

Oklahoma Independent Automobile Dealers Association

# DEALERS' RESOURCE

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# DEALERS' RESOURCE

## INSIDE

DEALER EXEMPTIONS:  
ELT

ELECTRONIC LIENS &  
TITLES Q&A

FINE FOR OKC DEALER

ADVERTISING

VIOLATIONS

CONTINUE

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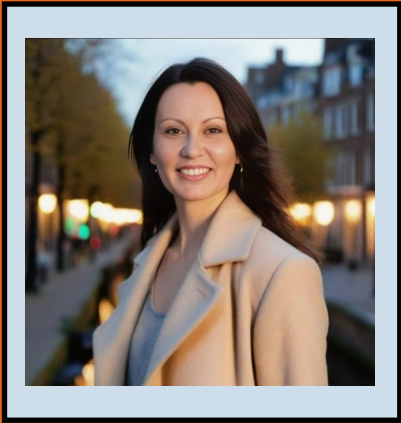
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*OIADA Moore, OK*  
*405-232-2947*  
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## Director's Message



As many of you are aware, as of July 1, 2025, titles issued by Service Oklahoma will be in electronic format, with exceptions that include titles issued to dealers, which will continue to default to paper. As a Dealer or Auction you can continue to do business as you have done with paper titles. **Electronic title transactions will not be mandatory.**

Title transactions will still be available in person or by mail. Lien processes will not change. Paper and electronic lien processing will both remain. In this newsletter I will post the updated Electronic Liens and Titles Questions and Answers for Dealers and Auctions from Service Oklahoma. Licenses Dealers will continue to receive paper titles by default unless they opt in to electronic titles. I know for some of you this is a sigh of relief.

Please know that OIADA is available to our members for questions or concerns anytime. Please feel free to email me at [ambersnook@okiada.com](mailto:ambersnook@okiada.com).

This Association is dedicated to those people and companies who put their best foot forward and represent themselves and the automotive industry.

Please be sure we have a current email address for your business on file.

OIADA offers over \$2000 in discounts and incentives for yearly membership again in 2025!

We appreciate all of our preferred providers and participants for their continued supports in the Oklahoma Independent Auto Dealers Association.

As always :Your voice and support as dealers and industry leaders is principal to your success. I urge you to commit to getting involved and reaching out to your representatives and legislative leaders in matters that directly effect you as Oklahoma dealers and joining your auto dealer associations. Your association will keep you informed of any principal legislation that may effect your industry.

<http://www.oklegislature.gov/findmylegislature.aspx>

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## Electronic Liens and Titles FAQ: Dealers & Auctions

### TRANSITION TO ELECTRONIC TITLE ISSUANCE

#### What will happen starting July 1?

As of July 1, 2025, titles issued by Service Oklahoma will be in an electronic format, with exceptions listed in the Exceptions to Obtain Paper Titles section. These exceptions include titles issued to dealers, which will continue to default to paper.

Lienholders can continue to process lien transactions as they currently do—in person, by mail or electronically.

- ▶ The transition to electronic titles will not mandate electronic lien filing.
- ▶ Existing paper titles will remain valid and will only convert when a transaction occurs, such as a sale, transfer or lien placement.
- ▶ Oklahoma will still be a title holding state.

#### What will not change starting July 1?

Although the transition to electronic titling will modernize motor vehicle services in Oklahoma, many processes will not change come July 1.

- ▶ **Electronic title transactions will not be mandatory.** Title transactions will still be available in person or by mail.
- ▶ **Lien processes will not change.** Paper and electronic lien processing will both remain available.
- ▶ **Lienholders will continue to hold titles.**
- ▶ **Electronic lien entry will be optional.** Dealers may enter liens on behalf of lienholders, but this will not be required.
- ▶ **Online dealer slip-in processing remains optional.** This process was added in April to support pre-registration needs and can still be completed in person if preferred.
- ▶ **Licensed dealers will continue to receive paper titles by default unless they opt in to an electronic title.**



## Electronic Liens and Titles FAQ: Dealers & Auctions

### EXCEPTIONS TO OBTAIN PAPER TITLES

#### What are the exceptions to obtain paper titles?

Although Service Oklahoma will issue electronic titles by default for title transactions starting July 1, there will be limited exceptions that allow for paper titles to be obtained to accommodate the needs of our partners and customers.

- ▶ **Dealers will continue to receive paper titles by default during initial title transactions.** There will be no need for extra steps, additional forms and notarization—just like today. Dealers will also be able to opt in to receive electronic titles if they wish. This allows dealers to obtain paper titles conveniently based on business needs and maintains a familiar process for them and licensed operators.
- ▶ **A paper title may also be requested in the following situations:**
  - ▶ The vehicle is sold at auction.
  - ▶ The vehicle is registered or sold out of state.
  - ▶ The vehicle is used for floorplan lending.
  - ▶ The vehicle is leased (a paper title may be requested six months before the end of lease or when the payoff or buyout is processed).

#### What will be the process to request a paper title?

Customers, dealers and lienholders can submit a [Title Print Request Form](#) at a licensed operator location during or after the title transaction. The paper title will be subject to standard statutory fees.

As a reminder, the print request form should be used instead of the duplicate title form when a physical title is needed due to one of the exceptions. The duplicate title form should only be used when an existing paper title has been lost.

Customers, dealers and lienholders can also make title print requests through their OkCARS accounts.



## Electronic Liens and Titles FAQ: Dealers & Auctions

### When a paper title is requested, when will it arrive?

It should take seven to 10 days. Licensed operators usually complete the request within two days before the title is mailed out.

