing world. This month, the developments involve the Federal Trade Commission, the Consumer Financial Protection Bureau and the Federal Communications Commission. As usual, our article features the "Case(s) of the Month" and our "Compliance Tip." Note that this column does not offer legal advice. Always check with your lawyer to learn how what we report might apply to you or if you have questions.

## FEDERAL DEVELOPMENTS

On November 8, **the Federal Trade Commission issued an advance notice of proposed rulemaking seeking comment on deceptive and unfair uses of reviews and endorsements.** The FTC does not propose to cover every issue in its Guides Concerning the Use of Endorsements and Testimonials in Advertising, but it proposes to address the following practices: (1) reviews or endorsements by people who do not exist, who did not actually use or test the product or service, or who are misrepresenting their experience with it; (2) review hijacking, where a seller steals or repurposes reviews of another product; (3) marketers offering compensation or other incentives in exchange for, or conditioned on, the writing of positive or negative consumer reviews; (4) owners, officers, or managers of a company: (a) writing reviews or testimonials of their own products or services, or publishing testimonials by their employees or family members, that fail to provide clear and conspicuous disclosures of those relationships, or (b) soliciting

reviews from employees or relatives without instructing them to disclose their relationships; (5) the creation or operation of websites, organizations, or entities that purportedly provide independent reviews or opinions of products or services but are, in fact, created and controlled by the companies offering the products or services; (6) misrepresenting that the consumer reviews displayed represent most or all of the reviews submitted when, in fact, reviews are being suppressed based upon their negativity; (7) the suppression of customer reviews by physical threat or unjustified legal threat; and (8) selling, distributing, or buying followers, subscribers, views, and other indicators of social media influence. Comments on the ANPR are due by January 9, 2023.

On November 8, **the Federal Trade Commission issued an advanced notice of proposed rulemaking exploring a rule to crack down on "junk fees" that it claims are mushrooming throughout the country.** The FTC's advance notice of proposed rulemaking is soliciting written comment, data, and argument regarding the need for a rulemaking to prevent persons, entities, and organizations from imposing junk fees on consumers. The ANPR also solicits public comment on 21 specific questions. The FTC defines "junk fees" as unfair or deceptive fees that are charged for goods or services that have little or no added value to the consumer, including goods or services that consumers would reasonably assume to be included within the overall advertised price. The FTC stated the term also encompasses "hidden fees," which are fees for goods or services that are deceptive or unfair, including because they are disclosed only at a later stage in the consumer's purchasing process or not at all, whether or not the fees are described as corresponding to goods or services that have independent value to the consumer. The FTC believes that a junk fee can be a hidden fee, but not all junk fees are hidden fees. Finally, the FTC thinks that these junk fees are bundled as "ancillary

products" in connection with loans and auto financing that end up on the final bill without the consumer's awareness or express and informed consent. Comments on the ANPR are due by January 9, 2023.

On November 10, **the Consumer Financial Protection Bureau issued a circular concerning consumer reporting agencies' and furnishers' obligations under the Fair Credit Reporting Act to investigate consumer disputes of credit report information.** The circular addresses two questions: (1) Are consumer reporting agencies and the entities that furnish information to them permitted under the FCRA to impose obstacles that deter submission of disputes? (2) Do consumer reporting agencies need to forward to furnishers consumer-provided documents attached to a dispute? The Bureau answered "no" to the first question, stating that "[c]onsumer reporting agencies and furnishers are liable under the FCRA if they fail to investigate any dispute that meets the statutory and regulatory requirements, as described in more detail [in the circular]. Enforcers may bring claims if consumer reporting agencies and furnishers limit consumers' dispute rights by requiring any specific format or requiring any specific attachment such as a copy of a police report or consumer report beyond what the statute and regulations permit." The Bureau answered "[i]t depends" to the second question, stating that "[e]nforcers may bring a claim if a consumer reporting agency fails to promptly provide to the furnisher 'all relevant information' regarding the dispute that the consumer reporting agency receives from the consumer. While there is not an affirmative requirement to specifically provide original copies of documentation submitted by consumers, it would be difficult for a consumer reporting agency to prove [it] provided all relevant information if [it] fail[s] to forward even an electronic image of documents that constitute a primary source of evidence." On November 15, the Federal Trade Commission announced a 6-month

extension of the deadline for compliance with revised provisions of its Safeguards Rule until June 9, 2023.

On November 16, the Consumer Financial Protection Bureau issued its Fall 2022 issue of Supervisory Highlights, which summarizes violations of federal consumer financial protection laws identified by the Bureau during its supervisory examinations completed between January and June 2022. The report highlights, among other things, alleged violations of the Fair Credit Reporting Act by consumer reporting agencies and furnishers for failing to promptly address and update inaccurate information on credit reports. It also highlights alleged unfair and deceptive acts or practices by servicers of vehicle financing contracts, including failing to provide refunds for unearned fees related to add-on products, loan modifications, double billing consumers for collateral protection insurance, use of electronic devices that interfere with driving, and debt collection practices. The Bureau also notes in the report that it is increasing its focus on repeat offenders, particularly those who violate agency or court orders, by creating a Repeat Offender Unit. The Repeat Offender Unit is focused on reviewing and monitoring the activities of repeat offenders, identifying the root cause of recurring violations, pursuing and recommending solutions and remedies that hold entities accountable for failing to consistently comply with federal consumer financial protection laws, and designing a model for order review and monitoring that reduces the occurrences of repeat offenders.

On November 17, noting that public data on the auto loan market is relatively sparse in comparison to data on mortgages, credit cards, and student loans, the Consumer Financial Protection Bureau released a blog post announcing “an effort to work with industry and other agencies to develop a new data set to better monitor the auto loan market.” The Bureau will be accepting public comment on the initiative until December 19, 2022.

On November 21, the Federal Communications Commission issued a Declaratory Ruling and Order

finding that the Telephone Consumer Protection Act regulates “direct drop” or “ringless” voicemails as telephone calls. The petitioner argued that, as a technical matter, ringless voicemails are not telephone calls: the sender does not dial the recipient’s phone number, and the recipient’s phone does not ring. Rather, the recipient simply gets a notification of a new voicemail. The FCC concluded that the arguments for regulating ringless voicemails as telephone calls overwhelmed the petitioner’s technical argument. The FCC emphasized the point that, from the consumer’s perspective, there isn’t much difference between ringless voicemails and other telephone calls: in all cases, unwanted contacts invade consumers’ privacy. The FCC also noted that the public comments in this proceeding clearly articulated the point that consumers are just as bothered by this type of contact as by any other on their phones. Because case law has also taken this position, companies have likely already been reluctant to treat ringless voicemails as outside the scope of the TCPA. With the FCC’s Declaratory Ruling and Order, companies should now apply their TCPA policies and procedures to this technology, if they haven’t already. This means, among other things, applying the TCPA’s consent and content requirements applicable to

prerecorded messages as well as the TCPA’s do-not-call and telemarketing standards, when the ringless voicemail is used for marketing.

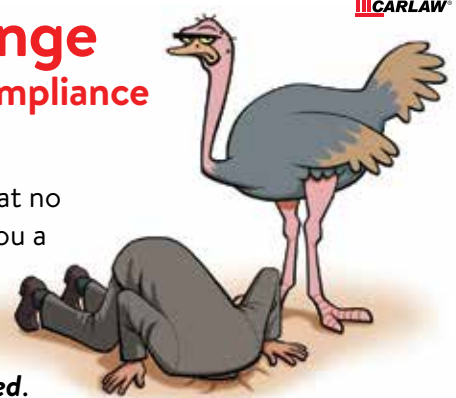
## CASE(S) OF THE MONTH

**Dealership Was Entitled to Summary Judgment on Individual’s Telephone Consumer Protection Act Claims Arising Out of Prerecorded Ringless Voicemails to Her Phone Where Dealership Had Prior Express Written Consent to Call Her:** An individual called a dealership to inquire about buying a vehicle. That same day, she made an inquiry about buying a vehicle on a website that provided information to the dealership. While online, she provided personal information, including her phone number. She also clicked a box next to the language “I agree to Terms of Service, Privacy Policy, and Privacy Notice.” This language hyperlinked to, among other things, privacy and marketing agreements. Later, on three separate occasions, the individual received prerecorded telemarketing voicemails from the dealership. She filed a putative class action against the dealership under the Telephone Consumer Protection Act. The dealership moved for summary judgment, arguing that prerecorded ringless

*Continued on page 16*

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Continued from page 15

voicemails are not “calls” under the TCPA, the intangible harms that the individual alleged are not concrete injuries sufficient to support Article III standing, and, even if ringless voicemails are calls and the individual has standing, she provided prior express written consent to be contacted.

