

GEORGIA INDEPENDENT AUTO DEALER

The official publication of the Georgia Independent Automobile Dealers Association

JUL/AUG 2023

7 Steps to Grow Your Used Car Dealership & Boost Profits

**GEORGIA FAIR BUSINESS
PRACTICES ACT:**
What Car Dealers Should Know

GIADA CONVENTION & EXPO

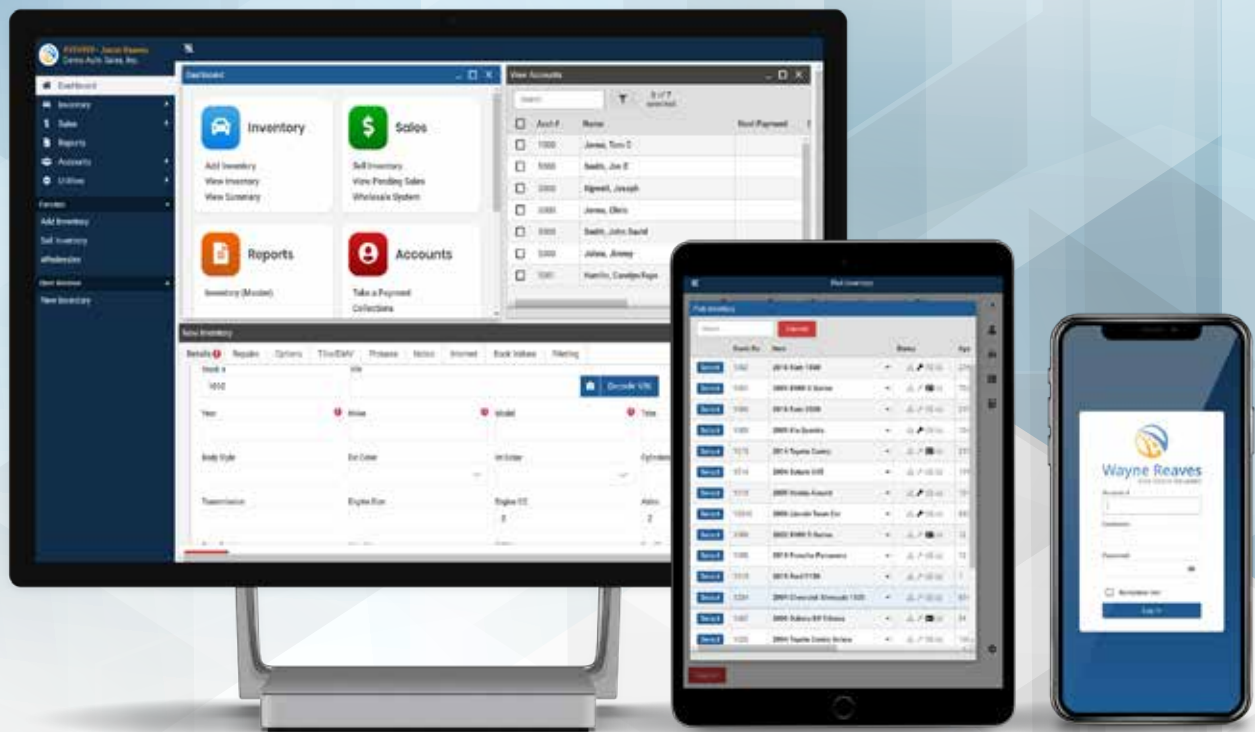
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TO STONE MOUNTAIN!

**Catalytic Converter Thefts
Top 64,000 in 2022**

**6 Reasons Why Consumer
Lending is Ready for an Overhaul**

PLUS:
The Sales Objections You
Need to Master this Year





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You're either at the table or on the menu!



GIADA PRESIDENT
Jack Carter
Turn & Burn Motors

Hello, Georgia Dealers!

It's been a great start to the year for GIADA and we hope for you, as well. The car business is constantly evolving and we are the best group of people to face those changes head on. It's been concerning to me to see many dealers closing their doors this year, while also excited to capture their share of the market. What did they do wrong? What can we do within our organization to learn from their mistakes? These are hot topics at my dealership. We often get back to the basics and do our best not to beat ourselves. Clean and ready units advertised and up front!

Incoming technology is another area where we must adapt and continue to grow. Auctions will soon be implementing new scanning technologies that will help eliminate risk to the buyer - testing fluids, running analyses, all within moments! Will this help or hurt the buyers? Personally, I'm worried this will hurt the skilled buyer who looks to take advantage of a misdiagnosis or who understands the risks of a particular unit. However, it could also help eliminate risk for those with deep buying pockets. Either way, it's coming and we as dealers need to do all we can to stay on top of the changes and embrace them as best we can. You're either at the table or on the menu!

I'm looking forward to a strong summer where we don't accept that it's traditionally a slow time. Follow up on your leads, study the preview list, and buy right. And above all- don't beat yourselves!

I am here to help any fellow dealer that I can. Please reach out with questions or concerns!

Successful selling,

A handwritten signature of Jack Carter in black ink.



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2023 Convention promises to leave you with outstanding business tools!



GIADA EXECUTIVE DIRECTOR

Amy Bennett

Here we are just days away from GIADA's 68th annual Convention! July 13th - 15th we will be at the Atlanta Evergreen Lakeside Resort in beautiful Stone Mountain Park. Our staff is incredibly busy working hard to make it the best convention and tradeshow ever!

OPENING NIGHT STARTS WITH A BANG

On Thursday evening, we open with "High Stakes" games in a Las Vegas style casino night. GIADA President Jack Carter will be fulfilling the role of "Pit Boss." And for golf enthusiasts, Stars GPS and the GIADA Auxiliary are sponsoring a Golf Simulator to raise money for local charities. So, don't miss our opening night!

FRIDAY PROMISES TAKE-AWAY TOOLS

Friday will be a day of intense dealer training. Don't be late to find out ways to make your business more successful! We will have special speakers and panels of your peers to discuss everything from metrics to run a successful dealership and mandatory safeguards training for you and your employees to upcoming Used Car Board rule changes and a deep dive into understanding your insurance needs. We will also have the GIADA lobbyists on hand to tell you about the 2023 Legislative session. There will be information on how we fixed the school zone infractions and what is going on with TAVT. Last, but not least, we will have a reputation Sensei speaking on the importance of social media, reviews, and leads for your dealerships. On Friday evening we hope you stay for our vendor trade show with more than 56 companies showcasing their products and services for your dealership. Meet the people who can help you grow and reach your goals, along with some great giveaways.

SATURDAY IS BUSINESS, FUN AND LOTS OF AWARDS

We will finish up Saturday with our board meetings and family time. Join us Saturday evening for our Presidents Reception and Awards Banquet. Then back by popular demand our **BIG Finale**...the second annual GIADA dance party! Everyone is invited from the very young to the very old. So, bring your dancing shoes and get ready to boogie!

Don't miss this great opportunity and fun time. Make your reservations now at giada.org and we will see you there!

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JUL
13-15

Innovations in the Used Car Industry: Staying Ahead in a Rapidly Changing Market



Three amazing days of fun and dealer education!

We will kick things off with Casino Night on Thursday.

- Kids Club available from 6:00 - 9:00pm
- Hospitality Suite from 9:00 - 11:00pm

After breakfast on Friday morning, our dealer training will begin for a full day of informative education from some of the industry's top professionals.

- Lunch and breaks throughout the day
- Kids Club available from 6:00 - 9:00pm
- Trade Expo & dinner with vendors from 5:00 - 9:00pm
- Hospitality Suite from 9:00 - 11:00pm



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After Saturday breakfast, you will have the opportunity to spend the day with family and friends exploring Stone Mountain!

- Saturday evening begins with the President's Reception at 5:30pm followed by a delicious banquet dinner
- Kids Club available from 6:00 - 9:00pm
- After Party from 9:00 - 11:00pm

Be sure to make the most of this fun-filled location, educational opportunities, new friends and visit with our staff. We are glad you chose to spend this time with us!

There will be no refunds for booths, sponsorships or attendee registrations after May 15, 2023.



SCAN ME

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The 2023 Lineup is Top Notch!

Innovations in the Used Car Industry: Staying Ahead in a Rapidly Changing Market

GIADA is proud to bring an incredible speaker lineup to the 2023 convention. With tremendous industry expertise and a knack for sharing content in a easy to understand manner, this year's guests offer a host of valuable information that dealers will be able to implement right away!

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JULY

Mon. 3rd | 9:45am-2:00pm
Mon. 10th | 5:45pm-10:00pm
Sat. 22nd | 9:45am-2:00pm
Wed. 26th | 9:45am-2:00pm
Macon, GA
Thur. 27th | 5:45pm-10:00pm

AUGUST

Mon. 7th | 5:45pm - 10:00pm
Mon. 14th | 9:45am - 2:00pm
Thur. 17th | 5:45pm - 10:00pm
Wed. 23th | 9:45am - 2:00pm
Macon, GA
Sat. 26th | 9:45am - 2:00pm