## ADDITIONAL ELT FEATURES

### What functionality changes were implemented in April?

Before the state transitions to electronic title issuance on July 1, we launched several improvements to the Electronic Liens and Titles (ELT) system on April 7. The new features include:

- ▶ **Dealer Slip-In Titles**
  - ▶ Dealers can electronically transfer vehicle titles to their names through OkCARS after submitting pre-registrations without canceling the pre-registrations. This process can also be done in person at licensed operators.
- ▶ **Expansion of Online Vehicle Information Requests (VIR)**
  - ▶ Dealers and lienholders have the option to pay for expanded vehicle information requests on OkCARS. Alternatively, they can still obtain the reports in person at licensed operators. Meanwhile, the existing limited vehicle information request continues to be available at no cost.
- ▶ **Dealer Ability to Add Electronic Liens**
  - ▶ Dealers can add electronic liens for any lienholder via OkCARS.
- ▶ **Title Confirmation in Customer Accounts**
  - ▶ Customers can see confirmations of their electronic or paper titles after logging in to their OkCARS accounts.
- ▶ **Transfers With Electronic Title Bill of Sale**
  - ▶ Once an electronic title is issued, vehicle ownership is transferred using an [Electronic Title Bill of Sale](#) rather than the title itself.



## Electronic Liens and Titles FAQ: Dealers & Auctions

### How does the expansion of the online vehicle information request (VIR) work?

Dealers and lienholders will have the option to pay for expanded vehicle information requests on OkCARS, allowing them to obtain the same full reports that they would receive from a licensed operator.

The expanded VIR will also permit users to enter up to 15 VINs per transaction, providing a more efficient way to request information. Dealers and lienholders will be able to make expanded vehicle information requests 24/7, giving them more flexibility to accommodate their schedules.

Although users will be able to make expanded vehicle information requests on OkCARS, they may still use [Form 769](#) to obtain reports from a licensed operator.

## CUSTOMER EXPERIENCE

### What will the customer experience be like starting July 1?

Titles will be issued to customers in electronic format. Customers may create and log on to their OkCARS account to view their electronic title information.

- ▶ If a lien is paid off, an electronic title release can be requested.
- ▶ The title remains with the lienholder until it is released.

### How will the customer experience vary depending on type of sale?

- ▶ If a customer buys a new vehicle from a dealership, the customer will receive a Manufacturer's Certificate of Origin (MCO) – just like the process before July 1. The customer will then bring the MCO, along with other registration documents, to a licensed operator to fully register their vehicle.
- ▶ If a customer buys a used car with an existing paper title, the customer will still receive that paper – just like the process before July 1. The customer will then bring that paper title, along with other registration documents, to a licensed operator to fully register their vehicle.
- ▶ If a customer buys a used car that has an electronic title, the seller will fill out an [Electronic Title Bill of Sale](#) and give it to the customer in place of a paper title. The customer will then bring the Electronic Title Bill of Sale, along with other registration documents, to a licensed operator to fully register their vehicle.



## Electronic Liens and Titles FAQ: Dealers & Auctions

After registering their vehicle, the customer's title will be issued electronically and, if applicable, held by the lienholder.

The customer can then log in to their OkCARS account to see confirmation of their electronic title. If there is an active lien, a box would be checked indicating that the lien exists. Once the loan is fully paid off and the lien is released, the box will be unchecked to indicate that a lien no longer exists.

When a customer pays off their loan, they can request an electronic title release to have the electronic title issued in their name with no lien. This will allow them to later sell the vehicle without needing a lien release for the electronic title.

### Will this change any costs for Oklahomans?

No, the transition to electronic title issuance does not increase costs for vehicle owners. Standard title and registration fees remain the same.

### How will a customer sell a vehicle with an electronic title?

To sell a vehicle with an electronic title, the customer will utilize our [Electronic Title Bill of Sale](#). This document will take the place of the Oklahoma title and can be downloaded from the Service Oklahoma website to print, fill out and notarize.

## DEALER ACCOUNTS ON OKCARS

### What title transactions can be done from my dealer account?

Dealers will be able to process dealer slip-in titles, which are titles put into the dealers' names after pre-registrations have been submitted.

### How much does it cost to add a lien in my dealer account?

The fee for adding a lien through the dealer account is \$10 and can be paid via credit card or ACH draft.

### Can I process more than one lien at a time?

Yes, dealers can add multiple liens to their carts through their dealer accounts.



## Electronic Liens and Titles FAQ: Dealers & Auctions

### TITLE PROCESSES

#### **Will existing paper titles need to be transferred over to electronic titles immediately?**

No, existing paper titles will remain valid until the next title transaction. Dealers are not required to convert all existing paper titles immediately, allowing for a smooth transition to electronic titles.

#### **Do I have to keep all of my current paper titles?**

All paper titles remain valid until the next title transaction and should be retained.

#### **Do I have to do title transfers online?**

No, it is not required to complete a title transfer online. Transfers can still be done in person at any licensed operator or the at the Service Oklahoma headquarters at 6015 N. Classen Blvd., Building 4, in Oklahoma City.

#### **If I need to transfer an electronic title, can I do it online?**

Once an electronic title has been applied for, the owner will utilize the Electronic Title Bill of Sale to transfer ownership of the vehicle instead of the title itself. The [Electronic Title Bill of Sale](#) is available on the Service Oklahoma website to print, fill out and notarize.

#### **Is the notary requirement eliminated due to the changes?**

No. The [Electronic Title Bill of Sale](#) that's used to transfer ownership of a vehicle with an electronic title needs to be notarized.

#### **Can I title and register a vehicle for my customer?**

No, customers will remain responsible for titling and registering their vehicles.