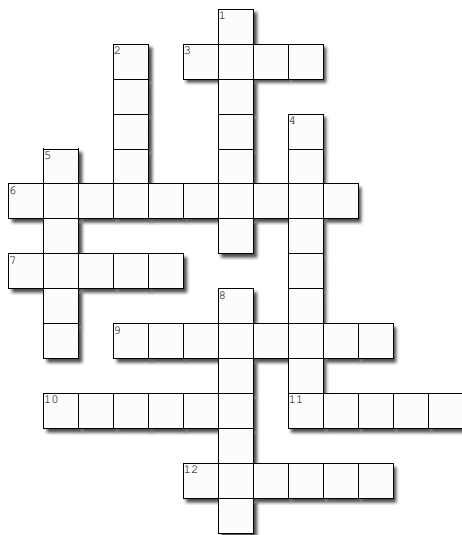
The U.S. District Court for the Eastern District of North Carolina granted the dealership’s motion. First, the court concluded that ringless voicemails are “calls” under the TCPA. Second, the court concluded that the individual had standing to assert her TCPA claim. The court found that receiving a ringless voicemail supports standing under Article III for a TCPA claim if there is a connection to a traditional common law injury. The individual sufficiently alleged a concrete injury by alleging that the ringless voicemails caused “invasion of privacy, aggravation, annoyance, intrusion upon seclusion, trespass, and conversion,” all traditional common law injuries. She also alleged that she had to “stop what she was doing and listen to the pre-recorded messages” and that the dealership’s “calls occupied [her] telephone lines and rendered the

devices unavailable for the receipt of other calls.” Third, despite finding that ringless voicemails are calls under the TCPA and that the individual had standing under the Act, the court concluded that she provided prior express written consent to be contacted at the phone number she provided online. Therefore, the individual’s TCPA claim failed. She clicked on the “I agree to Terms of Service, Privacy Policy, and Privacy Notice” box. The words “Terms of Service,” “Privacy Policy,” and “Privacy Notice” appeared in a light red color to indicate hyperlinking, and the other words in the statement appeared in black. Before anyone could proceed to the next page, the person had to check the box. The court found that the individual had checked the box. The hyperlinked agreements contained provisions notifying her that her information could be used “for our marketing purposes” and “for our affiliates to market to you.” The court noted that the Fourth Circuit has not addressed the issue of consent in the context of online disclosures like the ones in this case. However, the court relied on other decisions to find that when links to disclosures such as terms of service or privacy agreements are clearly shown and not hidden at the bottom of the page or in fine print, those prominent

links satisfy disclosure requirements. See *Beard v. John Hiester Chevrolet, LLC*, 2022 U.S. Dist. LEXIS 204379 (E.D.N.C. November 9, 2022)

### COMPLIANCE TIP

Our Case of the Month highlights the Federal Development above that the Telephone Consumer Protection Act regulates “direct drop” or “ringless” voicemails as telephone calls under the TCPA. It also addresses the importance of ensuring that if you have a telemarketing campaign that you get the consumer’s prior express written consent to be contacted at the phone number they provide to your dealership. The dealer in this case had the consumer agree to certain terms of service, a privacy policy and privacy notice which included provisions that her information could be used for marketing purposes. The agreements were also clearly shown and not hidden at the bottom of a webpage or in the fine print. If you have a telemarketing campaign, what prior written approvals from your customers are you capturing? How are you displaying the disclosures or agreement to the customers? You’ll want to talk to a knowledgeable attorney about these issues. ■



## TYPES OF VEHICLES CROSSWORD PUZZLE



### Across

3. 'Built \_\_\_\_\_ tough'
6. This German company uses their initials in their logo. Models include the Beetle and Atlas
7. An American brand of automobiles and a division of Stellantis based in Michigan
9. This manufacturer was founded in the 1920's. Models include the Sebring and 300.
10. In 2022, this Japanese company was the 10th largest auto maker in the world. They make the Z car.
11. This electric car company was founded in 2003. The first model, the Roadster, began production in 2009
12. English automaker that uses a large cat on the hood

### Down

1. Discontinued in 2010, this GM product line include the GTO and the Grand Prix
2. A General Motors vehicle still produced. Models include the Verano and Regal
4. This iconic automaker began in 1911 and the classic bowtie logo is recognized all over the world
5. This multinational manufacturer was the first motor company to produce over 10 million cars in one year.
8. This South Korean automaker was founded in 1967. Their vehicles are sold in over 193 countries

DOWN  
1. Pontiac  
2. Buick  
4. Chevrolet  
5. Toyota  
8. Hyundai

ACROSS  
3. Ford  
6. Volkswagen  
7. Dodge  
9. Chrysler  
10. Nissan  
11. Tesla  
12. Jaguar

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770-654-3290  
annakate@oakwoodaaa.com

**ANGIE AYCOCK**  
770-654-3290  
angie@oakwoodaaa.com



## MONDAY

### Atlanta East Auto Auction

2790 Hwy 78  
Loganville, Ga 30052  
470-552-1032  
info@aeautoauction.com  
[aeautoauction.com](http://aeautoauction.com)  
6:00pm Dealer Sale

### IAA MACON

2200 Trade Dr.  
Macon, GA 31217  
478-314-0031  
9:00am Mondays  
[iaai.com](http://iaai.com)

### IAA TIFTON

368 Oak Ridge Church Road  
Tifton, GA 31794  
229-386-2640  
9:30am Mondays  
[iaai.com](http://iaai.com)

## TUESDAY

### America's Auto Auction -Atlanta

444 Joe Frank Harris Pkwy  
Cartersville, GA 30120  
770-382-1010  
6:00pm Dealer Only Sale  
[americasautoauction.com](http://americasautoauction.com)

### America's Auto Auction - Jacksonville

11982 New Kings Rd  
Jacksonville, FL 32219  
904-764-7653  
5:00pm Dealer Only Sale  
[americasautoauction.com](http://americasautoauction.com)

### Athens Auto Auction

5050 Atlanta Hwy  
Bogart, GA 30622  
770-725-7676  
6:30pm Dealer & Public Sale  
[athensautoauctionga.com](http://athensautoauctionga.com)

### Hwy 515 Auto Auction

107 Whitepath Rd  
Ellijay, GA 30540  
706-635-1500  
6:00pm Dealer Sale  
[hwy515autoauction.com](http://hwy515autoauction.com)

### IAA ATLANTA NORTH

6242 Blackacre Trail NW  
Acworth, GA 30101  
770-975-1107  
9:00am Tuesdays  
[iaai.com](http://iaai.com)

### Manheim Atlanta

4900 Buffington Rd.  
College Park, GA 30349  
404-761-9211 / 800-856-6107  
Every Tuesday 12:30pm  
[manheim.com](http://manheim.com)

### Manheim Georgia

7205 Campbellton Rd  
Atlanta, GA 30331  
404-349-5555 / 888-766-7144  
GM | GM Financial Closed Sale  
Tuesdays - Bi-Weekly at 12:30pm  
Open Sale, 9:30am  
[manheim.com](http://manheim.com)

### Rawls Auto Auction

2818 Pond Branch Rd  
Leesville, SC 29070  
803-657-5111  
10:00am Dealer Sale  
GSA Sale Public & Dealers  
Call for Details; 8:30am Salvage Sale  
[rawlsautoauction.com](http://rawlsautoauction.com)

### Vemo Auto Auctions, LLC

441 Dunbar Rd.  
Warner Robbins, GA 31093  
478-449-3232  
4:00pm  
[vemoauctions.com](http://vemoauctions.com)

## WEDNESDAY

### ADESA Atlanta

5055 Oakley Industrial Blvd  
Fairburn, GA 30213  
770-357-2277  
10:00am Dealer Sale  
[adesa.com](http://adesa.com)

### America's Auto Auction - Greenville

2415 Hwy 101  
Greer, SC 29651  
864-801-1199  
3rd Wed RV & Marine Sale,  
9:00am  
[americasautoauction.com](http://americasautoauction.com)

### Augusta Auto Auction

1200 E. Buena Vista Ave  
N. Augusta, SC 29841  
800-536-3234  
9:15am Dealer Sale  
9:30am Last Wed of Month INOP  
[augustaauction.com](http://augustaauction.com)

### America's Auto Auction- Savannah

1712 Dean Forest Rd  
Savannah, GA 31408  
912-965-9901  
9:00am Dealer Only  
[southeasternaa.com](http://southeasternaa.com)

### Carolina Auto Auction

140 Webb Rd  
Williamston, SC 29697  
864-231-7000  
10:00am Dealer Sale  
9:00am Salvage Sale  
[carolinaautoauction.com](http://carolinaautoauction.com)

### Greater Atlanta Auto Auction

849 Jackson Trail Rd.  
Winder, GA 30680  
470-275-0422  
[greateratlantaaa.com](http://greateratlantaaa.com)  
10:00am Wednesdays