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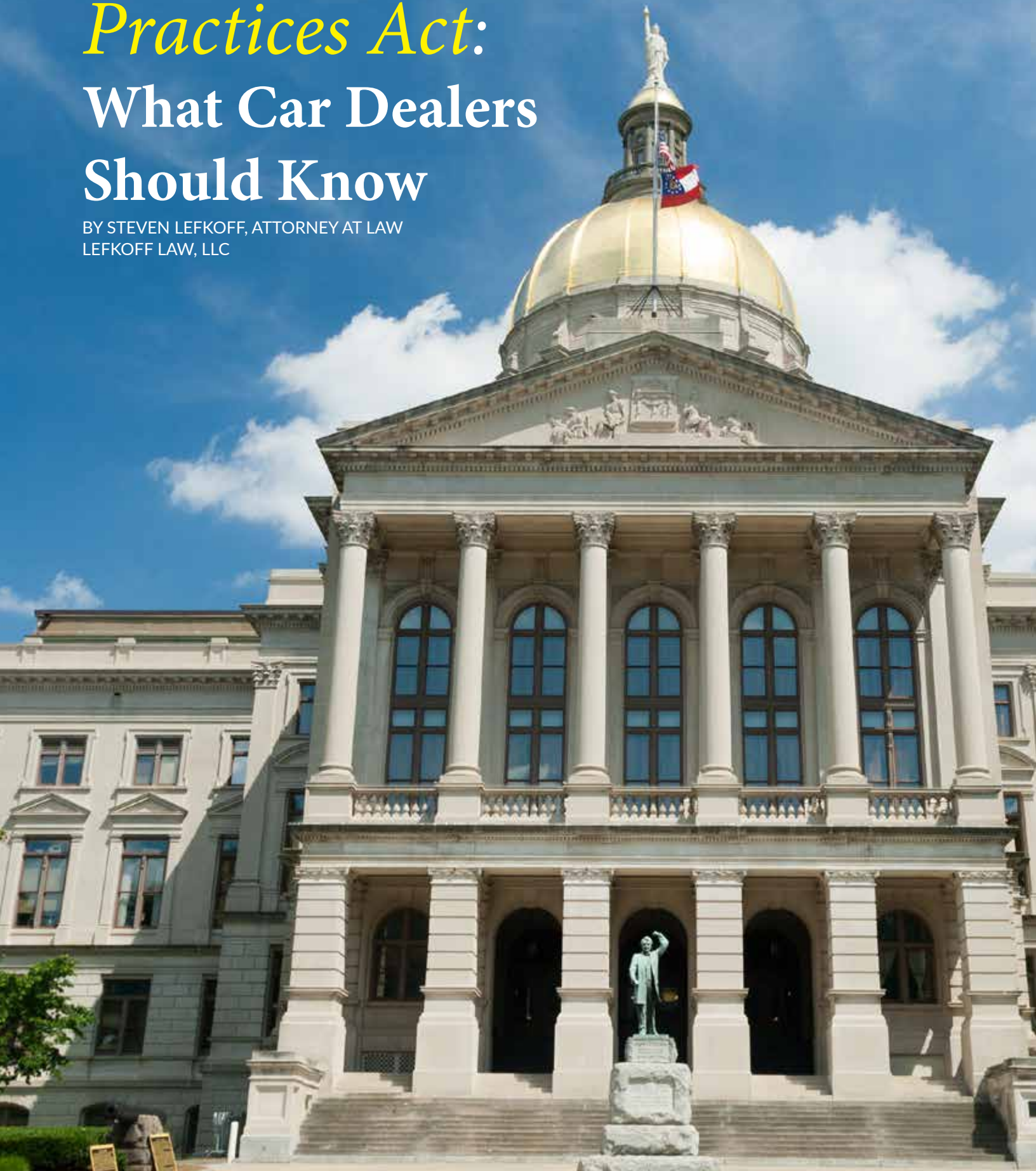
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Georgia Fair Business Practices Act: **What Car Dealers Should Know**

BY STEVEN LEFKOFF, ATTORNEY AT LAW
LEFKOFF LAW, LLC





In 1975, the state of Georgia passed Georgia's Fair Business Practices Act (FBPA), which prohibits unfair and deceptive acts or practices in the marketplace. This law applies to consumer transactions involving the sale, lease, or rental of goods, services, or property mainly for personal, family, or household purposes. The FBPA is meant to act as a catch-all that protects businesses and consumers from unfair business practices.

As a law firm that works primarily with car dealers, the most common customer lawsuits we see brought against dealers are civil violations of the FBPA. These cases can truly damage a business's reputation and, as a result, its ability to grow. The provisions within the FBPA can be tricky to navigate but not impossible if we clearly unpack the legal language and name specific steps for car dealers to take that ensure their business practices are aligned with the FBPA.

So, what is a violation of the FBPA? How do we define an "unfair business practice"? The best way to define these items is through common examples our firm has seen when representing car dealers, so let's start there.

AUCTION DISCLOSURES & "AS-IS" SALES

Plaintiffs' attorneys in FBPA car dealer cases have argued disclosures at auction that aren't disclosed to the customer are an unfair business practice because the consumer does not possess the same knowledge as the dealer regarding the vehicle's history.

Any superior knowledge the dealer has that the customer doesn't have and the dealer does not disclose may be considered an unfair business practice. In other words, if a dealer is hiding information about a vehicle's function, history, pricing, etc. to

sell a car, the dealer is arguably violating the FBPA. Some dealers believe selling a car labeled "as-is" acts as a catch-all for this very issue; however, that is simply not true. The FBPA may still provide an avenue for a customer to come after a dealer, even in an "as-is" sale. The best way to navigate this type of claim is to provide the consumer with whatever disclosures were provided to the dealer by the auction and also to respond to the consumer's FBPA demand (as explained toward the end of this article).

SECRETARY OF STATE'S OFFICE OF CONSUMER PROTECTION

A finance company cannot sue a dealer for an FBPA violation because that is not a consumer transaction — that's a business-to-business transaction, not a business-to-consumer transaction. Aside from business-to-consumer transactions, the second most common FBPA case is with the Secretary of State's Office of Consumer Protection. If they receive complaints or if they're doing an audit or an investigation of a dealer, they might allege that that dealer is committing an unfair business practice and on behalf of the state of Georgia, they might open that investigation and proceed in a lawsuit against the dealer to enforce the Fair Business Practices Act as a state interest.

The Office of Consumer Protection under the Secretary of State has an interest in making sure Georgia businesses are not committing unfair business practices. To enforce that, they often open a complaint against the dealer. Those can be messy given that you are dealing directly with a government agency; however, they are negotiable depending on the case and situation.

HOW TO AVOID GEORGIA FAIR BUSINESS ACT VIOLATIONS

Valuing honesty and integrity with consumers over sales will always keep FBPA claims at bay; however, there are car dealers that innocently and unknowingly violate the FBPA simply because they lack support, resources, and knowledge. For example, one of the most important sections of the FBPA is 10-1-399, which requires the complainant under the FBPA to send a notice of the violation of the act and a demand in the notice. Then the defendant (the person/ business being accused) has 30 days to respond to the notice. What most people don't know about the Georgia Fair Business Practices Act is that the defendant can respond with a reasonable counter-offer or settlement offer, and if the consumer sues the dealer, the judge can actually limit the win to the amount of that counter-offer if the judge finds that the counter-offer is reasonable in light of the circumstances. This section is something many business owners do not know about; in fact, there are even lawyers that don't know about it. These nuances embedded in the FBPA support business owners, but if you do not know they exist, you won't know how to leverage them.

For this reason, it is important to have a knowledgeable law firm that is more interested in seeing your business thrive than pushing clients through their doors. At Lefkoff Law, we provide clients with comprehensive, proactive strategies, as well as consistent educational resources that help them thrive while navigating the law (especially the Georgia Fair Business Practice Act). Schedule your strategy meeting with us today by calling (404) 482-2228 or join *The Driveway*, our monthly legal membership program that provides educational resources specifically for dealers. Please sign-up at lefkofflaw.com/driveway. ■

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7 Steps to Grow Your Used Car Dealership & Boost Profits

BY PROFESSIONAL MOJO MARKETING

Running a successful Georgia independent car dealership requires strategic planning, excellent customer service, and effective marketing strategies. With the right approach, you can expand your dealership and increase your profits, while still ensuring every customer gets the care they demand. Let's discuss seven essential steps to grow your Georgia independent car dealership and achieve long-term success.



BUILD A SOLID REPUTATION

Establishing a strong reputation is crucial for any business, and that is doubly true for a used car dealership, which is an industry historically plagued by poor word of mouth. Any independent auto dealer can overcome the preconceived ideas, however, if it focuses on providing excellent customer service, transparency, and fair pricing. Encourage satisfied customers to leave positive reviews online and leverage word-of-mouth referrals. A reputable dealership will attract more customers, leading to increased sales opportunities. One of the best things you can do is join the Georgia Independent Automobile Dealers Association. Consumers know that GIADA dealers abide by a solid code of ethics and will receive a fair shake.



DEVELOP A COMPREHENSIVE MARKETING STRATEGY

To expand your customer base, invest in a comprehensive marketing strategy. Utilize both traditional and digital marketing channels to reach a wider audience. Consider implementing search engine optimization (SEO) techniques to improve your website's visibility in search engine results. Utilize social media platforms, online classifieds, and email marketing campaigns to engage potential customers and promote your inventory effectively. Don't let others dissuade you from using any of these tools. Some will say that email is outdated or TikTok is only for 15 year olds. Both are wrong. Each marketing channel still delivers real value in your overall marketing strategy if you know your target audience and you provide the right message at the right time in the right way. If you are unsure about how to craft a marketing strategy, GIADA's experienced dealer members are ready to mentor you in the private GIADA dealer group, exclusive members-only content will soon be available, and in-person expert-led business building workshops are on the horizon. All of that is only available to GIADA members, making your membership even more valuable.



ENHANCE ONLINE PRESENCE

A strong online presence is essential for business growth. Create a user-friendly website that showcases your inventory with detailed descriptions and high-quality images. Incorporate online tools that allow customers to browse your inventory, schedule test drives, and even apply for financing online. Leverage social media platforms to share engaging content, interact with potential customers, and run targeted advertising campaigns. Trust us, even if you believe you are doing the most already on social, you can still do more. It is time consuming, but less so if you use wise tools and focus on your target audiences.



DIVERSIFY YOUR INVENTORY

Given the current inventory market, this could be a challenge. Expand your inventory to cater to a wider range of customers. Offer a variety of vehicles



7 STEPS TO GROW YOUR USED CAR DEALERSHIP AND BOOST PROFITS

CEMENT YOUR REP

A strong reputation is the foundation of your dealership, leading to better word of mouth. Work on reviews and transparency.



DEVELOP A STRATEGY

Utilize both traditional and digital marketing, but do it with purpose and intent, knowing your customer base.

REV UP ONLINE

Incorporate online tools that allow customers to browse, view, finance and even purchase your vehicles online.



DIVERSIFY INVENTORY

Consider expanding inventory to reach a wider range of buyers and stay informed about consumer trends.

PROVIDE FINANCING

Offering flexible financing can boost sales. Seek out and partner with reputable lenders.



TRAIN YOUR PEEPS

Invest in training and developing your employees. Great employees result in more sales.

MAKE FRIENDS

Forge strategic partnerships with local businesses and organizations to expand your dealership's reach.





in different price ranges, from budget-friendly options to luxury models. Consider stocking hybrid or electric vehicles to attract eco-conscious buyers. Stay informed about market trends and popular models to ensure you have a well-rounded selection that meets the demands of your customer base. A GIADA membership includes thousands of dollars in savings at participating auctions.



PROVIDE FINANCING OPTIONS

Offering flexible financing options can significantly boost your sales. Partner with reputable lenders to provide competitive interest rates and flexible terms. Ensure your financing process is streamlined and customer-friendly. Promote your financing options prominently on your website and in your marketing materials to attract buyers who may need assistance in purchasing a vehicle. GIADA members receive access to vetted partners who are ready to help you grow your business and provide the right financing for your customer base.