#### **How will the new process work with Manufacturer's Certificates of Origin (MCO)?**

MCOs will not be affected. If a customer purchases a new vehicle from you on or after July 1, you will still be giving your customer an MCO to complete their full registration.

#### **Prior to July 1, how do we know if a vehicle has an electronic title?**



## Electronic Liens and Titles FAQ: Dealers & Auctions

A vehicle information request (VIR) report details the type of title that was issued. Both the free and paid versions of the VIR have this information.

### How can I see proof of ownership when an electronic title is issued?

That information can be obtained by making a vehicle information request and is available in both the paid and free versions.

### Do the ELT upgrades change any requirements for pre-registration?

No, pre-registration is still required within two business days of the sale of a vehicle. For more information on the pre-registration process, please see the [dealer information page](#).

### Can dealer transfers be done through OkCARS?

No, title transactions cannot be done electronically except when making a slip-in title request after pre-registration.

### How do dealers pay for VIN inspections?

VIN inspections are only required for out-of-state vehicle titles. They are still conducted by licensed operators outside of the dealer slip-in title process. Dealers pay for VIN inspections at their licensed operator locations.

VIN inspections can be performed before dealers submit their slip-in title requests. Once completed, the VIN inspection form can be uploaded during the slip-in title request process in OkCARS. If a VIN inspection is not completed when a slip-in title request is submitted, the request would be put on hold until the VIN inspection is completed.

### Do VIN inspections require their own form for uploading?

No. The back of the title application is still used for VIN inspections.

### How will electronic titles affect auctions come July 1?

You will receive either a paper title or an [Electronic Title Bill of Sale](#) to utilize as the ownership document. Otherwise, the process will remain the same.

### Will repossession titles be issued electronically as well?



## Electronic Liens and Titles FAQ: Dealers & Auctions

Every transaction type, including junk and salvage titles, will be issued electronically starting on July 1.

### **For salvage titles, are rebuilt inspections still required?**

Yes, the process does not change.

## LIEN PROCESSES

### **What if I enter the wrong information when adding a lien?**

If dealers make mistakes during add lien transactions, they will follow the current correction process. All questions on this process should be directed to [mvcorrections@service.ok.gov](mailto:mvcorrections@service.ok.gov).

### **Do I have to add liens online?**

No, it is not required to complete a lien online. Liens can still be done in person at a licensed operator or at the Service Oklahoma headquarters at 6015 N. Classen Blvd., Building 4, in Oklahoma City.

### **Can a lien be filed after pre-registering the vehicle?**

Yes. Previously, dealers could pre-register a vehicle and add a lien but can't file a lien on its own. Effective April 7, dealers can add a lien separately.

### **Is there a way to upload a lien release when making a slip-in title request?**

Yes, you can upload a lien release for the licensed operator to process.

### **How will lenders release liens?**

If a lien is filed electronically, the lienholder would release the lien through their OkCARS account or submit a lien release to Service Oklahoma or a licensed operator, who would then release that lien in the system.

### **When we do an online transfer, do we send the original document to the licensed operator?**

No. You will send an image of the document to the licensed operator. You will then retain the original document based on your individual business practices.

### **If I'm an out-of-state dealer, can I have access to OkCARS?**



## Electronic Liens and Titles FAQ: Dealers & Auctions

No, you must have an Oklahoma new or used dealer license number to use OkCARS.

### **Is the Title 42 process affected?**

No, the process remains the same.





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# \$15,000.00 Fine for OKC Dealer

A Complaint was filed from a consumer with the Used Motor Vehicle, Dismantler, and Manufactured Housing Commission which led investigators to an audit at an Oklahoma City Used Car Lot. The owner admitted that he had violated certain laws and or rules of the Commission and agreed to a fine of Fifteen Thousand Dollars(\$15,000.00) which represented fines of Five Hundred Dollars (\$500.00) for thirty (30) sales in the year for which he was audited.

The dealer in the time period he was audited Commission staff discovered the dealer had included in his documentary fees a sum which the dealer stated was for interest on the sale of the vehicle. Additionally the dealer did not use a Retail Installment Contract in the financing of the vehicle. The dealer was advised that because he did not use a Retail Installment Contract , he does not have the right to repossess any of these 30 vehicles. Failure to use the proper forms is grounds for the assessment of a fine not to exceed One Thousand Dollars (\$1000.00) per violation pursuant to Commission Rule 765:10-3-5

*765:10-3-5. Prohibited Acts (a) A used motor vehicle dealer shall not solicit or offer compensation for referrals of prospective buyers from used motor vehicle salespersons employed by another used motor vehicle dealer. (b) A used motor vehicle dealer shall not fail to execute any of the forms required in a used motor vehicle transaction. A used motor vehicle dealer who fails to execute the required forms or who violates the terms of any contractual obligation in the sales transaction shall be subject to the appropriate fine for violation of the Rules of the Commission.*

*You can find and download the full document of Commission Rules and Regulations at*

[Oklahoma.gov/oumvdmhc](http://Oklahoma.gov/oumvdmhc)

This dealers total fine of Fifteen Thousand Dollars (\$15,000.00) was for doc fees disguised and used for interest and failure to use Retail Instalment Contract for financing a vehicle. The dealer agreed to pay the UMVD&MHC the sum of \$15,000.00, representing fines of \$500.00 for 30 sales in the year for which he was audited. The dealer further agreed that he will not repossess any of the vehicles he financed and sold which do not have a Retail Installment Contract as part of the sales documents.