### Houston Auto Auction

4599 Pio Nono Ave  
Macon, GA 31206  
478-788-6947  
Wednesday 11:30am - Dealer  
Sale; Wednesday & Saturday  
6:00pm - Dealer/Public Sale  
[haamacon.com](http://haamacon.com)

### IAA ATLANTA SOUTH

1930 Rex Rd  
Lake City, GA 30260  
404-366-2298  
9:00am Wednesdays  
[iaai.com](http://iaai.com)

### Manheim Atlanta

4900 Buffington Rd  
College Park, GA 30349  
404-762-9211 / 800-856-6107  
Exotic Highline Event  
4th Wednesday at 9:30am  
[manheim.com](http://manheim.com)

### Manheim Georgia

7205 Campbellton Rd.  
Atlanta, GA 30331  
404-349-5555 / 888-766-7144  
Fiat Chrysler Automobiles Closed  
Sale Bi-Weekly 10:00am  
[manheim.com](http://manheim.com)

### New Calhoun Auto Auction

417 Lovers Lane Rd.  
Calhoun, GA 30701  
706-624-1944  
7:00pm Dealer & Public Sale  
[newcalhounautoauction.com](http://newcalhounautoauction.com)

### Dealers Auto Auction Atlanta

4600 Browns Bridge Rd.  
Cumming, GA 30041  
678-889-7776  
2:00pm Dealer Sale  
[myvipauctions.com](http://myvipauctions.com)



## THURSDAY

### Albany Auto Auction

1421 Liberty Expressway SE  
Albany, GA 31705  
229-435-7708  
3:00pm Dealer Sale  
[albanyautoauction.net](http://albanyautoauction.net)

### Augusta Auto Auction

1200 E. Buena Vista Ave.  
N. Augusta, SC 29841  
800-536-3234  
Dealer & Public Sale, Thursday,  
6:30PM  
[augustaauction.com](http://augustaauction.com)

### AutoNation Auto Auction Atlanta

2491 Old Anvil Block Road  
Ellenwood, GA 30294  
855-907-2622  
Thurs. 2:00pm  
[autonationautoauction.com](http://autonationautoauction.com)

### Dealers Auto Auction of Chattanooga

2120 Stein Dr.  
Chattanooga, TN 37421  
423-499-0015  
9:00am Dealer Sale  
[dealersauto.com](http://dealersauto.com)

### IAA ATLANTA EAST

1045 Atlanta Hwy SE  
Winder, GA 30680  
877-868-4544  
9:00am Thursdays  
[iaai.com](http://iaai.com)

### Manheim Atlanta

4900 Buffington Rd.  
College Park, GA 30349  
404-762-9211 / 800-856-6107  
9:30am Dealer Sale  
Every Thursday  
9:30am Salvage Sale  
[manheim.com](http://manheim.com)

### Manheim Georgia

7205 Campbellton Rd.  
Atlanta, GA 30331  
404-349-5555 / 888-766-7144  
Closed Ford Factory Sale Every  
Other Thursday, 10:00am  
Call for Toyota & Nissan sale  
[manheim.com](http://manheim.com)

### Oakwood's Arrow Auto Auction

4712 Flat Creek Rd  
Oakwood, GA 30566  
770-532-4624  
4:00pm Dealer  
[oakwoodaaa.com](http://oakwoodaaa.com)

### Rebel Auction Company

1175 Bell Telephone Rd  
Hazelhurst, GA 31539  
912-375-3491 / 800-533-0673  
2nd Thursday of Each Month  
9:00am Dealer & Public Sale  
[rebelauction.net](http://rebelauction.net)

### South Georgia Auto Auction

1407 Silica Rd  
Albany, GA 31705  
229-439-0005  
11:00am Dealer Sale  
[sgaauction.com](http://sgaauction.com)

## FRIDAY

### America's Auto Auction - Atlanta

444 Joe Frank Harris Pkwy  
Cartersville, GA 30120  
770-382-1010  
9:00am Dealer Sale, INOP 2nd &  
4th Fri 8:00am  
[americasautoauction.com](http://americasautoauction.com)

### America's Auto Auction - Greenville

2415 Hwy 101 South  
Greer, SC 29651  
864-801-1199 / 800-859-3393  
10:00am Car Sale  
[americasautoauction.com](http://americasautoauction.com)

### Charleston Auto Auction

651 Precast Lane  
Moncks Corner, SC 29461  
843-719-1900  
10:00am Dealer Sale  
[charlestonautoauction.com](http://charlestonautoauction.com)

### Copart Auto Auction

2568 Old Alabama Rd.  
Austell, GA 30168  
770-941-9775  
9:00am Dealer & Public Sale  
[copart.com](http://copart.com)

### Georgia-Carolina Auto Auction

884 East Ridgeway Rd.  
Commerce, GA 30529  
706-335-5300  
Dealer only Wed, 3:30pm  
[gcautoauction.com](http://gcautoauction.com)

### IAA ATLANTA

125 Old Hwy 138  
Loganville, GA 30052  
770-784-5767  
8:30am Fridays  
[iaai.com](http://iaai.com)

### IAA SAVANNAH

348 Commerce Drive  
Savannah, GA 31326  
912-826-1219  
9:30am Fridays  
[iaai.com](http://iaai.com)

### Manheim Georgia

7205 Campbellton Rd  
Atlanta, GA 30331  
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Mobile Sales  
Call for Dates  
[manheim.com](http://manheim.com)

### Rome Auto Auction powered by Manheim

3824 Hwy 411  
Kingston, GA 30145  
2:00pm Fridays  
470-339-2255  
[manheim.com](http://manheim.com)

### Tallahassee Auto Auction

5249 Capital Circle SW  
Tallahassee, FL 32305  
850-878-6200  
10:00am Dealer Sale  
[bscamerica.com](http://bscamerica.com)

## SATURDAY

### Houston Auto Auction

4599 Pio Nono Ave.  
Macon, GA 31206  
478-788-6947  
Wednesday 11:30am – Dealer  
Sale; Wednesday & Saturday  
6:00pm – Dealer/Public Sale  
[haamacon.com](http://haamacon.com)

## OTHER AUCTIONS

### ACV Auctions

800-553-4070  
[acvauctions.com](http://acvauctions.com)

### Auctions Unlimited, Inc

404-226-8638  
[auctionsunlimitedonline.com](http://auctionsunlimitedonline.com)

### CarMax Auctions

888-804-6604  
Dealers Only Auctions –  
For Locations, Dates & Times  
[carmaxauctions.com](http://carmaxauctions.com)

### Copart Auto Auction

6089 Hwy 20  
Loganville, GA 30052  
770-554-6366  
[copart.com](http://copart.com)

### Eblock

212 Battery St Ste 3  
Burlington, VT 05401  
833-817-7247  
[eblock.com/en-us](http://eblock.com/en-us)

### Gleaton's, Inc

100 Clover Green  
Peachtree City, GA 30269  
678-489-4928  
[gleatons.com](http://gleatons.com)

### JJ Kane Auctioneers, Inc.

678-840-4914  
See web for sale dates  
[jjkane.com](http://jjkane.com)

### Ritchie Bros Auctioneers

4170 Highway 154  
Newnan GA 30265  
770-304-3355  
Industrial Equipment Auction  
[rbauction.com](http://rbauction.com)

### TAC Auction Services

3481 S Hwy 29  
Newnan, GA 30259  
678-329-4279  
Equipment auction  
[tacauctionservices.com](http://tacauctionservices.com)

### Turn Automotive

866-887-6227  
[turnautomotive.com](http://turnautomotive.com)

### Weeks Auction Group, Inc.

2186 Sylvester Hwy.  
Moultrie, GA 31768  
229-890-2437  
Check website for dates and times  
[weeksauctiongroup.com](http://weeksauctiongroup.com)

# Four Tips for Getting the Most From Your Life's Work

BY PEACHTREE PLANNING

Your business is your baby, but the baby's grown up. It's served you and your employees well. Your business has helped turn your passion and talents into income for you and your family, as well as your employees and their families. But have you considered what comes next?

Has the thought of selling your business ever crossed your mind? Maybe you've thought of starting a new business, or a new chapter in your life. Even if you're not 100% sure you actually want to sell your business, there are a few basic strategies to put in place now to help ensure you get full value.

## 1. CONSIDER TRANSFERRING BUSINESS INCOME TO YOUR PERSONAL BALANCE SHEET OVER TIME.

This cash flow strategy helps in two ways: It builds your personal balance sheet, and may alleviate some of the pressure you may feel to get "top dollar" for your business.

## 2. THINK LOCAL.

According to the IBBA, for businesses valued up to \$1 million, 51% of buyers come from a 50-mile radius; in 32% of these cases, buyers are found within 20 miles. For companies valued at \$5

million and up, the net is a bit wider; buyers come from more than 100 miles away in 77% of cases.<sup>1</sup>

## 3. DO SOME SOUL-SEARCHING.

Many owners believe they will sell their business to the first person who offers the right price. But once potential buyers start calling, sellers usually realize that they want more than money. For instance, if you have spent 30 years building a business, you may not be happy to sell it to someone who wants to rebrand it and put his or her name on the signs.