INVEST IN EMPLOYEE TRAINING AND DEVELOPMENT

Your dealership's success heavily relies on your staff's expertise and professionalism. Invest in continuous training and development programs to enhance their knowledge of the automotive industry, customer service skills, and sales techniques. Encourage a positive work environment and motivate your employees by offering performance-based incentives. A well-trained and motivated team will help you deliver exceptional customer experiences, resulting in customer loyalty and increased sales.



COLLABORATE WITH LOCAL BUSINESSES AND ORGANIZATIONS

Forge strategic partnerships with local businesses and organizations to expand your dealership's reach. Consider collaborating with auto repair shops, car rental agencies, and insurance providers. Offer exclusive discounts or cross-promotional opportunities to

their customers, and in return, they can refer potential buyers to your dealership. Participating in community events and sponsoring local sports teams or charities will also increase your dealership's visibility and enhance your reputation. Learn more about how you can engage with your community here.

No matter your level of experience, growing a used car dealership requires a multi-faceted approach that encompasses reputation building, marketing strategies, online presence, inventory diversification, financing options, employee training, and collaboration with local businesses. By implementing these seven steps, you can position your dealership for even greater success, attract a broader customer base, and boost profits. Remember that consistency and adaptability are key as you navigate the ever-evolving automotive industry. With dedication and strategic planning, your dealership can thrive as a destination for car buyers. ■

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Average age of U.S. vehicle hits 12.5 years

By UsedCarNews

With more than 284 million vehicles in operation on U.S. roads, the average age of cars and light trucks in the U.S. has risen again this year to a new record of 12.5 years, up by more than three months over 2022, according to the latest analysis from S&P Global Mobility. The growth is in line with the firm's prediction last year that constrained new-vehicle sales would continue to impact and put upward pressure on the average age. In addition, the continued rise of light trucks/utilities means the number of passenger cars on the road will fall beneath 100 million for the first time since 1978

This is the sixth straight year of increase in the average vehicle age of the U.S. fleet. It also reflects the highest yearly increase since the 2008-2009 recession, which caused acceleration in average age beyond its traditional rate due to the sharp decline in new-vehicle sales demand.

In 2022, the average age experienced upward pressure initially due to supply constraints that caused low levels of new vehicle inventory, and then by slowing demand as interest rates and inflation reduced consumer demand in the second half of the year. The combined effect caused retail and fleet sales of new light vehicles in the US to drop 8% from 2021's 14.6 million units to 13.9 million units in 2022, the lowest level recorded in over a decade.

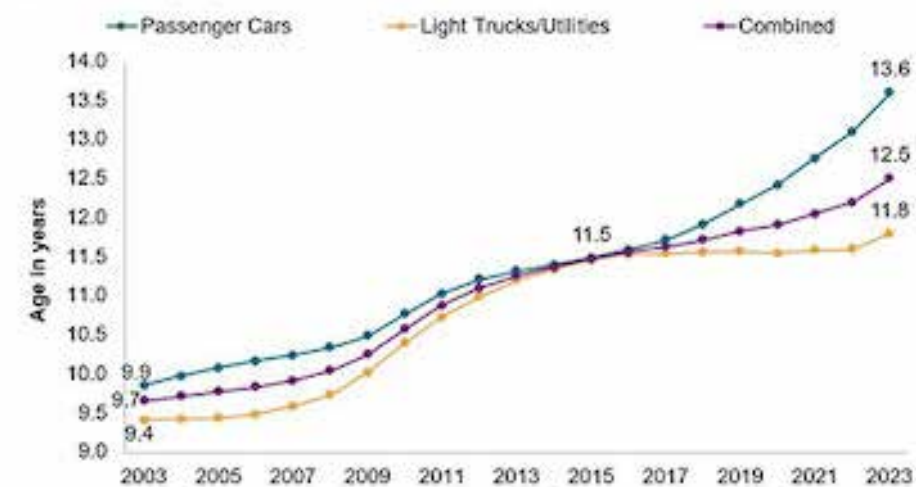
"We expected the confluence of factors impacting the fleet coming out of 2021 would provide further upward pressure on average vehicle age. But the pressure was amplified in the back half of 2022 as interest rates and inflation began to take their toll," said Todd Campau, associate director of aftermarket solutions for S&P Global Mobility.

Despite economic headwinds, new vehicle sales are projected to surpass 14.5 million units in 2023, according to S&P Global Mobility forecasts, which is expected to curb the rate of average age growth in the coming year. "While pressure will remain



Average age by vehicle type

Combined average age rises for the sixth consecutive year



Source: S&P Global Mobility, U.S. average age of light vehicles as of January 1 for each year shown.
© 2023 S&P Global

Average age by vehicle type, Source: S&P Global Mobility.

on average age in 2023, we expect the curve to begin to flatten this year as we look toward returning to historical norms for new vehicle sales in 2024," said Campau.

Tight supplies, rising prices and interest rates are forcing many Americans to hold onto their cars longer, opting for repairs over buying.

The increased pace of growth of the average light vehicle age benefits the vehicle service industry. An older fleet means vehicles will continue to need repair work and service to perform correctly.

The aftermarket sector trajectory typically follows growth in average vehicle age, as consumers invest more to keep their aging vehicles running, barring some exceptions. As a result, the most recent S&P Global Channel Forecast conducted jointly with Auto Care Association and MEMA Aftermarket Suppliers, estimates revenues of the U.S. light duty aftermarket in 2022 have grown to \$356.5 billion, up more than 8.5% over 2021. For this year, early indications from the same forecast estimate a potential revenue increase in 2023 of 5% or more, prior to adjustments for inflation and other factors. ■



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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, Department of Justice and the Consumer Financial Protection Bureau. 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 May 1, the **Federal Trade Commission obtained court orders permanently banning three individual defendants and their affiliated companies from participating in telemarketing and from advertising, selling, or assisting in any debt relief product or service.** The FTC had alleged that the defendants violated the Telemarketing Sales Rule by using telemarketers to call consumers, falsely claiming to be affiliated with a particular credit card association, bank, or credit reporting agency and promising they could greatly reduce or eliminate consumers' credit card debt in approximately 12-18 months. The FTC also alleged that, in marketing their services, the defendants claimed to use several spurious methods to reduce or eliminate consumers' credit card debt. For example, they falsely claimed that consumers may qualify for a federal debt relief program or that a consumer did not owe the debt because it had not been "validated." Finally, the FTC alleged that

consumers who agreed to sign up for the debt relief program were charged an upfront enrollment fee of thousands of dollars depending on a consumer's available credit, and they were falsely told it was part of the debt that would be eliminated as part of the program. Consumers were also charged monthly fees ranging from \$20-\$35 for "credit monitoring" services. The court orders impose a judgment of approximately \$17.5 million, which is partially suspended based on the defendants' surrender of assets and their inability to pay the full amount.

On May 12, the **Department of Justice filed a complaint on behalf of the Federal Trade Commission against XCast Labs, Inc., alleging that the Voice over Internet Protocol services provider violated the Federal Trade Commission Act and the Telemarketing Sales Rule by assisting and facilitating illegal telemarketing campaigns.** Specifically, the FTC alleged that the company transmitted billions of illegal robocalls to consumers, including calls that delivered prerecorded messages to numbers on the National Do Not Call Registry, calls that failed to disclose the identity of the seller of the services being marketed, calls that falsely claimed affiliations with government entities such as the Social Security Administration, calls that contained other false or misleading statements to induce purchases, and calls that transmitted false or deceptive caller identification numbers. The complaint also alleges that XCast Labs continued to transmit these calls even after being alerted by the FTC of their illegality. The complaint seeks monetary civil penalties and a permanent injunction to prohibit future violations.

On May 23, the **CFPB announced a \$9 million civil monetary penalty against a large bank to resolve allegations that the bank violated consumer financial protection laws and rules that protect individuals when they dispute credit card transactions.** The CFPB sued the bank in January 2020 and alleged that the bank

failed to properly manage and respond to customers' credit card disputes and fraud claims. If entered by the court, the stipulated judgment and order would require the bank to fix its credit card practices by ensuring that the treatment, handling, and resolution of billing error notices and unauthorized use claims comply with the law, including prohibiting its employees from requiring customers to provide a fraud affidavit signed under penalty of perjury in support of a credit card claim. The bank must also ensure that it refunds any fees or other amounts, calculated from the date of the error or unauthorized use, in response to valid billing error notices and unauthorized use claims. Finally, the bank will pay a \$9 million penalty to the CFPB's victims relief fund.

CASE(S) OF THE MONTH

Vehicle Financing Extended to Active-Duty Servicemember Was Not Covered by Military Lending Act Despite Inclusion of GAP Insurance, Processing Fees, and Prepaid Interest: An active member of the U.S. military obtained financing to buy a 2011 GMC Acadia SUV. In addition to the cost of the vehicle, the transaction financed the cost of guaranteed asset protection, a processing fee, and prepaid interest. The servicemember sued the finance company, claiming that it violated the Military Lending Act by failing to disclose various fees, failing to disclose the true cost of credit, and requiring him to submit claims to arbitration. The finance company moved to dismiss the complaint, and the trial court granted the motion, finding that the financing was not covered by the MLA. The U.S. Court of Appeals for the Fourth Circuit affirmed. The MLA excludes certain transactions that do not qualify as "consumer credit," including any "loan procured in the course of purchasing a car[.]" when that loan is offered for the express purpose of financing the purchase and is secured by the car ... procured." Because there was no dispute that the

financing was procured in the course of purchasing a car and was secured by that car, the appellate court focused on whether the financing was offered for the express purpose of financing the car purchase. The appellate court said that this appeal hinged on what Congress meant when it used the phrase "for the express purpose." If that phrase means "for the sole purpose," then no amount other than the price of the vehicle may be financed. If that phrase means "for the specific purpose," then the inclusion of other items in the amount financed is permitted, and the transaction is still exempt. The appellate court then proceeded to engage in statutory interpretation, including a review of dictionary definitions of the meaning of "express," some treatises on grammar and logic, prior court decisions, and an "examin[ation of] the relevant phrase in its statutory context," before reaching the conclusion that, in the context of the MLA, the phrase "for the express purpose" does not mean "for the sole purpose." A dissent argued that the "vehicle-loan exception should not be construed broadly" and that "[u]nscrupulous lenders are bound to take advantage of the wide-open exemption by strapping new products and add-ons to car loans, at a discreet but sizeable expense to service members." See *Davidson v. United Auto Credit Corporation*, 2023 U.S. App. LEXIS 8747 (4th Cir. (E.D. Va.) April 12, 2023).