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Advertising violations occur when marketing materials or misleading or deceive consumers. This can include false claims, unsubstantiated statements, or omitting crucial information that would influence a consumer's decision. The Federal Trade Commission (FTC) and other regulatory bodies actively monitor and enforce truth-in-advertising laws, and Oklahoma Used Motor Vehicle, Dismantler, and Manufactured Housing Commission also enforce advertising violations and fines. In fact, a majority of the fines or audits for Oklahoma Dealers begin with advertising violations, so here is a refresher on UMVD&MHC rules on advertising. You can also find a complete download at [Oklahoma.gov/oumvdmhc.html](http://Oklahoma.gov/oumvdmhc.html) under Rules and Regulations.

**Advertising violations continue to be and issue for Oklahoma Dealers. The Commission has asked and advise Oklahoma Dealers to Create their own Business Page on social media to post vehicles for sale. They prefer the owner or dealer to create and monitor their own post instead of sales person or employees in order for the owner to assure there are no violations to the rules. Often times the owner/ dealer is unaware of what all salespeople or employees are posting especially in their own social media accounts and this is where most violations begin. I encourage all Oklahoma Dealers to download the Rules and share with your staff.**

*765:16-3-1. General prohibitions* A licensee shall not use false or misleading advertising.

*765:16-3-2. Availability of vehicles* (a) Specific advertising. A licensee may advertise a specific vehicle for sale if: (1) the specific vehicle is in the possession of the licensee at the time the advertisement is placed, or the vehicle may be obtained from the manufacturer or distributor or some other source, and this information is disclosed in the advertisement; and, (2) the advertisement sets forth the number of vehicles available if the dealer does not have a supply of the advertised vehicles available to satisfy a reasonable expectable public demand. If an advertisement pertains to only one specific vehicle, then the advertisement must disclose that vehicle's stock number. (b) General advertising. This section does not prohibit general advertising of vehicles by a manufacturer, dealer advertising association, or distributor, and the inclusion of the names and addresses of the dealers selling such vehicles in the particular area.

*765:16-3-3. Accuracy* All advertised statements shall be accurate, clear and conspicuous

*765:16-3-4. Bait advertisement* Any advertising of a "Bait" or "Bait and Switch" nature is prohibited

*765:16-3-5. Layout* The layout, headlines, illustrations, or type size of a printed advertisement and the broadcast words or pictures of radio/TV advertisements shall not convey or permit an erroneous or misleading impression as to which vehicle or vehicles are offered at featured prices. No advertised offer, expression, or display of price, terms, down payment, trade-in allowance, cash difference, savings, or other such material terms shall be misleading and any necessary qualifications shall be clearly, conspicuously, and accurately set forth to prevent any misunderstandings.

*765:16-3-6. Dealer price advertising* (a) Selling price. The most conspicuous price of a used motor vehicle, when advertised by a dealer, must be the full and total selling price for which the dealer will sell the vehicle. An advertisement may not list only a down payment price in lieu of the full price of the vehicle, manufactured home or installation of manufactured home. The only charges that may be excluded from the advertised price are: (1) state and local taxes, (2) license, (3) title, (4) processing fee, and (5) delivery and installation cost on the sale of a manufactured home. (b) Qualification. A qualification may not be used when advertising the cash price of a vehicle such as "with trade", "with acceptable credit", "with dealer-arranged financing", or "with down payment". (c) Rebate or savings claim. If a price advertisement discloses a rebate, cash back, discount savings claim, or other incentive, the full cash price of the vehicle must be disclosed as well as the price of the vehicle after deducting the incentive.

*765:16-3-7. Identification* (a) when the price, payment or savings claim of a vehicle is advertised, the following must be disclosed: (1) model year; (2) make; (3) trade, brand or style name; and (4) if other than a new vehicle, the vehicle must be identified as a used, demonstrator, factory executive/official vehicle, or a program vehicle. (b) An illustration of a motor vehicle used in an advertisement must be that of the motor vehicle advertised. If an illustration of the advertised vehicle is not available then the dealer must clearly and conspicuously disclose the difference between the illustration and the vehicle being advertised.

*765:16-3-8. Auction* Terms such as "auction" or "auction special" and other terms of similar import shall be used only in connection with a vehicle offered or sold at bona fide auction.

*765:16-3-9.* Lease advertisements Vehicle lease advertisements shall clearly and conspicuously disclose that the advertisement is for the lease of a vehicle. Statements such as "alternative financial plan", "drive away for \$\_\_\_\_\_ per month", or other terms or phrases that do not use the term "lease", do not constitute adequate disclosure of a lease. Lease terms that are not available to the general public shall not be included in advertisements directed at the general public. All limitations and qualifications applicable to the lease terms advertised shall be clearly and conspicuously disclosed as per Federal Trade Commission Reg-

*765:16-3-10.* Payment disclosure All payment advertising shall be in compliance with Federal Trade Commission Regulations "M"(Lease Regulation) and "Z" (Truth in Lending act)

*765:16-3-11.* Prohibited statements The following statements are presumptively false and misleading, and the burden of proving otherwise shall be on the advertiser/licensee: (1) Statements such as 'write your own deal', 'name your own price', 'name your own monthly payment', or statements with similar meaning. (2) Statements such as 'everybody financed', 'no credit rejected', 'guaranteed approval', you are 'pre-approved', and other similar statements representing or implying that no prospective credit purchaser will be rejected because of his inability to qualify for credit. (3) Statements representing that no other dealer grants allowances for trade-ins, however stated, unless such is the case. (4) Statements representing that because of its large sales volume a dealer is able to purchase vehicles for less than another dealer, unless such is the case. (5) No merchandise or enticement may be described as 'free' if the vehicle can be purchased for a lesser price without the merchandise or enticement, or if the price of the vehicle has been increased to cover the cost or any part of the cost of the merchandise or enticement. The advertisement shall clearly and conspicuously disclose the conditions under which the 'free' offer may be obtained. (6) The term "dealer's cost", or other reference to the cost of the vehicle to the dealer shall not be used. (7) No trade-in amount or range of amounts shall be advertised. (8) A used vehicle shall not be advertised in any manner that creates the impression it is new. (9) The use of the terms 'liquidation', 'going out of business', or statements with similar meaning, are prohibited unless a dealer is actually going out of business and ceasing its operations at the licensed location. If a dealer is going out of business, these terms may only be advertised during the period between the execution of a buy-sell agreement with the proposed buyer and the actual effective date of the sale. (10) An offer of a buy down rate is prohibited without the appropriate disclaimer: 'This is a buy down rate. The amount of the buy down may affect the price of