## 4. BE REALISTIC.

Many sellers know that being too optimistic about pricing can stall a deal, but they still make this critical mistake. In fact, it's the top error made by sellers, according to IBBA's survey, cited by 39% of business sale advisors. Again, consider a cash flow strategy for your business now that strengthens your personal balance sheet. It could relieve the pressure to get every last dollar, should you ever decide to sell your business. ■

1. <https://www.forbes.com/sites/grouphink/2014/04/24/three-ways-to-sell-your-business-for-top-dollar/?sh=3322e2c453a3>

## We Help Independent Auto Dealers Protect, Grow, and Pass on Their Business



Matt Justice, Vice President

O:404.260-1649 | M:404.384.4140  
matt\_justice@peachtreeplanning.com



David Gibson, MBA

O:770.897.4913 | M:770.584.6258  
david.gibson@peachtreeplanning.com

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[www.peachtreeplanning.com/automobile-dealer-services](http://www.peachtreeplanning.com/automobile-dealer-services)

2021-117225 exp. 2.23

# PRE-LICENSE CALENDAR

All classes held at  
**Sonesta Atlanta Northwest  
Galleria, Atlanta GA**  
unless otherwise noted.

—  
**Monday, January 9**  
9:45 am - 2:00 pm

**Thursday, January 19**  
5:45 pm - 10:00 pm

**Monday, January 23**  
5:45 pm - 10:00 pm

**Wednesday, January 25**  
9:45 am - 2:00 pm  
Anderson Conference Center 5171  
Eisenhower Pkwy, Macon, GA

**Saturday, January 28**  
9:45 am - 2:00 pm

**Monday, February 6**  
5:45 pm - 10:00 pm

**Monday, February 13**  
9:45 am - 2:00 pm

**Thursday, February 16**  
5:45 pm - 10:00 pm

**Wednesday, February 22**  
9:45 am - 2:00 pm  
Anderson Conference Center 5171  
Eisenhower Pkwy, Macon, GA

**Saturday, February 25**  
9:45 am - 2:00 pm

**FOR MORE DETAILS, VISIT:**  
[georgiacardealerlicense.com](http://georgiacardealerlicense.com)  
Or if you have questions, please feel  
free to give us a call at the GIADA  
office at 770-745-9650.

**FOR MORE DETAILS, VISIT:**  
[georgiacardealerlicense.com](http://georgiacardealerlicense.com)



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[aproservice.org](http://aproservice.org)

Financial Administration Service and More! We have professionals that can help advise self-employed and small businesses to prepare for tax filing. We also offer tax forms for small businesses. Notary services and loan signing agent services are available. Ink fingerprinting and live scanning coming soon!



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#### HHM CPAs

423-756-7771

[hhmcpas.com](http://hhmcpas.com)

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#### Robert L Burt CPA

205-752-3001

Accounting

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912-234-5400

[stifel.com](http://stifel.com)

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#### Tax Refund Services Tax Max

866-642-4107

[TaxMax.com](http://TaxMax.com)

Tax Max gives the dealer the ability to convert a paystub and/or a W2 into a down payment using various programs to maximize tax season such as a 1st quarter, 4th quarter, collections, repairs and our new all year round program.

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912-238-1001

[tjsdd.com](http://tjsdd.com)

Accounting Services

### ASSOCIATIONS



#### NAAA - National Auto Auction Association

301-696-0400

[naaa.com](http://naaa.com)

NAAA represents the interests of the auto auction industry delivering training, setting standards and offering networking opportunities to the remarketing community. The success of the association is its membership and the ability to come together as a unified voice.

### BHPH CAPITAL

## AGORA

#### Agora Data

877-592-4672

[agoradata.com](http://agoradata.com)

Agora Data has created access to capital for BHPH dealers and small to mid-sized finance companies. Pioneered by Agora Data, both AgoraCapital and AgoraCredit provide a new funding channel to obtain all the cash needed to fuel growth.

Agora's proprietary radical AI-infused technology connects dealers and finance companies with the capital markets. For capital markets stakeholders, AgoraTrade and AgoraCapital provide an opportunity to participate in a time-tested asset class previously not available.



#### Arrow Acceptance

678-799-7123

[arrowacceptance.com](http://arrowacceptance.com)

Sell Your Buy-Here-Pay-Here Portfolio to Arrow Acceptance In 4 Easy Steps · Step 1- Contact Arrow Acceptance for no obligation portfolio pricing · Step 2- Submit requested information via our secure portal · Step 3- Arrow performs a fast portfolio valuation to provide you a written cash offer · Step 4- Quick and efficient closing that includes a speedy deposit into your bank account



### Glenview Finance

877-288-0307

[glenviewfinance.com](http://glenviewfinance.com)

We provide lines of capital and purchase retail installment sales contracts from select independent auto dealers. Our program is designed for ALL independent auto dealers who want the ability to receive up-front cash flow and participate in the back-end profit.



### SDA

800-467-5172

[sdainc.net](http://sdainc.net)

SDA, located in Georgia, has been a nationwide provider of capital to the BHPH industry for over 25 years. We purchase accounts and let the dealer continue to collect. Raise the capital you need... without giving up control of your accounts.



### Spartan Financial Partners

855-233-3605

[spartan-partners.com](http://spartan-partners.com)

BHPH Line of Credit

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### Sterling Credit

706-830-3045

[sterlingcreditcorporation.com](http://sterlingcreditcorporation.com)

Sterling Credit Corp is a family owned company that offers a number of competitive programs that can benefit your financial goals. Just as the hundreds of dealerships across the country that turn to us for our clear-cut bulk-purchasing and our comprehensive loan-servicing programs.

### Style Financial Acceptance

770-949-8598

[stylefin.co](http://stylefin.co)

Account Purchase Program, Point of Sale, Bulk



### Texas Dealer Solutions

844-804-2260

[texasdealersolutions.com](http://texasdealersolutions.com)

At TDS, our goal is to provide BHPH Dealers a reliable and consistent source of origination capital and exceptional service. TDS has a dedicated team of industry leading professionals with years of experience and understanding the challenges associated with raising capital. TDS specializes in developing short and long term cash flow solutions to help you meet your growth and profit objectives.

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### 700Credit

866-273-3848

[700credit.com](http://700credit.com)

Focuses on delivering the most robust, bureau-inclusive credit, compliance, prescreen and consumer pre-qualification solutions on the market today



### Microbilt Corp

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[microbilt.com](http://microbilt.com)

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### AutoLytic Solutions

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[autolyticsolutions.com](http://autolyticsolutions.com)

Our service includes a comprehensive consultation to help identify gaps and opportunities, a comprehensive analysis of your business that includes a comprehensive plan with timelines and goals, a cost analysis, and a schedule. We also offer a variety of proven products that will help you get there quickly and smoothly. That's how we ensure success.

### Dealer Consultants

404-740-0330

Dealer Consultants prides itself in the services we provide. We are built on the foundational basis of helping our dealer partners develop innovative strategies of increasing dealer profits and enhancing compliance.

### CREDIT CARD PROCESSING SERVICE



### 100Group

470-632-4181

[100group.com](http://100group.com)

100Group is the Automotive Dealer Payment Processor offering integrated software, technology platforms, exclusive cost savings and luxury experience.

### Electronic Merchant Systems

800-726-2117

[emscorporate.com/atlanta-ga-merchant-services](http://emscorporate.com/atlanta-ga-merchant-services)

If you are business owner in the greater Atlanta area in need of a reliable credit card processing company, Electronic Merchant Systems is the company for you.

### PayHawk

770-729-4295

[payhawk.com](http://payhawk.com)

### CREDIT SOLUTIONS

### ScoreNavigator Inc.

866-944-8845

[scorenavigator.com](http://scorenavigator.com)

## CRM SOFTWARE

### AutoRaptor

401-421-6533

[autoraptor.com](http://autoraptor.com)

Powerful and easy-to-use, AutoRaptor CRM delivers intuitive solutions for independent and BHPH dealers who want to stop missing opportunities and grow their business. Our software helps dealers organize leads, automate the sales process, market by email & text, track ROI, and maintain accountability



**MOTOix**

214-934-6964

## CYBERSECURITY



**Iceberg Cyber**

888-207-9745x701

[icebergcyber.com](http://icebergcyber.com)

Iceberg Cyber makes dealership cybersecurity simple. While your IT team keeps the systems running, you need clear cut assurance your digital assets are secure. Iceberg's monthly Cyber Briefs are no-fluff cyber risk reports made for Execs. Stop fearing hackers. Amplify the power of your IT team by pinpointing exactly where they need to secure. Get the intel you need to lead your dealership. Cybersecurity made simple.