Vehicle Purchase Agreement's Integration Clause Rendered Any Contemporaneous Agreement Between Parties Relating to Sale, Including Arbitration Agreement Signed by Parties on Same Day as Purchase Agreement, Unenforceable:

An individual bought a used vehicle from a dealership. The purchase agreement contained an integration clause stating: "This [c]ontract includes all the terms, conditions, restrictions, limitations and other provisions on both the face and the reverse side hereof. This contract cancels and supersedes any prior contract and as of the date hereof comprises the complete and exclusive statement of the terms of the [c]ontract relating to the subject matters covered hereby." The purchase agreement also had a large box at the bottom where "other terms agreed to" could be noted, but that space was empty, and a checkbox labeled "NONE" was marked with two Xs. The buyer and the dealership also signed a

separate arbitration agreement the day they signed the purchase agreement. Later, the buyer sued the dealership, alleging fraud and other deceptive sales practices. The dealership moved to compel arbitration, and the trial court denied the motion.

The **Court of Appeals of Utah** affirmed the trial court's decision, concluding that the plain language of the purchase agreement's integration clause rendered any contemporaneous agreement between the parties related to the sale, including the arbitration agreement, unenforceable. According to the appellate court, "[t]he Arbitration Agreement was signed on the same date as the Purchase Agreement, though it is not clear which was signed first. Thus, the plain language of the integration clause renders the Arbitration Agreement canceled if it was signed before the Purchase Agreement and excluded if it was signed the same day - on 'the date hereof' - but afterward. In other words, the text of the integration clause serves as both a backward-looking and a forward-looking invalidation of agreements made outside the Purchase Agreement.... And the Arbitration Agreement does indeed address some of the 'subject matters covered' by the Purchase Agreement, rendering it voided by the integration clause. [The dealership] acknowledges that 'both the Purchase [Agreement] and Arbitration Agreement ... dealt with the same subject matter.' ... Not only do both agreements have to do with the same overall transaction, but the Arbitration Agreement addresses warranties, which is a topic explicitly and repeatedly discussed in the Purchase Agreement. Both documents also discuss the condition of the vehicle. Accordingly, the plain language of the integration clause precludes the Arbitration Agreement's application because the Purchase Agreement 'comprises the complete and exclusive statement of the terms of the [c]ontract relating to the subject matters covered hereby' - including these overlapping topics." The appellate court also noted that the dealership could have easily integrated the arbitration agreement into the purchase agreement by writing "arbitration agreement" in the section for "other terms agreed to," instead of leaving that space blank. Or, if the dealership had wanted its standard arbitration agreement

to apply to its standard purchase agreement for all sales, it could simply have stated so in the prepared portion of the purchase agreement. Not only did the parties omit mention of the arbitration agreement, they double-checked the box marked "NONE" for other terms, reflecting the parties' intent not to be bound by terms outside of the purchase agreement. Accordingly, the arbitration agreement could not be added to the terms of the fully integrated purchase agreement. See *Montes v. National Buick GMC, Inc.*, 2023 Utah App. LEXIS 46 (Utah App. May 4, 2023).

COMPLIANCE TIP

The first case describes the huge win for the auto industry that the consumer's retail installment contract was subject to the auto-financing exemption and, therefore, the transaction was not subject to the Military Lending Act. The second case illustrates the dangers of including an integration clause in a document that explicitly states that it is the complete and exclusive statement of the parties' terms and then having a separate document signed like an Arbitration Agreement. The appellate court noted that the dealership could have easily integrated the arbitration agreement into the purchase agreement by writing "arbitration agreement" in the section for "other terms agreed to," instead of leaving that space blank. Or, if the dealership had wanted its standard arbitration agreement to apply to its standard purchase agreement for all sales, it could simply have stated so in the prepared portion of the purchase agreement. Hindsight is 20/20. Make sure you're reading all of your documents together, carefully, and especially if one or more has an integration clause.

So, there's this month's roundup! Stay legal, and we'll see you next month. ■

Eric (ejohnson@hudco.com) is a Partner in the law firm of Hudson Cook, LLP, Editor in Chief of CounselorLibrary.com's Spot Delivery®, a monthly legal newsletter for auto dealers and a contributing author to the F&I Legal Desk Book. For information, visit www.counselorlibrary.com. ©CounselorLibrary.com 2023, all rights reserved. Single publication rights only to the Association. HC# 4886-6973-9111.

MONDAY

Atlanta East Auto Auction

2790 Hwy 78
Loganville, GA 30052
470-552-1032
info@aeautoauction.com
aeautoauction.com
6:00pm Dealer Sale

IAA MACON

2200 Trade Dr.
Macon, GA 31217
478-314-0031
9:00am Mondays
iaai.com

IAA TIFTON

368 Oak Ridge Church Road
Tifton, GA 31794
229-386-2640
9:30am Mondays
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

America's Auto Auction - Jacksonville

11982 New Kings Rd
Jacksonville, FL 32219
904-764-7653
5:00pm Dealer Only Sale
americasautoauction.com

Hwy 515 Auto Auction

107 Whitepath Rd
Ellijay, GA 30540
706-635-1500
6:00pm Dealer Sale
hwy515autoauction.com

IAA ATLANTA NORTH

6242 Blackacre Trail NW
Acworth, GA 30101
770-975-1107
9:00am Tuesdays
iaai.com

Manheim Atlanta

4900 Buffington Rd.
College Park, GA 30349
404-761-9211 / 800-856-6107
Every Tuesday 12:30pm
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

Manheim Pensacola

6359 North W St.
Pensacola, FL 32505
850-484-7100
manheim.com
Tuesdays 9:15am

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

Vemo Auto Auctions, LLC

441 Dunbar Rd.
Warner Robbins, GA 31093
478-449-3232
4:00pm
vemoauctions.com

WEDNESDAY

ADESA Atlanta

5055 Oakley Industrial Blvd
Fairburn, GA 30213
770-357-2277
10:00am Dealer Sale
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

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
augustaautoauction.com

America's Auto Auction- Savannah

1712 Dean Forest Rd
Savannah, GA 31408
912-965-9901
9:00am Dealer Only
southeasternaa.com

Carolina Auto Auction

140 Webb Rd
Williamston, SC 29697
864-231-7000
10:00am Dealer Sale
9:00am Salvage Sale
carolinaautoauction.com

Greater Atlanta Auto Auction

849 Jackson Trail Rd.
Winder, GA 30680
470-275-0422
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

IAA ATLANTA SOUTH

1930 Rex Rd
Lake City, GA 30260
404-366-2298
9:00am Wednesdays
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

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

New Calhoun Auto Auction

417 Lovers Lane Rd.
Calhoun, GA 30701
706-624-1944
7:00pm Dealer & Public Sale
newcalhounautoauction.com

Dealers Auto Auction Atlanta

4600 Browns Bridge Rd.
Cumming, GA 30041
678-889-7776
2:00pm Dealer Sale
myvipauctions.com

THURSDAY

Albany Auto Auction

1421 Liberty Expressway SE
Albany, GA 31705
229-435-7708
2:00pm Dealer Sale
albanyautoauction.net

Augusta Auto Auction

1200 E. Buena Vista Ave.
N. Augusta, SC 29841
800-536-3234
Dealer & Public Sale, Thursday,
6:30PM
augustaautoauction.com

AutoNation Auto Auction Atlanta

2491 Old Anvil Block Road
Ellenwood, GA 30294
855-907-2622
Thurs. 2:00pm
autonationautoauction.com

Dealers Auto Auction of Chattanooga

2120 Stein Dr.
Chattanooga, TN 37421
423-499-0015
9:00am Dealer Sale
dealersauto.com

IAA ATLANTA EAST

1045 Atlanta Hwy SE
Winder, GA 30680
877-868-4544
9:00am Thursdays
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

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

Oakwood's Arrow Auto Auction

4712 Flat Creek Rd
Oakwood, GA 30566
770-532-4624
4:00pm Dealer
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

South Georgia Auto Auction

1407 Silica Rd
Albany, GA 31705
229-439-0005
11:00am Dealer Sale
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

America's Auto Auction - Greenville

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

America's Auto Auction Charleston

651 Precast Lane
Moncks Corner, SC 29461
843-719-1900
10:00am Dealer Sale
charlestonautoauction.com

Copart Auto Auction

2568 Old Alabama Rd.
Austell, GA 30168
770-941-9775
9:00am Dealer & Public Sale
copart.com

Georgia-Carolina Auto Auction

884 East Ridgeway Rd.
Commerce, GA 30529
706-335-5300
Dealer only Wed, 3:30pm
gcautoauction.com

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125 Old Hwy 138
Loganville, GA 30052
770-784-5767
8:30am Fridays
iaai.com

IAA SAVANNAH

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10:00am Dealer Sale
bscamerica.com

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Macon, GA 31206
478-788-6947
Wednesday 11:30am – Dealer
Sale; Wednesday & Saturday
6:00pm – Dealer/Public Sale
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800-553-4070
acvauctions.com

Auctions Unlimited, Inc

404-226-8638
auctionsunlimitedonline.com

CarMax Auctions

888-804-6604
Dealers Only Auctions –
For Locations, Dates & Times
carmaxauctions.com

Copart Auto Auction

6089 Hwy 20
Loganville, GA 30052
770-554-6366
copart.com

Gleaton's, Inc

100 Clover Green
Peachtree City, GA 30269
678-489-4928
gleatons.com

JJ Kane Auctioneers, Inc.

678-840-4914
See web for sale dates
jjkane.com

Ritchie Bros Auctioneers

4170 Highway 154
Newnan GA 30265
770-304-3355
Industrial Equipment Auction
rbauuction.com

Weeks Auction Group, Inc.

2186 Sylvester Hwy.
Moultrie, GA 31768
229-890-2437
weeksfarmmachinery.com

AUCTION NOTES

The Sales Objections You Need to Master

By Susan Gaytan, Director of Dealer Engagement & Training, Alan Ram's Proactive Training Solutions



Climbing interest rates and fluctuating used car prices have brought on new fears and doubts for car shoppers this year. Being proficient with these objections is essential for sales teams to survive and thrive in the current market.

When it comes to converting sales prospects, here are the top three sales objections I hear reps struggle with along with some pro tips on how to effectively respond to these objections. These tips will work for training across the board, including automotive phone sales training, automotive BDC training, auto Internet-BDC and even sales managers.

#1

What's your best interest rate?

I've had meetings with six different dealers in the past week regarding interest rates and the challenges that higher rates pose to shoppers. The Federal Reserve raised interest rates for the ninth time in a row in March, and this has ultimately affected the way that your inbound sales calls are being handled. Sales and BDC reps are getting the rate question come up while working sales prospects on the phone and online, and they're handling the question like an objection or roadblock. They are not equipped with the right responses and will eventually either go down a rabbit hole or just turn the client away unintentionally.

To sustain volume and gross, reps need to master this part of the call. You want to address the question without regurgitating everything you have heard about interest rates. This is not the time to show off what you know.