(11) Terminology such as 'we pay off your trade no matter how much you owe' or statements with similar meaning shall not be used, unless accompanied by a disclaimer indicating that payoff is dependent upon approved credit.

765:16-3-12. Dealership name All advertisements must conspicuously display the licensed name of the used motor vehicle dealership.



SUBCHAPTER 5. FINDING OF VIOLATION 765:16-5-1. Violation The violation of an advertising rule shall be considered by the Commission as a violation of the Oklahoma Used Motor Vehicle, Dismantler, and Manufactured Housing Commission Law, created by Title 47 of Oklahoma State Statute. In addition to the specific advertising regulations, referenced in Subchapter 3, any other advertising or advertising practices found by the Commission to be false or misleading shall be deemed violations of the law, and shall also be considered violations of the general prohibition. 765:16-5-2. Penalty No licensee shall be held to be in violation of the foregoing rules of this Chapter except upon a finding thereof made by the Commission as provided in the Oklahoma Used Motor Vehicle, Dismantler, and Manufactured Housing Commission Law.

## For TITLE 765. OKLAHOMA UMVD&MHC COMMISSION RULES AND REGULATIONS

please click the link below.

[Title-765-UMVPC-Rules-and-Regulations.pdf \(oklahoma.gov\)](#)



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**JON THORNE'S AUTO EMPORIUM**  
VALDOSTA, GEORGIA

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Savannah, Georgia

**Adam's Auto Sales**  
Sales • Service • Parts  
Greenville, South Carolina

**2019**  
**2019**  
**2019**



0 DOWN AUTOMATIC BRakes EXTRA CLEAN MAINTENANCE SPECIAL SELF-PARKING  
 OLE BACK BACKUP WARNING (AUTOMATIC) MANY EXTRAS SHARP  
 2ND ROW SEATING BEST BUY FAMILY SIZE MOON ROOF SMART BUY  
 4-CYLINDER 4-DOOR SPARE TIRE FINANCING AVAILABLE MUST GO SPECIAL  
 4 X 4 Bluetooth GAS-SAVER NAVIGATION SPORTS PACKAGE  
 5-SPEED 4 DOOR 170HP 4DR GREAT GAS MILEAGE NO HASSLE PRICE SPORTY  
 6-CYLINDER CASH GREAT MPG ONE OWNER SUN ROOF  
 6-SPEED CERTIFIED HEATED SEATS PER MONTH SUPERCHARGED  
 7SEATER CLEAN CARWASH HYBRID PER WEEK TURBO  
 8 SEATER CLEARANCE LOW KEEPING ABOVE FOUR BOTTOM CLAY TURBO DIESEL  
 AFFORDABLE CLEANER MAINTENANCE LEASE V-8  
 AIR COND DIESEL LEATHER HEATED SEATS CAMERA VALUE PRICED  
 ALL WHEEL DRIVE DOWN LIKE NEW REBATE WARRANTY  
 AS ADVERTISED-EASY TERMS LOADED REDUCED WE FINANCE  
 AS-IS ECONOMY CAR 100K REMOTE START WI-FI  
 AUCTION BRAND ELECTRIC LOW MILEAGE REVERSE SENSING

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OKLAHOMA 10 DAY TEMPORARY TAG

EXPIRATION MONTH    EXPIRATION DAY    EXPIRATION YEAR

**YAA88888**

DEALER NAME    D88888    UD88888

NAME OF PURCHASER    YEAR    MAKE    MODEL



[www.autodealersresource.com](http://www.autodealersresource.com)



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F

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INTEGRITY

B

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E

EXCEEDING EXPECTATIONS

R

RESILIENCE

S

SERVICE EXCELLENCE



DAX OF AMARILLO

www.daxofamarillo.com  
Sale Every Tuesday at 11AM  
3208 SE 10th Ave, Amarillo, TX 79104 | 806.374.8982  
Regional GM - KELSY ALLEN | 214.934.7244  
kelsy@daxauction.com



DAX OF ROCKWALL

www.daxofrockwall.com  
Sales Tuesday 6PM & Thursday at 2PM  
1810 E I-30, Rockwall, TX 75087 | 972.771.9919  
General Manager - TIM CLEMENT | 469.933.7955  
tim@daxauction.com



DAX OF TAMPA BAY

www.daxauction.com  
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2738 Gall Blvd, Zephyrhills, FL 33541 | 727.233.9799  
General Manager - JEFF EPPERSON | 727.647.3000  
jeff@daxauction.com



DAX OF WICHITA FALLS

www.daxofwichitafalls.com  
Sale Every Other Wednesday at 5PM  
2206 Sheppard Access Rd, Wichita Falls, TX 76306 | 940.720.0435  
General Manager - LISA SHELTON | 940.867.3797  
lisa@daxauction.com



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Dealers Auction Xchange is an *independent, family-owned* auto auction company. Dedicated to providing a transparent and efficient platform for buying and selling vehicles, backed by exceptional customer service and industry expertise.