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### 99 Drive

704-458-5555

[99drive.com](http://99drive.com)

Online Marketplace for buying vehicles

### Alphabid

404-259-5528

[alphabid.com](http://alphabid.com)

## Autotrader

### Autotrader

866-288-6872

[autotrader.com](http://autotrader.com)

Our mission at Autotrader is to be your ultimate online solution for buying and selling new, certified and used cars. Our site is designed to give you more control of the buying process and make finding a vehicle easier than ever before.

## carbly

### Carbly

800-996-4028

[getcarbly.com](http://getcarbly.com)

Carbly is a modern solution for modern car dealerships. Combining fast and reliable appraisal tools with affordable pricing and helpful customer support, Carbly can help you increase profits immediately.



Confidence Comes Standard.™

### Cars.com

888-780-1286

[cars.com](http://cars.com)

Cars.com is a leading digital marketplace and solutions provider for the automotive industry that connects car shoppers with sellers.



### ClassicCars.com

480-285-1600

[classiccars.com](http://classiccars.com)

ClassicCars.com brings buyers and sellers together to easily and safely buy, sell and enjoy classic and collector vehicles. It is a vibrant marketplace built on a technology platform that continues to evolve to meet the needs of all generations of car lovers with innovative solutions, state of the art technology, first-class customer service and a passion for automobiles that powers the company toward continued growth.

## LOTVISION

### Lotvision

678-634-1776

[mymanheim.com/lotvision](http://mymanheim.com/lotvision)

Quickly find inventory to preview or pickup. It's free and easy to use. Lotvision is live in select Manheim locations. Lotvision also has over 7,000 (DTCs) diagnostic trouble codes both on-site and online. See codes in minutes!

### SA Recycling

706-681-1118

[sarecycling.com](http://sarecycling.com)

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## DEALER LEADS PROVIDER

## TRUECar.

### TrueCar

512-735-5347

[truecar.com](http://truecar.com)

Dealer Lead

## DEALER MGMT SYSTEMS / WEBSITE PROVIDERS



### ABCOA/Deal Pack

800-526-5832

[dealpack.com](http://dealpack.com)

Deal Pack, a turn-key software product of ABCoA, contains features vital to the successful operation of a dealership, related finance company, finance company or service and parts operation, handling buy here pay here, retail, external and internal leasing, floor planning, and wholesale deals in real-time accounting **20% discount off our one-time fee to GIADA members**





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#### DealerCenter

888-669-2669

[dealercenter.net](http://dealercenter.net)

Web-based Dealer Management Software



#### Frazer Computing Inc.

888-963-5369

[frazer.biz](http://frazer.biz)

Computer Software

#### LotLinx

800-625-5469

[lotlinx.com](http://lotlinx.com)

LotLinx is a VIN management platform that enables precision automotive reatiling via AI technologies that improves dealership profitability.

### Pulse the Profit Builder LLC

972-854-8057

[pulse-profit.com](http://pulse-profit.com)



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#### vAuto

877-828-8614

[vauto.com](http://vauto.com)

vAuto's dealership management software offers both new and used car dealers the power of a live market view to drive better decisions, every day.



#### Wayne Reaves Computer Systems, Inc.

800-701-8082 or 478-474-8779

[waynereaves.com](http://waynereaves.com)

Wayne Reaves Software has been a leading provider of dealer management software since 1987. The DMS provides an easy-to-use experience for dealers of all types and sizes with multi-location and online hosting capability. The software is always up to date and backups are secured. Wayne Reaves Software also provides the latest technology for dealers who enjoy using responsive website platforms for attracting new buyers. As the most trusted name in the digital space, dealers rely on Wayne Reaves Software to sell more cars, make more money, save time and increase productivity. No other digital partner provides dealers with the depth and breadth of experience in the dealer industry.

### DMS & DEALER INVENTORY MANAGEMENT

#### AutoQuotor

800-630-8045

[quoteprosolutions.com](http://quoteprosolutions.com)

QuotePro offers a robust platform for auto dealerships that are looking to automate their sales and increase their performance. QuotePro offers a combination of solutions that can be used as stand-alone services for your customers or as a comprehensive platform that will take your dealership to the next step.



#### Dealerslink

844-340-2522

[public.dealerslink.com](http://public.dealerslink.com)

New and Used auto dealership management software

#### Magiloop

316-393-0463

[magiloop.com](http://magiloop.com)

MagiLoop is a process driven digital & paperless ecosystem designed for Buy Here Pay Here Dealers by Buy Here Pay Here Dealers. The MagiLoop ecosystem handles all front-end elements of the digital shopping experience.

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[dealersign.net](http://dealersign.net)

E-Signatures for car dealerships. Sign from anywhere.

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800-449-2471

[cleanairforce.com](http://cleanairforce.com)

Your resource for Georgia's Vehicle Emissions Inspection & Maintenance Program

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[autoacceptance.com](http://autoacceptance.com)

Financing needs for your customers

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[carcapital.com](http://carcapital.com)

Car Capital, a wholly owned subsidiary of Car Capital Technologies, Inc., was founded to provide dealers with capital and advanced technology to help all consumers buy the cars they need.

**Car Financial Services**

877-570-8857

[carfinancial.com](http://carfinancial.com)

Bulk Purchase, Payment Streams, Account Servicing for BHPH / Floor planning for BHPH dealers with NO audit fees

**Independent Dealers Advantage, LLC**

678-720-0555

[idallc.com](http://idallc.com)

Providing Sub-prime Financing when others cannot

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678-325-5154

[internationalcreditinc.com](http://internationalcreditinc.com)

Working with Car Dealers for their Customer's Financing Needs

**Nicholas Financial**

678-503-0833

[nicholasfinancial.com](http://nicholasfinancial.com)

Nicholas Financial, Inc. is staffed with a team of experienced professionals committed to serving the needs of franchised and independent automobile dealers. Nicholas allows the dealer to increase sales and maximize profits through financing programs tailored to both the customer and dealer.

**Ottomoto**

770-406-8598

**Peoples Financial Corp.**

770-422-2735

[peoplesfinancial.net](http://peoplesfinancial.net)

Auto Loans, Direct or Indirect, Secondary

**Peoples Financial Hiram**

770-948-6110

[peoplesfinancial.net](http://peoplesfinancial.net)

Auto Loans, Direct or Indirect, Secondary

**Peoples Financial Valdosta**

229-242-6620

[peoplesfinancial.net](http://peoplesfinancial.net)

Auto Loans, Direct or Indirect, Secondary

**Professional Financial Services**

(470) 345-6715

[pfs-corp.net](http://pfs-corp.net)

Learn how Professional Financial Services (PFS) can provide your customers Common Sense Loans At Uncommon Speed®. We have local branches, local buyers, and provide fast funding. Our team is on hand to walk through the PFS program and how we're the perfect partner for your dealership and more importantly ... your next customer! Ready to talk finance? Call Brandon at 470-345-6715 or visit [pfs-corp.net](http://pfs-corp.net).

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[roadautofinance.com](http://roadautofinance.com)

Quality & professional lending. We provide automotive financing to consumers through our trusted dealer partners.

**TexCap Financial, LLC**

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[texcapfinancial.com](http://texcapfinancial.com)**TRG Auto Finance, LLC**

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TRG Auto Finance, LLC offers several receivable purchase programs including Payment Share and Payment Interval Advance programs with and without servicing options. No aging required! All programs are available day 1 of the contract. We are able to service both English and Spanish speaking customers and we offer servicing as a standalone product to assist you in growing your business by outsourcing your collections. In addition to purchasing your receivables, we offer floor plan options for well qualified dealers.

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[usautocreditcorp.com](http://usautocreditcorp.com)**Westlake Financial**

404-670-0564

[westlakefinancial.com](http://westlakefinancial.com)**FINANCIAL PLANNING****Mutual of America Financial Group**

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Mutual of America provides retirement plan services nationwide to organizations and their employees. For more than 75 years, our proven approach to simplifying retirement saving has helped plan participants build the assets they need to support the life they want.

**A complimentary, no-obligation retirement plan analysis.**



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404-384-4140

[ihelpindependentautodealers.com](http://ihelpindependentautodealers.com)

We help independent dealers protect their assets from litigation & creditors. Do you know if your family and business are protected? What happens if something happens to you?