"I understand your concern, and I assure you that our finance team will do everything they can to help with that. When would be a good time to review interest rate options with you?" is an example of addressing the rate question and offering a solution. Here's a tip: Leverage your finance managers. You have professionals that are there to help you. They are trained in special circumstances.

Get them involved if you need to and tell the customer to "set up an appointment to come and see our finance specialist." Automotive sales training at this stage is so important in order to arm salespeople and BDC reps with the best responses.

#2

Your price is too high, can you come down? Ahh...the age-old price question. Your sales team, including managers, is probably rusty in this area so this is definitely one that you want to review with your team. After re-stating your ad price, reps need to immediately include any valuable perks that would benefit the shopper. What makes your experience different? Does your dealership offer something that others don't? This is precisely the time to include those perks, instead of waiting until after the sale. If a shopper persists on price, make sure that you are including the value of their trade. To the educated buyer today, the most important thing is the bottom line price which must include their trade value. If you wait to bring up their trade after the fact, you could run into more price challenges.

#3

I need your best offer on my trade before I come down. Vehicle trades and acquisitions are hot and most dealerships have recognized the opportunity by pushing more trade and appraisal activity through their sales teams. But naturally, some folks won't come down to the dealership unless they know they're getting the best offer for their car. Sales reps need to know how to navigate this objection. Simply put, they need to know how to get them into the dealership so they can accurately evaluate their trade in person. "Mr. Shopper I completely understand. I have found that the most aggressive trade-in offers typically happen here at the dealership where we can see your car in person. When would be a good time for us to get together?" is an option.

The Bottom Line

You want to encourage your shoppers to come and see you in person whenever
(Continued on next page)

(Continued from previous page)

possible. Shoppers are going to be more flexible in person at the dealership because their decision-making process goes from



logical to emotional. Aim to get your online leads on the phone and you'll have a much better time communicating and addressing those concerns.

"A shopper's objection is not a rejection. It is merely an inquiry that needs clarification. These could be golden opportunities for you to win the shopper's trust and gain a customer for life."

Once you've heard the shopper's objection, respond with care. There is no need to get defensive or impatient. They are voicing a concern. They are telling you what you will need to do to close them later. Express your desire to truly help them. This is ultimately what people want. The way that you respond to their objection will make or break the deal. And always, always, end

your response with a question to bring the conversation back to your conversion steps. A shopper's objection is not a rejection. It is merely an inquiry that needs clarification. These could be golden opportunities for

you to win the shopper's trust and gain a customer for life. ■

Susan Gaytan, Director of Dealer Engagement & Training at Alan Ram's Proactive Training Solutions, brings over twenty years of automotive experience and dealership management expertise to her role. She is responsible for integrating training solutions and helping dealerships maximize the effectiveness of training.

CARFAX finds 2.5M vehicles tagged for recalls on roads

Early in May, BMW joined Ford, Honda and Fiat Chrysler, issuing a "Do Not Drive" warning for 90,000 vehicles built between 2000 and 2006 for the recall of a defective Takata air bag. Two weeks later Chrysler announced a "Park Outside" warning with the recall of 2014 to 2016 Jeep Cherokees due to a fire risk.

Unfortunately many of the dire warnings of life- and property-threatening defects are not being heeded. A new study released by CARFAX shows more than 2.5 million vehicles tagged with "Do Not Drive" or "Park Outside" safety recalls remain unrepaired as of May 1.

"Do Not Drive" and "Park Outside" notifications are recalls issued by automakers and federal safety officials. A "Do Not Drive" recall advises drivers not to operate their vehicles because a serious safety issue could lead to an accident or physical harm. A "Park Outside" recall is issued for vehicles with a high risk of causing a fire, and owners are advised to park these vehicles outside of garages and parking structures, and away from buildings.

"It's heart-breaking. On average 20 to 25 percent of these vehicles are not getting fixed and the need is so urgent," said Patrick Olsen, Editor in Chief at CARFAX. "CARFAX is working to raise awareness and trying to bring those numbers down."

CARFAX studied five years of recalls and painstakingly searching through individual registrations and safety inspection reports to see if consumers had the repairs made to the vehicles.

*"We were startled by the numbers we found,"
Olsen said.*

Olsen suggested a variety of factors could have impacted the lack of repairs, including the notifications being required to be sent through first-class mail, or consumers dismissing the notices as scams. "There's also a significant portion of people that don't have the time or the ability to give up their vehicles for a period of time. It's how they get to work and is part of their livelihood," Olsen said. Under

the two orders, the National Highway Traffic Safety Authority (NHTSA) states repairs are free and the dealership and manufacturer will tow the vehicle for free.

In the CARFAX study, six states had more than 100,000 unrepaired vehicles, with California leading the way (245,000). **The other state with more than 100,000 recall vehicles still on the road were Texas (242,000), Florida (237,000), New York (118,000), Pennsylvania (106,000) and Ohio (101,000).**

In November, the NHTSA reported a person being killed by an airbag rupture in a Ford Ranger under a "Do Not Drive" warning. "These are real concerns and could unfortunately have real consequences if they are not worked out," Olsen said.

Consumers and dealerships may check for free to see if their car has any open recalls at Carfax.com/recall. ■

the raising BAR

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301-696-0400

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



Arrow Acceptance

678-799-7123

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

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.



Providing BHPH Capital Since 1990

SDA

800-467-5172

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.

Southern Capital Finance Group LLC

309-678-9986

scfgllc.com



Spartan Financial Partners

855-233-3605

spartan-partners.com

BHPH Line of Credit

Free portfolio analysis! Call 855-233-3605 today!



Sterling Credit

706-830-3045

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

Account Purchase Program, Point of Sale, Bulk



Texas Dealer Solutions

844-804-2260

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.

COMPLIANCE SOLUTIONS & CREDIT REPORTS



700Credit

866-273-3848

700credit.com

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



Microbilt Corp

866-538-9815

microbilt.com

Microbilt is a registered consumer credit reporting agency. That means our data and products meet the highest standards of accuracy, quality, and security as mandated by federal regulations.

COMPUTERS/NETWORKING



Alltek Holdings Inc.

770-949-9468

alltekholdings.com

Our technology solutions and support can help your network run smoothly. You can rest easy knowing that you're getting fast help when you need it. We worry about your technology, so you don't have to!

CONSULTING FIRMS

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

PayHawk

770-729-4295

payhawk.com

CREDIT SOLUTIONS

ScoreNavigator Inc.

866-944-8845

scorenavigator.com

CRM SOFTWARE

AutoRaptor

401-421-6533

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

CYBERSECURITY



Iceberg Cyber

888-207-9745x701

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. Our 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. **GIADA members get \$100 off their first month.**

DEALER GROUPS, ASSOCIATIONS, & RESOURCES

Alphabid

404-259-5528

alphabid.com



Autotrader

866-288-6872

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.



Confidence Comes Standard.™

Cars.com

888-780-1286

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

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.



Ebay Motors

208-206-6238

ebay.com

eBay Motors is where you will find new and used vehicles as well as parts for fixing, updating, or maintaining your existing vehicle

Independent Dealer University

816-227-1123

idutuskers.com

HopDrive

800-913-7674

<https://hopdrive.com>

Impress your customers with a concierge service that takes their car from driveway to dealership and back, with minimal effort.



Lotvision

678-634-1776

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 on-site and online. See codes in minutes!

SA Recycling

706-681-1118

sarecycling.com

SA Recycling is a full-service ferrous and non-ferrous metal recycler and processor. Recognized as an industry leader in metal recycling, we operate over 70 recycling facilities conveniently located throughout California, Texas, Arizona, Nevada, Georgia, Alabama and Tennessee



SiriusXM

917-378-6218

siriusxm.com

Velocity Business LLC

800-659-0765

velocitybusiness.net

Vroom

201-819-4412

vroom.com

DEALER LEADS PROVIDER



TrueCar

512-735-5347

truecar.com

Dealer Lead

DEALER MGMT SYSTEMS / WEBSITE PROVIDERS



ABCOA/Deal Pack

800-526-5832

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



All-American Capital Resources LLC

404-694-3452

All-American is a Resource Partner to our dealers. We provide consulting, training, compliance resources, software and funding to generate alternate/secondary revenue streams for BHPH dealers using their existing work force and space. We use a proven system and bring strategic partners to the relationship that gives our collaboration the best opportunity to build more business, keep existing customers in the family and earn more income.



Dealership Management & Marketing Software Solutions

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Comsoft specializes in Dealership Management & Marketing Software Solutions. We offer Deal Paperwork Processing, Inventory Control, Prospect Management, BHPH, LPH Management Reports, in addition to third party Integrations including Quick Books and others. Integrated websites available with data feeds to multiple online advertisers.
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Frazer Computing Inc.

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frazer.biz

Computer Software

Pulse the Profit Builder LLC

972-854-8057

pulse-profit.com



LIVE MARKET VIEW

vAuto

877-828-8614

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

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



Dealerslink

844-340-2522

public.dealerslink.com

New and Used auto dealership management software

E-SIGNATURE COMPANY



Dealer Sign

561-631-9177

dealersign.net

E-Signatures for car dealerships. Sign from anywhere.

EMISSIONS

Georgia's Clean Air Force

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cleanairforce.com

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

FINANCE COMPANIES

1803 Capital LLC

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1803capital.com

ABC Loan Company

706-860-3279

We are a 17-year old company that offers point of sale and a cash flow program. We may be a good fit for you!

American Thunder Capital LLC

239-216-1571

americanthundercapital.com

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carfinancial.com

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

Independent Bank

423-883-1503

i-bankonline.com



Independent Dealers Advantage, LLC

678-720-0555

idallc.com

Providing Sub-prime Financing when others cannot



International Credit, Inc.

678-325-5154

internationalcreditinc.com

Working with Car Dealers for their Customer's Financing Needs



Lendmark Financial Services

803-447-6988

lendmarkfinancial.com

When you refer your customers to one of our 50 locations in Georgia, we will provide fast and friendly service to help make the sale. No cost to join and no minimum referral requirements. It's easy to get started today.



Ottomoto

770-406-8598

ottomoto.net

OTTOMOTO's vehicle financing platform connects dealers with small to medium-sized lenders, automating the lending and leasing process in a compliant manner. We create a competitive advantage for lenders and dealers through increased deal flow, efficiencies, and customer satisfaction.



Peoples Financial Corp.

770-422-2735

peoplesfinancial.net

Auto Loans, Direct or Indirect, Secondary

Peoples Financial Valdosta

229-242-6620

peoplesfinancial.net

Auto Loans, Direct or Indirect, Secondary



Common Sense Loans at Uncommon Speed®

Professional Financial Services

(470) 345-6715

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 or visit pfs-corp.net.