KEEPING )))

AUCTIONS LIVE



"Risky Business Consulting specializes in equipping dealers with Training, Support and Coaching that they need to navigate through these challenging times of the Buy Here Pay Here business.

We offer everything from onsite reviews of whole operations, team & individual training, as well as executive coaching for everyone from dealer principles all the way down to front line staff!

You can find out information about Chad & Andrea & get pricing by visiting their website at [riskybizconsulting.com](http://riskybizconsulting.com)

### Leadership through Ownership?

"There is a common misconception about leadership these days, especially with our emerging generation. Sometimes our younger leaders think that leadership is a title or that it's something that is given to you based upon your position or status. But the reality is, a great leader is one who understands what it truly takes to be a leader people will follow.

I believe this is where ownership comes in as a leader. It's been called "extreme ownership" by [Jocko Willink](#) and is a foundation of truly good leaders. Taking ownership in everything in your world means much more than taking credit for success. In fact, it's just the opposite. A leader should also own every mistake wholly, and never blame anyone else for the team or company failures but themselves and always give credit for the win to his or her team.

You want to build trust and respect with the team you lead? Start taking ownership and responsibility for everything you touch and give public credit and praise to those you lead. This won't happen overnight, but once a track record of leadership by ownership is established, others will gladly follow!" Chad Pennington, Founder of Risky Business Consulting



### Why partner with us?

Chad and Andrea have spent a combined 34 years in Buy Here Pay Here operations at the dealership level & have learned many lessons along the way.

The BHPH business comes with a lot of struggles and can be "risky" but a lot of fun at the same time! And many decisions have to be made that always have magnifying consequences, both positive and negative.

The majority of dealers have to learn the hard way; by making the mistakes and just figuring out for themselves what the best fix is.

This is where we come in!

We help look out for potential roadblocks during decision-making and help with solutions to specific BHPH struggles.

We believe consulting should be a true partnership, and this is what you will get with RBC!

Email or Text us today to find how we can help!

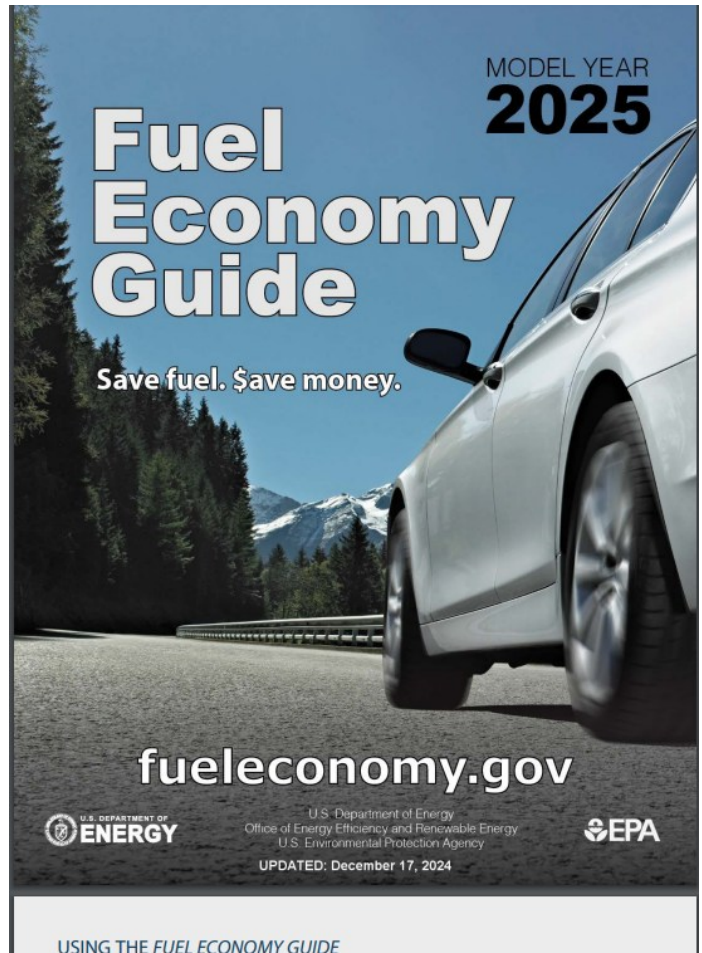
[riskybizconsulting@gmail.com](mailto:riskybizconsulting@gmail.com) or call us at 405.570.1390 & 405.570.4924



**Federal law requires new-car dealers to provide the Guide to Customer upon request.**

The U.S Department of Energy and Environmental Protection Agency have just released the 2025 Fuel Economy Guide. The guide provides detailed fuel economy estimates for model year 2025 light-duty vehicles, along with estimated fuel costs and other information for prospective purchasers. By Law dealers must display the GUIDE and provide copies to customers upon request.

Click Guide to download your Fuel Economy



# Get in front

Of Oklahoma Dealers

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# DAX GIVES BACK

*Sale Every Wednesday at 5pm*

*Test Drive 10:30a-3:30p*

*Food Served at 3:45p*



*For the month of April, DAX will be volunteering and taking donations for Habitat for Humanity of Wichita Falls.*

TX AUCTIONEER LICENSE #10209 ADUNNING  
TX Auctioneer License #10209 ADUNNING See Official game rules inside \*No Purchase Necessary void where prohibited by law

📍 2206 SHEPPARD ACCESS RD, WICHITA FALLS, TX 76306 📞 (940) 720-0435 🖱️ [DAXOFWICHITAFALLS.COM](http://DAXOFWICHITAFALLS.COM)



# High-Level Expertise

- Diminished Value
- Appraisal Clause Evaluations
- Expert Witness Qualified
- Estate Sales
- Consignment
- Buyer's Location Service

Product cycles, parts sourcing, manufacturing techniques, and the level of complexity are all radically different for specialty and high-line vehicles that for the standard American brand vehicle. Thus, that lightly dented stamped-steel door panel on your Ford might cost \$50 to repair. That same dent in the hand-formed aluminum door panel of a Lamborghini can cost more than \$1000. Knowing the difference between these two can prevent a costly mistake when purchasing a high performance vehicle.