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## FLOOR PLAN COMPANIES

### Autobank Floorplan

864-269-3322

[autobankfp.com](http://autobankfp.com)

It is our goal at AutoBank Floor Plan to provide our customers with a financing program dedicated to helping them succeed. Our company will provide automotive dealers the capital and buying power necessary to compete in today's challenging but growing used car sales market. We desire to build relationships with our dealers by committing to help them grow their business



### Automotive Finance Corp.

770-805-4155

[afcdealer.com](http://afcdealer.com)

Floor Planning



### Auction Credit

770-336-7880

[auctioncredit.com](http://auctioncredit.com)

Increase Inventory using Flexible Credit Lines



### Carbucks

864-234-9696

[cbfloorplan.com](http://cbfloorplan.com)



### City Auto Finance, LLC

615-224-2005

[cityautofinance.com](http://cityautofinance.com)

City Auto Finance is a dedicated automotive finance provider headquartered in Franklin, TN with offices in Memphis, TN; Mobile, AL; Huntsville, AL; Murfreesboro, TN; Chattanooga, TN; and Atlanta, GA. Each branch is staffed with experienced professionals who truly understand their local market and the automotive industry.



### Dealers Finance, Inc.

678-739-2059

[dealersfinance.com](http://dealersfinance.com)

Dealers Finance provides financial support to hundreds of independent used car dealers in the southeast US. We provide flexible credit lines from \$50,000 to \$1,000,000 and offer a variety of floorplan financing programs specifically geared to the needs of the independent used car dealer.

### Dealer Financial

864-385-7302

[dealerfinancial.com](http://dealerfinancial.com)

Floor plans designed to support your business with a stable, reliable and easy to use source of funds. Reasonable fees that allow you to purchase the right inventory. Your vehicle for success.

### Funding Branch LLC

770-485-5283

[fundingbranch.com](http://fundingbranch.com)

Funding Branch is a new alternative to traditional floor plan lenders who have been driving up costs and fees in our industry for decades. Our model starts with a clear understanding of the challenges dealers are facing, today, and resolving them from the bottom up with simple, clear and transparent solutions.



### Kinetic Advantage LLC

317-428-7037

[kineticadvantage.com](http://kineticadvantage.com)

Kinetic Advantage is a dynamic independent floorplan company led by trusted industry veterans. Our core focus is helping our Independent Dealer partners and team members succeed while providing them with an exceptional and engaging user experience.



### NextGear Capital, Inc.

888-969-3721

[nextgearcapital.com](http://nextgearcapital.com)

NextGear Capital is the industry's leading comprehensive provider of lending products, providing flexible lines of credit for dealers to purchase new and used inventory at over 1,000 auto and specialty auctions and other inventory sources throughout the United States, Canada, United Kingdom and Ireland.



### PrimaLend Capital

972-239-6668

[primалend.com](http://primалend.com)

PrimaLend provides the capital you need to finance auto auction purchases, customer trades, and other types of vehicle acquisitions. Apply for an inventory Floor Plan today to access liquidity and grow your business.

## GPS TRACKING - PAYMENT PROTECTION DEVICES



### Advantage GPS by Procon Analytics

949-422-7103

[advantagegps.com](http://advantagegps.com)

Advantage GPS is a GPS automotive analytics company on a mission to replace outdated technology. The company's artificial-intelligence driven analytical dashboard along with its wire-free REVOLUTIONARY family of three, GPS devices with flexible tracking modes provides auto lenders with a progressive, next generation set of risk mitigation tools.





## ARA GPS

### ARA GPS Systems

770-871-0051

[aragps.com](http://aragps.com)

All trackers locate, but ours is the ONLY GPS SYSTEM available that can help you find your collateral even if your customer has tampered with the device! Compatible with any internet enabled device and VOTED BEST SMARTPHONE APP! Find out how much more SVR Tracking can do for you beyond basic locate. Call or text Larry Carter at 770-871-0051. Email [aragps@mailga.net](mailto:aragps@mailga.net) or visit us at [www.aragps.com](http://www.aragps.com)

**Buy one GPS device, Get one Free!**

**Eligible for first time GIADA Members & new ARA GPS Customers.**



### Ituran USA

866-543-5433

[ituranusa.com](http://ituranusa.com)

Since 1995, ITURAN has been recognized as the global leader in vehicle GPS tracking and as asset protection, recovery and personalized customer service. Our comprehensive suite of products and services cover the full range for automobiles, fleet management, BHPH and vehicle finance companies.



### Passtime

877-727-7846

[passtimegps.com](http://passtimegps.com)

Vehicle Tracking



### Sarekon GPS

888-726-3511

[sarekon.com](http://sarekon.com)



### Spireon, Inc

866-655-8825

[spireon.com](http://spireon.com)

We are North America's largest device-independent telematics company providing visibility and insight from connected vehicles to help businesses run smarter, people drive safer, and the world stay connected.



### Stars GPS

336-476-7828

[stars-gps.com](http://stars-gps.com)

## INSURANCE/SURETY BONDS



### Absolute Surety LLC

407-674-7940

[absolutesurety.com](http://absolutesurety.com)

We offer dealer & title surety bonds as well as garage liability insurance. A+ Rated with BBB



### All American Bonds & Insurance

844-321-2663

[quickerbonds.com](http://quickerbonds.com)

All American Bonds and Insurance is a family owned insurance agency, focusing primarily on the insurance and bond needs of used car dealers. We pride ourselves on having the best rates and top notch customer service. Don't waste your time shopping around. Let us do that for you!

**10% off bond price for GIADA members**



### American Risk Services

678-366-7279

[americanriskservices.com](http://americanriskservices.com)

Customized Collateral Insurance for BHPH Dealers & Finance

### The Brothers Insurance Group LLC

706-403-2999

[thebrothersinsurance.com](http://thebrothersinsurance.com)

The Brothers Insurance Group is here to help dealers and their customers. We offer personal, auto as well as garage and garage keepers for dealers. We also offer a CPI product for buy here, pay here dealers.



### CP Insurance Associates

800-366-0036

[cpiai.com](http://cpiai.com)



### Compton Global Enterprises, Inc.

770-679-2499

[kornestoneagencies.com](http://kornestoneagencies.com)

Used car dealers garage liability insurance, bonds, and workers compensation. Personal auto insurance for your clients (no prior insurance, tickets/accidents, claims - no problem)



### Cornerstone Insurance Group

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[dealergarageinsurance.com](http://dealergarageinsurance.com)

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[nationallenders.com](http://nationallenders.com)

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*Showing blemishes most likely will lower the vehicle's value, but the tradeoff is that the dealer gains customers' trust as they make their buying decision.*

# USED-CAR PHOTOS:

## Documenting Imperfection as a Best Practice

BY LOUIS NORMAN III

Because new vehicles are in short supply, used or reconditioned vehicles have seen increased demand since December 2019, with prices rising by 42% during that time, according to the U.S. Bureau of Labor Statistics. As this demand is expected to continue into 2023, one practice that many dealers do not realize, which greatly influences the consumer buying decision, is showing the blemishes that come with these vehicles, especially in today's growing online retailing landscape.

Whether the reconditioned vehicle has scrapes, dents and scratches on the exterior, or even wear and tear with the interior, it's important for dealership photographer vendors to be transparent and offer to display features of these blemishes on the dealership's online vehicle detail page (VDP) to ultimately help the customer make an informed buying decision.

While it's obvious that reconditioned vehicles aren't going to look as perfect as new vehicles, dealership photographer vendors can give a dealership complete transparency with customers by photographing all imperfections on the reconditioned vehicle.

This can be done through an image viewer and an imperfections tab offered by leading dealership photography vendor applications.

Just by showing reconditioned vehicle blemishes, the dealership not only protects its reputation but also increases customer loyalty. Despite these blemishes most likely lowering the vehicle's value, the tradeoff is that the dealer gains the customer's trust as they make their buying decision.

Even though dealers have asked about "Photoshopping" or "retouching" the

vehicle blemishes before reconditioning occurs, this ultimately screams false advertising to the customer. Instead, photographing all reconditioned vehicle blemishes provides complete transparency.

With 78% of consumers expressing satisfaction when buying a vehicle online, according to an industry survey conducted earlier this year from Progressive Corp., an insurance company, showing the blemishes of the reconditioned vehicles helps the consumer feel more comfortable throughout the entire browsing experience. By being able to see any imperfections of the vehicle, the customer feels reassured that the dealership isn't trying to hide the blemishes if they come to see the vehicle in person.

The major strategy dealership photographers should use when shooting reconditioned vehicles is taking the blemish photos from multiple angles to show the vehicle's overall condition. Consistent imaging across the VDP is a large factor when looking into customers' buying decisions and ultimately will help increase the customer's trust in the dealership.

For example, if a photographer is going to take multiple shots of a scratch on the driver-side door, it is best to show the whole length of the door versus only the part where the scratch may appear.