Road Auto Finance

912-667-4628

roadautofinance.com

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



TRG Auto Finance, LLC

904-476-1374

trgautofinance.com

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.



US Auto Credit Corp

904-380-4288

usautocreditcorp.com

Westlake Financial

404-670-0564

westlakefinancial.com

FINANCIAL PLANNING



Mutual of America Financial Group

770-396-9795

mutualofamerica.com

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.



Peachtree Planning Auto Dealers Services

404-384-4140

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? **Mention GIADA for exclusive discounts**

FLOOR PLAN COMPANIES

Autobank Floorplan

864-269-3322

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

Floor Planning

Axle Funding

770-336-7880

auctioncredit.com

Increase Inventory using Flexible Credit Lines



Carbucks

864-234-9696

cbfloorplan.com



Dealers Finance, Inc.

678-739-2059

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

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.



FloorPlan Xpress LLC
855-605-6991
floorplanxpress.com

Funding Branch LLC

770-485-5283
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
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
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
primalend.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.



Vehicle Acceptance Corp
804-253-9239
vacorp.com
Vehicle Acceptance Corporation offers Floorplan Financing to the independent used car dealer. With 25 years of experience and eight regional offices across the nation, we are here to help all dealers with their floorplan needs.

GPS TRACKING - PAYMENT PROTECTION DEVICES



Advantage GPS by Procon Analytics
949-422-7103
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
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 or visit us at www.aragps.com. **Buy one GPS device, Get one Free! Eligible for first time GIADA Members & new ARA GPS Customers.**



CallPass
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Ituran USA
866-543-5433
ituranusa.com
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Passtime
877-727-7846
passtimegps.com
Vehicle Tracking



Sarekon GPS
888-726-3511
sarekon.com



Spireon, Inc.

866-655-8825

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

INSURANCE/SURETY BONDS



Absolute Surety LLC

407-674-7940

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

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

American Risk Services is the leading provider of Collateral Protection Insurance (CPI) serving the Buy Here - Pay Here and Subprime Financing industries. CPI enables the lender, lessor, and dealer to manage risk and generate revenue with the latest comprehensive compliance, full systems automation, fastest claims service, and proven onsite training. Georgia based ARS staff for great service to Georgia dealers.



Cornerstone Insurance Group

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dealergarageinsurance.com

Attention: Used Auto Dealers! We offer liability and bond coverages for start-up used auto dealers and brokers, as well as those who have been in business for many years. We offer competitive pricing and have an in-depth understanding of State requirements to ensure you have the coverages you need.



FSB America

Providing fast, friendly service for surety bonds

FSB America

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fsbamerica.com

We have been successful in contract, bid, performance, payment, maintenance, license, permit and many other bonds by listening to each client, providing fast service and competitive rates and negotiating the largest possible bond programs.

The Fincher Group

770-313-1033

thefinchergroup.com



**El Gallo De Oro
The Golden Rooster
INSURANCE AGENCY**

The Golden Rooster LLC - El Gallo De Oro

(678) 450-8003

elgalloins.com

We are an insurance agency that specializes in start-ups used auto dealers and brokers. We provide garage liability and bonds with several carriers. We have over 10 years of experience in this industry. Habla Espanol.



Griffin Agency

912-384-1003

griffinagency.com

Auto Dealers; Garage Insurance; and Dealer Bonds



Georgia Insurance Associates, Inc.

678-985-0944

georgiains.com

Bonds, Garage Liability, Dealers Open Lot, Workers Compensation, Property, Home, Auto



Inter Insurance Agency

631-561-7648

interinsurance.com/default



Ph: 800-588-1249 / Email: LST@LSTINS.COM

LST Insurance Agency

706-277-0971

lstins.com

In 1998, we established LST Insurance Agency to serve the needs of Truckers, Loggers and Saw Millers. Since then, we have expanded to other areas such as Garage, Personal, Auto and Homes. We have several A+ rated companies to approach for your garage related insurance needs. Some of the coverages we offer are Liability, Dealer Bonds, DOL, Title Bonds, and Dealer's Errors & Omissions. Please call our main number 706-277-0971 to discuss your coverage needs.



Reeves Insurance Associates, Inc.

770-949-0025

reeves-ins.com

Reeves Insurance Associates has been a member of the GIADA since 2000. We have in-depth knowledge and understanding of the used car dealer industry and are able to provide the proper insurance coverage to meet the used car dealers' needs. We quote coverage with multiple insurance companies to ensure our dealers have the most competitive coverage and premium available. Whether you're a new or existing dealer, auto broker, retail lot, wholesaler, large or small, we have a carrier for you.



SURETY

RLI Insurance Company

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rlicorp.com

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Ron E. Widener & Associates

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Bonds, Garage Liability, DOL, WC, Property & Rental Car Insurance



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678-694-1967

suretybondgirls.com

Surety Bond Girls, LLC is a full service licensed, P&C Agency specializing in all aspects of compliance. We offer a streamlined approach to surety bonding, permit expediting and licensing. With over 21 years in the surety bond and compliance industry, we have seen the need for our unique specialized services offered in a convenient mobile atmosphere. We like to think of ourselves as your one-stop mobile shop for all your professional license needs. **Free NMVTIS report with a Title Bond**

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678-447-1161

woodmenlife.org/rebs/JulieDermer

WoodmenLife offers Life Insurance, Investments, Employee Benefits, Buy Sell Insurance, Key Person Insurance, Health, Dental, Vision, 401Ks, Roths and Annuities. We are a Not-for-Profit Fraternal Insurance company with a mission to provide members with financial security while making a difference in your community.

LEGAL



Dunlap Gardiner, LLP

770-489-5122 x104

dunlapgardiner.com

Our firm represents many auto dealers and auto finance companies throughout the state of Georgia. We have over a decade of experience in the auto industry and handle a wide range of matters including collections, bankruptcy representation, and insurance claims

and disputes. We have filed hundred of writs of possession on behalf of clients and defend clients against claims filed against them. We also often advise clients on compliance issues, including contracting issues and interactions with customers.



Gregory Law, LLC

770-217-5524

cardealerattorneys.com

A practicing attorney who knows the car business from the inside out and has the ability to look at client's dealerships from an attorney's perspective with a dealer principal's experience

Discounts available through GIADA Legal Resources



Lefkoff Law, LLC

404-482-2228

lefkofflaw.com

Lefkoff Law is a general practice law firm that specializes in the representation of GIADA dealers and associated finance companies in fair business practices act litigation, insurance disputes, government investigations, employment, and much more. Lefkoff Law - Integrity. Solutions. Results.



Lefkoff, Rubin, Gleason, Russo & Williams, P.C.

404-869-6900

LRGlaw.com

LRGRW is a premier creditors' rights law firm. LRGRW represents a wide variety of clients including commercial banks, mortgage lenders, finance companies, loan servicing agents, institutional lenders, automobile dealership and credit unions.

Rountree & Leitman

404-584-1229

randllaw.com

Rountree Leitman & Klein, LLC is a full service commercial law firm specializing in business and personal bankruptcy, loan workouts and debt restructuring, commercial litigation, collections, landlord/tenant, foreclosures, evictions, lien law and business disputes.

ONLINE MARKETING



Autosweet

614-582-7030

autosweet.com



Big Time Advertising and Marketing

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gowithbigtime.com

Dealer OMG

512-496-3687

dealeromg.com

We are a social media marketing agency that delivers unparalleled results. Our diverse team of marketing and automotive pros pioneered data-driven targeting and full funnel strategies but we didn't stop there. Using our proprietary technology, we are able to target in-market shoppers like never before.



Digital Media Nation

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reputationsensei.com

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PAINT & BODY

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Body Shop

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South's finest full service Trailer Dealership. Our Primary objective is to provide the transportation industry with quality trailers, excellent service and aftermarket parts from our leading manufacturers.

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100Group.com

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blytzpay.com

BlytzPay reaches customers instantly, no matter where they are. They can view and pay an invoice within minutes. It's a simple, yet innovative solution to bill payments that is less stressful for you and your customers. All it takes is a smartphone.



Carpay

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carpay.com



Realtime Electronic Payments

Repay

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repay.com

PRINTING



Lewis Color, Inc.

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Printing, Promotional & Marketing Needs
RLewis@LewisColor.com

PROMOTIONAL & MARKETING



CARCARE

PROMOTIONS

Car Care Promotions

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carcarepromotions.com



Glo3D

416-575-4448

glo3d.com

Glo3D offers an affordable mobile-based 360 photography software to help auto dealers capture professional virtual tours of their cars and automatically upload them to their website and inventory management in under 10 minutes.

\$350 integration fee will be waived for GIADA members!

CarDoozy

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cardoozy.com

Meeting Street Graphics

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cartags4less.com

Personalized Drive-Out Tags

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Serving the unique office space needs of entrepreneurs and small businesses in the Atlanta market, including affordable spaces for auto brokers.

Tracee Fayne, The Realtor at Century 21 Results

404-436-0392



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pmbsites.com

PMB Broadcasting, LLC. is a locally-owned, locally-operated family of radio stations. Columbus is our home and we take pride in not only broadcasting to the community, but from the community.

RECONDITIONING & ACCESSORIES

Advance Auto Parts

678-772-1991

YEAGER'S



Accessory Distributing by KALLOREN

770-745-8446

kallorenpro.com

Built upon a foundation of delivering extraordinary service to the Georgia auto dealers for over 50 years, Accessory Distributing offers a variety of Yeager's cleaning and reconditioning chemicals along with other brands. Our products will have your inventory looking great and ready to move! **GIADA members receive 10% off your first order.**

Usedcarsupplies.com

770-448-6982

usedcarsupplies.com

REINSURANCE



Buckeye Dealership Consulting

330-726-9030

buckeyereinsurance.com

Buckeye Dealership Consulting serves BHPH and retail dealers as well as independent finance companies with their reinsurance needs. We work with you to customize a reinsurance program to control risk, improve cash flow, and increase the bottom line.



DealerRE

804-824-9533

dealerre.com

DealerRE is the expert at establishing and managing dealer owned reinsurance companies which allow dealers to provide their own limited warranties, service contracts and ancillary products. We also help BHPH dealers provide debt cancellation, collateral protection insurance (CPI) and GAP.



Empire Indemnity Insurance Company Risk Retention Group, Inc.

817-767-9200

empirerrg.com

Empire Indemnity Insurance Company Risk Retention Group, Inc. is purpose-built and purpose-driven to provide force-placed insurance to BHPH dealers and lenders.