When buying or evaluating a high performance specialty vehicle, ask questions of the expertise and knowledge of Bud Bauer. Gregory J. "Bud" Bauer of Bauer Car Connection. "At Bauer Cars, our only business is the evaluation or sales of pre-owned foreign and specialty vehicles. It is something we have been doing for over 50 years. In fact, we are one of the few in Oklahoma that are recognized by courts and insurance companies as an "expert" for evaluation purposes."

In the 1950's the first pre-owned, specialty, European and exotic car dealership was Trophy Motors at 1115 N

Broadway in Oklahoma City, founded by Mr. Charles L. Bauer. Many of Oklahoma City's first Ferraris, Cobras, Rolls Royce, and Jaguars were sold at Trophy Motors.

Bud Bauer at Bauer Car Connection assists clients with all aspects of the car buying experience. Over 40 years of experience and knowledge serving as an Oklahoma Automotive Expert. Skilled in car sales, buying consulta-

more responsibility as sales manager at Jackie Cooper for BMW and Rolls Royce vehicles. In 1983, Mr. Bauer won the BMW Product Knowledge Award. Very few in the auto industry locally can point to such an extensive history with high-end, specialty and European autos that date to the late 1970's and early 1980's.

**...independent expert  
to settle disputes  
on car values,  
diminished values, &  
documentation issues.**

tion, automotive mediation, appraisals, and diminished value reporting.

In 1979 he got his first full time job selling cars at Bolen Imports, and sold a car his first day on the job, a British-made 1979 MGB sports car. With growing expertise and knowledge came more responsibility. He was promoted to new car sales manager for Fiats, Alfa-Romeo, and Ferrari. A little later came even





In 1987, Mr. Bauer started Bauer Car Connection at 710 W Wilshire. This business was and is devoted almost exclusively to high end, specialty and high performance category. This was the first totally indoor showroom for such cars. Though far more expensive to maintain than an outdoor display spaces are the only way to maintain a high value auto in pristine condition. The first sale at his new company was a French-made, sea foam green Peugeot 504 diesel. It was a car that he knew well. The business purchased the car from the original owner, the same gentleman to whom Mr. Bauer had sold it to brand new at Bolen Imports. Like extensive expertise for evaluation, knowing the previous owner and history of cars is a common characteristic for the inventory at Bauer

Car Connection. The firm Does Not deal with auction or other no history vehicles.

In 1994, the firm moved to it's current location at 2921 W Hefner Rd, Oklahoma City, OK. Previously the home of Albro's Bicycle Shop built in 1972, this 11,000 sq foot building is capable of holding 26 cars inside its showroom. The facility also has a small shop and maintenance area. Like the previous location, all inventory, be it company-owned or a customer's car on consignment, is kept inside, temperature controlled, and alarm protected.

**Bauer Car Connection's and Bud Bauer's reputation and knowledge is sufficiently well respected that the company is sought after as an independent expert to settle disputes on car values, diminished values, and documentation issues. Today, the firm is**

**used often to settle cases by courts, insurance companies, law firms and individuals to determent the value of a vehicle or the quality of repairs that may have been performed. The primary business remains the evaluation and sale of high-end pre-owned foreign and specialty vehicles for the company or it's consignment customers.**

**Licensed in Oklahoma since 1979, Bud has been selling cars for 46 years. Started Bauer Cars in 1987 and been in the car appraisal and consulting business for 33 years.**

**Consult with Mr. Bauer regarding car purchases and automotive investments.**

**CAR APPRAISAL & CONSULTING FOR 33 YEARS - LICENSED IN OKLAHOMA 46 YEARS**

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CAR CONNECTION INCORPORATED

**THE SHARPER CARS**

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# Oklahoma Independent Automobile Dealers Association

The OIADA (Oklahoma Independent Automobile Dealers Associations) is a statewide association that represents the unique interest of the Oklahoma's Independent Auto Dealers.

The association works to protect dealers from unfair regulations and legislation on a state level.

We are an inclusive community advancing automobile dealers through advocacy, education, promotion and unification.

Our members share best practices that protect and advance the industry.

For an application or interest in membership in OIADA please

contact Amber Snook at  
[ambersnook@okiada.com](mailto:ambersnook@okiada.com)

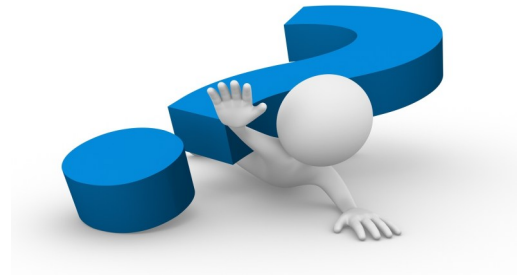
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# OIADA

# Can You Answer "Yes" to All Of The Questions?



Can you qualify for and afford a \$500,000 Dealer Bond?

There has been proposed legislation in the past to do so.

Can you afford to offer a warranty (not service contract) on EVERY unit you sell?

There was proposed legislation to do away with ALL "as is" sales.

Do you want to be obligated to provide EVERY buyer with 7-14 days to change their mind and return your vehicle, NO STRINGS ATTACHED?