Photographs showing how the vehicle being offered appears in person gives the savvy car buyer peace of mind, knowing the dealership doesn't have a problem with baiting and switching. ■

*Louis Norman III is the director of operations of Dealer Image Pro (dealerimagepro.com), a professional photo, video and 360 software company based in California.*

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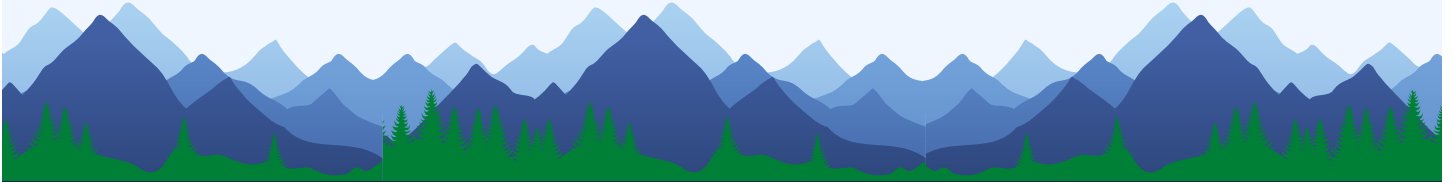


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# Keep the Spark with Curb Appeal

**WHEN INVENTORY LEVELS IMPROVE, THE DEALERSHIPS THAT LOST THE SPARK OF WHAT MAKES BUYING A CAR EXCITING ARE GOING TO SUFFER.**

BY HARRY SISKIND, DIRECTOR OF MARKETING FOR AUTOSPIN USA

It is no secret that acquiring inventory has been a problem for dealers across the country over the last couple of years. Dealership lots where a sea of new vehicles used to reside are now mostly empty and home to a scattering of preowned cars and trucks. Some dealers strategically park their service vehicles to hide the fact that the lot is mostly empty. Who are they fooling? Mismatched dirty vehicles poorly parked are not doing the trick.

Car shoppers are aware of the inventory issues facing dealers but are still skeptical about the price increases and wait times for new vehicles. New stresses have entered the car-buying process. The fun car-buying environment that dealerships are so good at producing is suffering right now. How can dealerships spice up the experience for car shoppers at the dealership?

It starts with curb appeal. When people drive by your store does it look depressing? Can they be sure that you are still in business? Are there more weeds than units available for sale on your lot? Take a look at your store and think back to the days of 20,000 pieces of direct mail, balloons across the front line and free hotdogs on a hot Saturday afternoon. Is the spark gone? Bring it back. Pull the weeds, line up the vehicles you do have across the front. Space the lines and the vehicles in them more to make the lot look fuller.

Also, do you have a strong attention-grabbing centerpiece, something that people can see from down the street as the approach? This can take several forms. If you have ramps to display vehicles, get them out front. There are ramps that will raise and spin vehicles 25 feet in the air. How about a giant lit up spinning billboard letting people know that you are open for business and have vehicles to sell?



Inventory levels are inching back up and before you know it dealers will have more cars than customers again. The dealerships that lost the spark of what makes buying a car exciting are going to suffer. There are many salespeople who have only sold cars in this environment of scarcity. They are going to be in big trouble when the time comes to chase customers again.

The dealerships that have kept it fun and exciting are poised to win into the future. It is important that every day in your dealership is a day you are having a huge sale. If your salespeople don't know it, neither will your customers. Creating this environment starts with you. Start with curb appeal so car shoppers know that you are ready to help them, and your sales team is proud to work in your store. Put up balloons, get a ramp to spin cars in the air, get a DJ on Saturdays ... do what you must to keep the spark in your business and you will succeed now and into whatever comes next. ■

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Accel Auto Connection LLC/	Austins Used Truck Parts &	Calhoun's Automotive Repair	Cornerstone Insurance Group
Accel Auto	Equip Co. Inc.	Caliber Automotive	Crain's Motorhead Warehouse
Active Car Sales	Auto America Inc.	Group LLC	Crimson Motors
Adam's Collision	Auto Budget Brokers Inc.	California Auto Sales	Cruise In Auto Sales
Adams Motor Co. Inc.	Auto Credit Sales &	Campbell Brothers Auto	CSRA MotorSports L.L.C.
Airport Auto Sales Inc.	Rentals LLC	Brokers	CU Carfinders
AJ Tafesse	Auto Empire, Inc.	Car Collection of Atlanta LLC	Curtis Lewis Motor Co.
Alana Import Export LLC	Auto Mart	Car Financial Services	Custom Performance
Albany Auto Auction Inc.	Auto Star - Norcross	Car Island LLC	Automotive LLC
All Pro Auto Sales	Auto Star - Tucker	Car Store of Gainesville LLC	Cynthia Jones
Alliance Auto Sales &	Auto Word JM	Carlanta Luxury Autos	Dale's Auto Sales LLC
Finance LLC	Autobahn Service Center Inc.	Carma Automotive Group	Damian Cowell
Alonzo Wade Used Cars	Automotive Dealers	Carma Drive Auto Sales LLC	Daniel Njeru
Alpha & Omega Auto Sales	Finance, Inc.	Carn Auto Sales Inc.	Daniel Sanchez-Rubio
Alpha Used Cars LLC	Autostore	Carol Carver	David Maldonado
AlphaBid Inc.	Ayore Isi Auto Sales LLC	Carpet Capitol Auto Sales Inc.	David's Auto Sales Inc.
American Auto Finance LLC	B & E Auto Brokers LLC	Cars-N-Stuf, Inc.	Dealer Consultants
American Car Exporters Inc.	B.I.G. Financial LLC	Cartersville Trucks LLC	Dealer Financial
American Used Cars	Bailey Automotive Group	Carworks Inc.	Dealers Auto Auction - Atlanta
America's Auto Auction	Baird Sales & Rentals Inc.	Cary's Superior Cars Inc.	Dealer's Choice Auto Sales
Atlanta, Inc.	Ball Auto Sales	Carzilla	Dees Used Cars
America's Auto Auction	Bani Romero Hernandez	Cash Link Title Pawn	Dependable Metal Recovery
Greenville	Barrow Motor Company	Cavender Auto	Deuce Deluxe Auto Sales
America's Auto Auction	Berney's Tire Service	CC VIP Auto Brokers LLC	Diamond Wheel Autos LLC
Jacksonville	Best Choice Truck Sales	Central Auto Sales	Dignity Auto Sales
America's Auto Auction	BGI Autos	Cerebral Motors Inc.	Diversified Power Inc.
Savannah	Big O Used Cars & Trucks, Inc.	Champion Imports	Divine Motors