RENTAL CAR BUSINESS

Associated Car Rental Systems

770-948-1731

ronwidener.com

Rent-A-Car Training & Insurance

RENTAL CAR COMPANIES

Avis Rent A Car Systems, Inc.

404-763-6331

avis.com

Avis Car Rental and its subsidiaries operate one of the world's best-known car rental brands with approximately 5,500 locations in more than 165 countries. Avis has a long history of innovation in the car rental industry and is one of the world's top brands for customer loyalty. Avis is owned by Avis Budget Group, Inc. (NASDAQ: CAR), which operates and licenses the brand throughout the world.



Enterprise Rent a Car

855-266-9565

enterprise.com/en/home.html

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Hill & Associates

770-499-1801

Collections and Recovery

SATELLITE RADIO



SiriusXM Radio

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siriusxm.com

Satellite Radio & Online Radio Service

SERVICE CONTRACT PROVIDERS, WARRANTY

American Guardian Warranty Services Inc.

630-386-4257

agws.com

American Guardian Warranty Services, Inc. (AGWS) is the premier provider of administration services for Agents and Dealers, offering a full suite of F&I products in the automotive, RV, powersports, marine, and commercial trucking markets. We provide unrivaled service to our customers and a trusted partnership with our Agents and Dealers. AGWS is part of the American Guardian Group of Companies.



ASC Warranty

800-442-7116

ascwarranty.com

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Freedom Warranty

423-212-7445

freedomwarranty.com



GWC Warranty

800-482-7357

gwcwarranty.com

GWC Warranty is the automotive industry's best-in-class provider of used vehicle service contracts. We help our dealers sell more cars by giving car shoppers the confidence to become car buyers. Since 1995, GWC has worked with our dealer partners to protect more than 1.5 million customers.



Integrity Warranty LLC

423-910-9490

integritywarranty.com

Industry-leading service contract options, for an industry-leading selection of vehicles. We help you provide value to every car buyer. Backed by an A.M. Best A-rated insurance company, our service contracts provide "Peace of Mind Nationwide."

\$50 off first service contract with a term of 12 months or longer. Applicable to new dealers only. Limit one per contract.



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888-270-5835

nvpwarranty.com

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peakperformanceteam.com

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ProGuard Warranty Inc.

877-474-9462

proguardwarranty.com

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770-403-5808

tnt-dealer-services.square.site

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Avanco Tag & Title Service

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Title and Registration Services



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803-622-5214

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YOURS, MINE, AND OURS: Estate Strategies for a Second Marriage

BY PEACHTREE PLANNING

If you are one of the many Americans who are in a second marriage, you may need to revisit your estate strategy.¹

Unlike a typical first marriage, second marriages often require special consideration in order to address children from a prior marriage and the disposition of assets accumulated prior to the second marriage.

SECOND MARRIAGES

Here are some ideas you may want to think about when updating your estate strategy:

- You may want to ensure that your children from your first marriage are set up to receive assets from your estate, even as you provide your second spouse with adequate resources to live should you die first.
- Consider titling of assets. Assets that are jointly owned in your name and your second spouse's name are set up to pass to your second spouse, often regardless of any instructions in your will.
- If you are designating your second spouse as beneficiary on retirement accounts, remember that once you die, the surviving spouse can name any beneficiary of their choice, despite any promises to name your children from a previous marriage as successor

beneficiaries.

- Consider any prenuptial and postnuptial agreements with a professional who has legal expertise in the area of estate management.
- If your new spouse is closer in age to your children than to you, your children may worry that they may never receive an inheritance. Consider passing them assets upon your death. This may be accomplished through the purchase of life insurance.²
- Consider approaches to help protect against the drain that extended care may have on assets designed to support your spouse or pass to your children.

1. The information in this material is not intended as tax or legal advice. It may not

be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation.

2. Several factors will affect the cost and availability of life insurance, including age, health and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

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



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6 Reasons Why Consumer Lending is Ready for an Overhaul

The consumer lending industry's limitations are becoming more evident, which means it's time to rethink things and overhaul it in a more holistic, consumer-friendly and inclusive way.

BY AMITAY KALMAR

Today's consumer lending industry is steeped in tradition carved out over several decades. Although the general public – or anyone else, to be sure – doesn't know all the factors that comprise the modern credit score, there's a general understanding that a higher score equals more creditworthiness and better offers from lenders.

Conversely, a lower credit score – or no credit score at all – equates to subprime loan offers with unfavorable terms or in many cases, no ability to secure loans.

Unfortunately, while the latter category does include car buyers whose credit histories are questionable, it also includes consumers with stellar incomes and payment histories who simply haven't had the opportunity to build sufficient credit according to traditional means. For example, a doctor who recently immigrated to the U.S. from a foreign country may not have a history that the credit bureaus track, leaving them with no credit score and no ability to secure financing for a car whose payments they can certainly afford.

Under traditional credit models, the only option for borrowers in this situation is to consider subprime lenders. A strong borrower should not be banished to the subprime category simply because traditional credit ratings don't account for the entire picture.

Among the limitations of the current consumer lending model are:

1 Old Methodologies. Although it's seen as the industry standard, the FICO model is decades old and is limited in the scope of data it considers. New lending models from several new lending players see borrowers as “more than just a score,” analyzing thousands of data points to determine creditworthiness. While the data points will include FICO when a score is available, creditworthiness is judged in a much more holistic manner.



2 A Lack of Transparency. The loan process is an often slow, analog and opaque process, especially for consumers. From application to signing the contract, more modern lending technologies allow for consumers to handle the entire process on their phones. The process becomes much more appealing for borrowers who prioritize transparency and speed.

3 Complexity. Many lenders can pre-approve borrowers “quickly” based on a soft credit pull, but the formal approval process can move at a much slower pace. The technology exists to provide faster, easier approvals and funding; companies working toward transforming the industry are making use of such technology, making the process friendlier for everyone involved.

4 Good Consumers Being Left Out. Would-be car buyers with no Social Security number, no ITIN, or thin-to no-credit histories are usually denied loans for vehicles they desperately need to be productive and successful. Rather than relying on a single source, such as a FICO score, to determine the consumer’s ability to secure a loan, companies are disrupting tradition by introducing never-before-seen levels of fairness, equity and opportunity through holistic approaches to the loan process.

5 Buyers Getting Stuck with Non-Competitive Loans. Predatory loans with high rates, long terms and little protection are common for those who don’t conform to traditional credit scoring models. When consumers are limited in terms of their borrowing options, the outcome can be far worse than getting no loan at all. New models and technologies that consider a much broader set of data points eliminate the need to have a traditional credit score but doesn’t disqualify buyers from securing loans with competitive terms.

6 Dealers Losing Opportunities. Car dealers have become accustomed to turning away car shoppers with thin to no credit history. This limits

“*The consumer lending industry has relied on a legacy-based approach, but its limitations are becoming more evident, which means it’s time to rethink things and overhaul it in a way that’s more holistic, consumer-friendly and inclusive.*”



their revenue and creates bad feelings and reputations. Dispensing with outdated credit scores that only offer a narrow snapshot of a buyer’s creditworthiness allows dealers to turn those buyers into loyal, happy customers.

New methods can open new revenue streams, however. For new-car sales, margin contraction and limited profit potential are cyclical issues dealers face. New lending technologies offer guaranteed backends for franchise dealers. Further, while traditional funding leaves dealers waiting days to receive payment for the car, new lending partners make same-day funding the norm.

The consumer lending industry has relied on a legacy-based approach, but its limitations are becoming more evident, which means it’s time to rethink things and overhaul it in a way that’s more holistic, consumer-friendly and inclusive. It’s a win-win for everyone and a welcome improvement in an industry ready for change. ■

Amitay Kalmar is the co-founder and CEO of Lendbuzz, which provides auto loans to deserving borrowers, including those without a Social Security number, no credit history or thin credit.

DEALER PACK

THE DOCUMENTS YOU NEED
SHIPPED RIGHT TO YOUR DOOR!

SCAN ME



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Complete Dealer Packet

EACH PACKET CONTAINS:

10 Each

- Deal Folder
- F-6 As-Is Warranty Terms (3 part)
- F-1 Bill of Sale (Multi-part)
- F-16 Buyers Guide (English)
- F-19 Buyers Order
- GLB-2 Customer Privacy Choice
- F-5 Odometer Disclosure Statement (3 part)
- F-32 OFAC Compliance Statement
- S-2 Secure Title Reassignment
- MV-1 Title/Tag Application
- DT Drive Out Paper Tag

2 Each

- ST-4 Out of State Certificate of Exemption (selling to dealers out of state; 1 form per vehicle)
- ST-5 Georgia Purchaser or Dealer Certificate of Exemption (selling to dealers in Georgia; 1 form per dealer regardless of the number of vehicles you sell them)
- ST-6 Out of State Certificate of Exemption (shipping vehicle to customer and when exporting)
- ST-8 Non-Resident Certificate of Exemption (customer lives out of state but taking delivery at dealership)

If your Customer is a Georgia Resident you must have a valid Georgia's Drivers License or a Georgia Valid ID.

Make sure YOU the dealer register the Title in the county where your customer is located. You will need:

- Title
- TAVT Fee AS OF JANUARY 1, 2015, TAVT IS 7% OF THE VEHICLE VALUE
- MV-1 Title/Tag Application
- Copy of your customer's driver's license
- \$18 check

After you have registered the vehicle for your customer, notify them to go to their local tag and title office to obtain their tag.

TitleTec can provide you with their innovative Electronic Title and Registration (ETR) system.

TitleTec contact information is 855-350-7110

Remember TDPs are used only when you sell a vehicle; they must be printed and only one can be registered to a customer.

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- #F-1 Bill of Sale (Multi-Part)
- #F-16 Buyers Guide (English)
- #F-19 Buyers Order
- #GLB-2 Customer Privacy Choice
- #F-5 Odometer Disclosure Statement (3-Part)
- #F-32 OFAC Compliance Statement
- #S-2 Secure Title Reassignment
- #MV-1 Title/Tag Application
- #DT Drive Out Paper Tag

2 Each:

- #ST-4 Out of State Certificate of Exemption (Out of State Dealer)
- #ST-5 Georgia Purchaser or Dealer Certificate of Exemption
- #ST-6 Out of State Certificate of Exemption (Out of State Delivery)
- #ST-8 Non-Resident Certificate of Exemption (In State Delivery)



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MARCH/APRIL 2023

Thank you for your support of the association!

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247 Auto Sales Inc.	Auto Smart	Classic Bus Sales LLC	First Choice Auto Sales LLC
2C517, LLC	Auto Swami LLC	Classic Used Auto Sales Inc.	Fischer Truck Sales LLC
3D Automotive Group	AutoDealershipClub	Cobalt Cars	Flamingo Auto Sales Inc.
3Ks Logistics LLP	AutoGems LLC	Cool Runnings General Svcs LLC	Flexdrive Services, LLC
770 Cheaprides Inc.	AutoMaxx	Copeland's Auto Sales	Foreign Exotics Atlanta LLC
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A & G Auto Express LLC	B & H Auto Land LLC	Cross Automotive	FT Auto Sales Inc.
A&L Luxury Autos Inc.	B and N Auto LLC	Crown Automotive Group LLC	G&Z Auto Sales LLC
A-1 Auto Sales Of Demorest LLC	Bad Boyz Auto Group	DAF Auto Tech LLC	G.S. Best Auto Sales
AAA Truck Sales, Inc.	Barrons' Automotive LLC	Dani Car Dealership	Gainesville Cycles LLC
AAR Global Motor Sports, LLC	Barton Used Cars South	Dapelli Auto Sales LLC	G-Brothers Auto Brokers, Inc.
ABSA Auto Brokers LLC	Bates World Auto Brokers LLC	David Dabney	Generations Auto Brokers LLC
Absolute Surety LLC	Best Quality Automotive & Sales Inc.	DBH Auto Sales LLC	Georgia AutoGroup, LLC
Activate Automotive LLC	Big Moe's Auto LLC	DDG Used Cars	GKMB Kaizen Import-Export LLC
Advance Auto Parts	Blackwell's Auto & Truck Sales	Dealer Sign USA LLC	Glatt Auto Inc.
AFG Auto Gallery LLC	Block Chain Auto Imports LLC	Dealerslink	Global Auto Sales
AFK Cars Inc. dba Auto Quest	Blue Engine Auto LLC	Demmy Autos LLC	Good Friend Auto Broker
Afogates Motors	Brantley Auto Sales LLC	Dena Motors	Goodlife Auto Sales LLC
Agile Autos LLC	Brewer and Jenkins Auto Brokers	Dereck Maddox	Great Joe Auto Sales Inc.
Albert Campbell Auto Sales LLC	Briggs Truck and Rail	Design Luxury Cars LLC	Hagan Used Auto LLC
Alcana Johnson	Britt Auto Sales LLC	Diamond D Auto Broker LLC	Harris Auto Sales
All in One Automotive Group LLC	Brooklands Savannah	Digital Media Nation	Hilson Luxury Motors Inc.
Alliance Auto Sales LLC	Browill Global Automotive	Dingler Motor Company, Inc.	Holmes Motors, Inc.
Alpine Motor Company	Brown Rental Service LLC	Diouf Enterprise LLC	HopDrive
Alto Auto LLC	BrownWest Auto Sales LLC	Dolly Vieillard	Hope United Auto Brokers LLC
Amari Pemberton	BST Automotive Group LLC	Don Roberts Auto Sales LLC	Horizon RV Center
Amazing Luxury Cars	Buy Any Vin LLC	Dorian Vivas	Huntmyride.com
American Master Auto Sales LLC	Byron Powersports	Dorra Auto Group	Hybrid Motorsports
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American Thunder Capital LLC	CallPass	Dunlap Gardiner, LLP	Ibeto Motors LLC
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ARJ Services Inc.	Car West LLC	Emerald Transportation Solutions	Import Motor Group LLC
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J Marcellus Davenport	LotVision	Noah's Outpost Auto Sales LLC	Speedy Used Cars LLC
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Jah's International Auto LLC	Majestic Car Sales and Rentals LLC	Pamela Hood	Supreme Queen's Auto LLC
JARR Auto Group LLC	Majesty Autobrokers	Payne's Auto Mart And Leasing	Supreme Roadside Auto & Collision Center LLC
Jay 9 Auto LLC	Marathon Auto Concierge LLC	Peach Auto Sales	Swans Automotive LLC
Jeff Chandler	Marietta Car Center	Penske Truck Leasing Co./ Penske Used Trucks	TB1 Auto Brokers LLC
Jensen Motors Inc.	Mark & Meek Auto Sales LLC	Peter Nkonge	TCA Auto Sales LLLP
Jevco Inc DBA Don's Used Cars	Marks Trucks And Parts	Phoenix Automotive Group	TDS, LLC
JHB Auto Group LLC	Marshall Auto Sales	PK Used Autos	Tennyson Auto Sales Inc.
Jimmy's Auto Sales LLC	MasterCars Auto Sales	Poole's Auto Sales	Terry Conner
JL&D Motorsport LLC	Matt Jones Motorsports	Pouya Masanabadi	The Auto Shop
JMC Motors LLC	MB Auto Care	Preston Brown	The Car Galleria L.L.C.
Johnson Family Automotive	MBA Auto Sales	Priceless Auto Broker LLC	The Truck & Trailer Connection, Inc.
Jora Imports LLC	MBM Auto Sales Inc.	PrimaLend Capital	Timothy Holt
Jose Copeland	MBV Transport LLC	Professional Financial Services	TLC Auto Brokers LLC
Jose Valdovinos	McAbby-US LLC	R E S Enterprise Inc. dba Hertz Car Sales	Tommy Nobis Center
Joseph Grant	McCorkle Sales	R&J Automotive LLC	Trinity Griffith
JPP Auto Sales LLC	McDonald Auto Sales & Leasing	Raphael McCullough	Triple B Auto Sales
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K. Asante Auto Sales	Mission 3 Auto	Revved Motors, LLC	Turn Doctor Auto Brokers
Kallis Global Auto LLC	Mixon Used Cars And Body Shop Inc.	Ride Rite Transportation	Two Brothers Auto Sales
Kam's Auto Sales	MKS Asset LLC	Right Auto	U S A Motors
Kandahar Auto Sale LLC	Mohammad Paktiawal	RMJ Auto Brokers & Logistics LLC	Unique Riders Auto Sales LLC
Karim Auto Sales	MoMo International LLC	Road Runner Auto Solutions	United Luxury Motors LLC
Karon Bacon	Montaque Trading Ltd. Co.	Rollins Collision Inc.	US Auto Credit Corp.
KCEE Auto Broker	Morris Auto Sales 7 LLC	Romeo Eady	Vahid Sharifian
KD Karz LLC	MotorMart, LLC	Ronald & Rex Used Car of Accra	Valadez Auto Sales LLC
Kebb's Rod & Customs LLC	Motorworks Inc.	Ronny Ramirez	Valet Auto Brokers
KGA Auto Brokers LLC	MTA Automotive LLC	Ryder Vehicle Sales, LLC	Van Nuys Auto Sales
King Cars of Atlanta	Muhammad Sumareh	Safety Auto Sales Inc.	Vehicle Acceptance Corp.
Kinging Logistics And Automobiles LLC	Muncy's Truck Factory LLC	Sankofa Auto Inc.	V-Eight Automotive LLC
KLIN Well Resorts LLC	MW Auto Group LLC	SDJ Motors LLC	Veterans Auto Brokers
Konate Auto Sales, LLC	My Fair Luxury LLC	SelecTrucks of Atlanta LLC	White Bluff Motors LLC
L&I Electric Cars LLC	Nabors Used Cars	Sepehr Zandi	Whitehead Auto Sales LLC
Latinos Auto Sales Limited Partnership	Nahed Abdalnabi	Shamika Andrews	Willie's Automotive Sales & Service Center
LBL Sales, Inc.	Nailed It Car Sales LLC	Shining Star Cars	Woodmen Life
Leadwood Auto Consultants	National Freight Brokerage Inc.	Silver Sun Autos LLC	XMen Auto Sales
Lextechs of Atlanta	Nava Auto Dealer LLC	Sisu Auto Sales LLC	Younas Road Cars LLC
Leyma Auto Sales LLC	New York International Safety Equipment LLC	SKF Autos LLC	Young's Operations, LLC
LionsGate Automotive Group LLC	New, Old, Vintage & Antiques Broker LLC	Smart Automotive Sales LLC	Your Auto Dealer, Inc.
LKQ Evans Heavy Truck Parts	Newbuild Automotive LLC	Sonny's Auto Sales	Zachary Weaver
LMF Auto LLC	Nick Roehm	Southern Vehicle Exchange	

Catalytic Converter Thefts

Top 64,000 in 2022

By UsedCarNews Staff

A new report based on insurance claims released by the National Insurance Crime Bureau shows a surge in catalytic converter thefts across the country. In total, the nation experienced more than 64,000 catalytic converter thefts in 2022, which represents a 207% increase from 2021. Leading the country are California and Texas, which experienced more than 32,000 catalytic converter thefts last year.

“This new data is just a snapshot of an underreported crime that affects communities across the nation,”

said David J. Glawe, President and CEO of NICB.

Based on insurance claims, thefts of catalytic converters increased significantly from 2020 through 2022. Insurance claims for these thefts increased 288% from 16,660 claims in 2020 to 64,701 in 2022. Catalytic converter theft claims had an upward trend trajectory throughout 2020 and 2021 and theft claims in 2022 were significantly higher than in previous years.



Catalytic Converter Theft by State

Mandated in the U.S. since 1975, catalytic converters neutralize harmful gases in engine exhaust that contribute to air pollution and smog and are bolted to the underside of cars or trucks as part of their exhaust system. Catalytic converters contain platinum, rhodium, and palladium, rare earth metals that are more valuable than gold. Often metal recyclers pay between \$50 to \$250 for a catalytic converter and up to \$800 for one removed from a hybrid vehicle. It can cost between \$1,000 and \$3,500 or more to replace a catalytic converter that is stolen, depending on the type of vehicle.

Legislative efforts are under way to address the rising number of thefts. New bills and amendments are being introduced to increase requirements for catalytic converters sellers, impose due diligence obligations on metal recycling entities, and establish penalties for unauthorized sellers and buyers engaging in fraudulent practices related to catalytic converter purchases. In 2022, NICB's Office of Strategy, Policy, and Government Affairs tracked 163 legislative bills across 37 states, with 31 bills enacted. So far in 2023, 94 bills are being tracked across 39 states, with 12 bills already enacted. ■

CONVENTION WORD SCRAMBLE

Answers on page 45.

ANYTGSI

EADHA

LYDRAPI

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KTMERA

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IOTUNAMN

ANAU LN

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DWASRA

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GIADA HOLIDAY HOURS

Please note that the GIADA offices will be closed on:
Tuesday, July 4

WORD SCRAMBLE ANSWERS

(See page 44).

Staying, Ahead, Rapidly, Changing, Market, Convention, Stone, Mountain,
Annual, Education, Dealers, Vendors, Tradeshow, Networking, Meetings,
Awards

**Georgia Independent
Automobile Dealers Association**
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