DJ's Truck Sales Inc.	GMT Used Auto Dealer & Part Sales LLC	Jeff Anderson	Martin's Auto Sales
DNA Auto	Good Wheels Auto Sales Inc.	Jeffery Copeland	Marvelson Automobile LLC
Drake Auto Sales	Grace & Mercy Auto Brokers LLC	Jerry Barker Motorsports LLC	Matrixx Auto Group LLC
Dresden Auto	Grayson Motor Company	Jerry Rowland Sales	Maxwell Used Autos, LLC
Drive A Dream	Great Cars of Georgia	Jerrys Auto Sales	Maya Auto
Drive City	Gregory Law LLC	JFrazar Motorcars	MBM Rider LLC
Driven Mentality LLC	GTR Motors Inc.	Jhony Reyes	McCarty Used Cars
DRW Auto Sales	Guy's Automotive	Joe Howell Motors Inc.	McConnell Auto Sales
Dublin Auto Sales	GWP Auto Sales	John Ray	McGhee Auto Sales Inc.
DVS Automotive	H&L Auto Sales LLC	Johnny's Auto Sales Inc.	McGregor Financial Services LLC
Dynasty Auto Works Car Sale & Auto Repair	Harvey's South End Autos	Juana Arellano	MDAuto LLC
E.J. Motors Inc.	Hawkins Auto Sales	Just A to B Autos LLC	Mechanics Choice Auto Brokers LLC
E.N.A. Auto Logistics LLC	Heather Morgan	JZ Auto Sales Inc.	Meeting Street Graphics
Eagle Auto Sales, LLC	Herman Williams	K & K Sales, LLC	Merlin Auto Group
East Rome Auto Sales LLC	Hero Auto Sales LLC	Keith Shelnut Auto Sales	MF Auto Group LLC
Easy Ride Auto Sales	High Class Auto Sales, LLC	Keller's Auto Sales	Mid Georgia Service Center & Autos Sales Inc.
EBEB Lifestyle L.L.C.	Hill & Associates	Kenney's Automotive Center	Middle Georgia Auto Sales, LLC
ECC Express Collision Center	Houston Auto Auction	Ken's Auto Sales Inc.	Midway Truck Inc.
Economy Car Sales	HRM Auto Sales	Kenton Williams	MJ Leasing & Sales, LLC
ELEHant Nist	HWY 515 Auto Auction Inc.	Kevin Hawkins	MKQ Auto Sales
Elite Motors Inc.	HWY 80 Auto Sales	Key Auto Center	Mobility Works
Elitte Vehicles Group LLC	I-75 Truck Sales, Inc.	Keys Please Auto Sales Inc.	Momentum Motorcars
ELT Cars LLC	I-Deal Cars, Inc.	Khanz Luxury Motors Inc.	Montgomery Motors Inc.
EM Quality Motors	Iden Faria	King Henry Autos	Morganite Auto LLC
Engine Town LLC	Imaria Deba Auto LLC	King Quality Used Cars Sales LLC	Morgans Used Cars Inc.
Enterprise Car Sales	Imperial Auto Sales Inc.	KMS Auto Sales	Motorpoint Roswell Inc.
ETR Truck Center	Import Auto Service & Sales Inc.	Kristal City Motors	Mountain Country Auto Sales
Everybodys Auto Sales Inc.	Import Auto Sports Sales	L & B Motors Inc.	Moxley Auto Sales Inc.
Ewing Motor Co. Inc.	Import Plus Auto Sales Inc.	L & K Auto Sales LLC	Mulligan Motors LLC
Executive Auto	Infinite Automotive Group LLC	Laigmint Auto & Logistics LLC	MVP Pre-Owned Auto Sales
Finnicum Motor Company	Integrity Truck & Trailer	Lake Carroll Auto Sales	My Car Motors LLC
Fleet 3, LLC	International Credit, Inc.	Lakeshore Auto Sales Inc.	National Auto Sales Inc.
Fleming Auto, LLC	Interstate Motors Inc.	Lakhan1 Motorcars LLC	Nelson Motorcars
Florida RVs LLC	IQautos	Leader Auto Sales LLC	Nimrod Motors LLC
FlyBy Automotive LLC	Iron Horse Auto	Lefkoff, Rubin, Gleason, Russo & Williams P.C.	Nina Scott
Foster Auto Sales, LLC	IVO Autos LLC	Legend Auto Sales	Norcross Motorsports LLC
Franzaneka Hardy	J & G Motorsports LLC	Lewis Bus Sales, Inc.	North Georgia Automotive LLC
Frazer Computing LLC	J & L Auto Sales	Liberty & Co. Motorsports	Oakwood's Arrow Auto Auction Inc.
Freed Motorcars	J & Y Auto Sales LLC	Linan Tumasonis	Old's Kool & Trucks Garage, LLC
Freedom Gate Auto Sales Inc.	J And D Auto Sales	LKQ Southeast Inc.	Olympic Auto Sales Inc.
Frontier Auto Sales LLC	J and J's Deals on Wheels	M. Idris LLC	On Car Automotive
FSB America	J W Truck Sales	Magic Touch Auto Planet Inc.	One Auto Brokers LLC
Garcia Motors LLC	Jamkha Auto Sales	Manuel Fortuna	OnMyOwn Used Cars LLC
Garcia's Used Cars	Jasmine's Auto Sales LLLP	Marcowhale Auto Sales	
Geeon Auto LLC	Jason Sherard	Marietta Car Center	
Genesis Quality Auto LLC	Jasper Easy Car Credit	Marietta Truck Sales Inc.	
Georgia Auto Gallery		Marquis Lee	
Georgia Motor Trucks, Inc.		Marquise Bryant	
G-Force Autosports			



Ora Et Labora Auto	Robinson International	Sunburst Motors	Tystanic Auto Sales & Rentals LLC
Overdrive Autos LLC	Roger Evanson	Super Nova Automobile Sales LLC	U & I Automotive LLC
P & M Truck Sales Inc.	Rome Truck Sales	Surety Bond Girls	Umar's Auto Sales, LLC
Paradise Automotive LLC	Ron E. Widener & Associates	Synora Cobb	Unearth Offroad
Pawel Christowski	Roswell Auto Imports	T & K Auto Brokers LLC	Unique Auto Sales LLC
Pay Here Marketing	Ruiz Cars, LLC	T Bar Enterprises Inc.	United Auto Gallery Inc.
PayHawk	Russell's Military Vehicles	T Plus 3 Auto Brokers LLC	United International Enterprise LLC
Peachtree Planning Auto Dealer Services Group	RW Motorsports	Tahir Ilyas	Unlimited Auto Group of Marietta
Pelos Auto Lot	Ryton Automotive LLC	TAS Auto Brokers LLC	Unlimited Auto, LLC
Peoples Financial Corp.	S.S. Motors LLC	Taylor Truck & Equipment Inc.	Unlimited Care Cares LLC
Peoples Financial Valdosta	Saber Corporation	Team Auto Inc.	Valid Motors Services Center & Sales, Inc.
Phenomenal Auto Center LLC	SAK Motorsports Inc.	Team Polk Autos LLC	Value Vehicles Auto Sales and Service
Phoenix Truck Center LLC	Sasha Atlanta Rentals	Texano Auto Sales LLC	Velocity Auto Motors LLC
Plantation Motorcars	SC Used Cars LLC	The Body Shop	Victory Lane Auto Sales Inc.
Platform Motors LLC	Sean Ziyaaein	The Carport Motor Company	Wardak Motors LLC
Pops Auto Sales	Select Global Motorsports LLC	The Fincher Group	Waritah Allah
Porsche Ewen	Select Motor Cars Inc.	The New Calhoun Auto Auction	Warren's Auto Sales Inc.
Positive Auto Group, LLC	Sell Em All Motors Inc.	The Parts Farm LLC	Wayne Reaves Computer Systems, Inc.
Preston Diversified Automotive Inc.	Seven Oaks Classic Motors LLC	The Salvation Army	Wayne's Used Cars
Primer Auto Source LLC	Shamrock Auto Sales	The Starting Line Automotive Group LLC	Webb Brothers Services LLC
Pro Automotive	Sharp Auto Broker	The Vincent's Auto Repair Inc.	Webster Motor Co., Inc.
Profuse Automotive LLC	Sherold Salmon Motor Co. Inc.	The Wrangler Ranch LLC	West Midtown Automotive
ProGuard Warranty Inc.	Simply Driven Auto Sales	Theo des Gregory	Wiggles Auto Sales Inc.
Quality Auto & Equipment Inc.	Sir Elite Motors LLC	Thomas & Sons Auto Sales LLC	Wilkinson Used Cars LLC
Quasandra Moody	SiriusXM	Thompson Auto & Truck Recycling	Williams Tow and Stow LLC
Quick Fix Auto Sales	Skye United, Inc.	Thompson Financial Services Inc.	Willie Mammoth Auto LLC
R & R Van Lift Sales & Services	Slaton's	TID Auto Repair LLC	Willy Herold Automotive
R1 Performance Machines LLC	Solex Auto Inc.	Tim Blanton Auto Sales LLC	Wiser Auto Sales
Rainey Used Cars Inc.	SOSA Automotive Group LLC	Timothy Kates	Woody Folsom Automotive
Rainwater Motor Co. Inc.	Soultry Sounds Auto Sales LLC	Tire Clinic Auto Brokers LLC	Worry Free Auto Sales LLC
Randle Smith Auto Sales	South Atlanta Auto Sales, LLC	Tom Cats Automotive	WrightCo Cars LLC
Rawls Auto Auction	South Central Truck Sales Inc.	Tony Cruz	Xpensive LLC
Ray's Paint & Body Shop Auto Sales LLC	South Metro Auto Sales LLC	Top Elite Auto Sale Inc.	Xtreme Automotive Group Inc.
RBQ Auto Sales LLC	Southern RV and Truck Center	Tracee Fayne The Realtor at Century 21 Results	Yoni Aguirre
Reams Auto Sales	Southern Star Automotive, Inc.	Tri-Crown Auto	Young Autobrokers
Red Carpet Motors LLC	Southside Sales	Triple R Motorsports LLC	Yusef Chakian Chacin
Reeves Insurance Associates Inc.	Southside Sales, Inc.	Triumph Autos Inc.	Zuniga Auto Sales LLC
Rehoboth Automobile	SP Automotive LLC	Truck & Jep Auto Sales	ZZ Auto Brokers LLC
Rental Karz, LLC	Sparta Auto Sales, LLC	Truck Town, Inc.	
Repo Liquidators	Spires Auto Sales of Milledgeville Inc.	Trust Ride Auto Inc.	
Revolution Speed	Sports & Imports Autos of Gwinnett LLC	Turbo Truck Center Inc.	
Ride Plaza LLC	Star Auto Sales LLC	Tyrone Lewis	
Rid'N Steady LLC	Stifel		
Robert Hutson Imports, Inc.	StreetSide Classic Cars		
Roberta Auto Sales	Style Auto Broker LLC		
Robinson Automotive Group	Style Financial Acceptance Co., LLC		

## Meet the GIADA Staff



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**Return Service Requested**

A composite image featuring a woman on the left and text on the right. The woman has long dark hair, is smiling, and wearing a dark blue blazer over a red top. The background is dark with a faint grid pattern. The text on the right includes the "Frazer" logo in a stylized yellow and red font, followed by "Powerful Dealer Management Software" in yellow, the tagline "Simple. Reliable. Smart." in yellow, and the phone number "888-963-5369" and website "Frazer.com" in white at the bottom.

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