Again, there was proposed legislation to do so.

Do you want the Federal Government to subsidize New Vehicle sales by providing a guaranteed trade in value on ALL units 2001 and older AND to require these vehicles to be crushed once they have been traded in?

Ask about the "Cash for Clunkers" bill that was circulated.

Whether you realize it or not, your livelihood has been greatly affected by the actions of your state independent dealer association. Today's

legislative climate is far scarier than ever before. **The above legislation could put up to 80% of All used motor vehicle dealers out of business.**

It's your choice. Please call your state association for a membership application today. Visit us online at [www.okiada.com](http://www.okiada.com) to learn more about the OIADA, or stop by the office at your convenience.

**If you were given incentives every year that exceeded your yearly dues, WHY WOULDN'T YOU JOIN TODAY?**

**Based on only 4 questions above, can you afford NOT to spend \$295 yearly dues for being an OIADA member?**

**Our Mission is Your Success. We Need Your Support!**

**The following list includes members who joined or renewed their OIADA membership during 2024 to date. We express our sincere appreciation for all the members of OIADA and extend our invitation to dealers who are not members. A membership application can be found on our website [www.okiada.com](http://www.okiada.com)**

31 Junction Auto Sales	Blue Ribbon Auto Group	Credit Connection Auto Sls, Inc.	Floorplan Xpress Auto
3B Auto Sales & Ser. DBA/ M.A.D	Bob Howard Chevrolet	Crown Auto World Bristow	Fowler Dodge Inc.
427 Auto Sales	Bob Howard GMC	Crown Used Cars OKC	Fowler Ford Inc
71B Auto Auction	Bob Howard Honda	Cummins Truck Sales	Fowler Honda
A & G Auto	BOB HOWARD TOYOTA	D & D Truck Sales, Inc.	Fowler toyota of Norman
Advantage Motor Group	Bob Moore Mazda	D & D Used Cars	Fowler Toyota of Tulsa
AFC Automotive Finance Co.	Boomtown Motors	D.N.B Motors V	Fowler Volkswagen of Norman
All Star Vehicle Sales	Broken Arrow Motor Co.	David Stanley Chevrolet	G & P Auto Mall of Muskogee, Inc.
Allen's Used Cars	Bronco Autoplex LLC.	DAX Dealers Auction Exchange	GARV Motor & Marine
Altus Auto Auction	Bryan's Car Corner, Inc.	Dealer One Auto Credit, Inc	Genuine RV & Powersports
America's Auto Auction-Tulsa	Bullocks Auto Sales, LLC	Dealers Auto Auction of OKC	Gibson Truck Sales & Sevices
Arrow Truck Sales	C8 Truck and Trailer Sales, LLC	Dick Bailey Motors, Inc	Girlfriend Used Cars, LLC
Atoka Wholesale Motors	Car Hop	Discount Auto Sales	Golden Auto Sales & Lease
Ausbrooks Used Cars	Car Mart of Tulsa	Ditch Witch of Oklahoma	Goodno Auto Sales
Auto Direct Finance	Car Nation	Diversified Vehicles	Green Country AS Internet Gal- lery
Auto Showcase of Tulsa, LLC	Car Source	Doenges Toyota Ford Lincoln	Harley Davidson World/ iron nation?
Auto Solutions	Carl Cape Auto Sales	Don Hickey Used Cars	Harris Auto Sales, LLC
Auto, Golfcart, & Battery Sales	Carmand	Down The Road Motors	Hertz Car Sales
Automax Hyundai	CarMax The Auto Superstore	Drive Time Car Sales, LLC	Hitech Auto Service, Inc
Azteka Motors, Inc.	Cars & Parts by Tim	Eagle Motors	Hog Creek Auto Sales & Salvage
Barry Sanders Supercenter	Carter Chevrolet	Eastern Motors	Hominy Auto Sales
Bauer Car Connection	Carter County Dodge Chry., LLC	Edwards Auto Sales	Howerton Auto Sales
Bell Motors	Carvana, LLC	Elite Motorsports, llc	Hwy 33 Truck and Trialer Sales
Belter's Used Cars	Cavender's Auto Sales	Enlow 66 Auction, Inc.	I-35 Credit Auto
Ben's Detail & Auto Sales, inc	Chaco's Auto Sales	Enterprise Car Sales	I-35 Truck Sales
Best Buy Auto Sales	Chris Pruitt Auto Sales	Eskridge Honda	Indian Motorcycles Of Okla City
Bigfoot Motor Sales, llc	CM Brothers	Everybody Drives Auto Sales, llc	Ingle Auto, LLC
Billingsley Ford of Duncan	Coast To Coast	Express Credit Auto #2	Integrity Auto Finance, LLC
Billingsley Ford of Lawton	Cold Iron Truck & Equipment	Ferguson Superstore	J&R Equipment
Billy Nowell Auto Sales	Collinsville Auto Sales	First Rate Autos, llc	
Bishops Corner Auto Sales	Competition Auto Sales	Fisher's Auto Mall, Inc.	

J.B. Robinson Auctioneers, LLC Auto Auction	Metro Car Company, Inc Metroplex Motor Co	Patriot Chy Dog Jeep #2 Patriot chy Dog Jeep #3	Eufaula Scissortail Auto Sales
James Hodge Ford, Inc	Michael Motors, Ilc	Patriot Honda #6	Scott Auto Sales
Jay Hatfield Chevrolet of vinita	Midway Auto Sales/ AESOP AD-03246	Performance Auto Connection	Scott's Motor Cars
Jay Hodge DCJR, LLC	Mitchell Motors, Inc.	Pheasant Run Auto Sales Tulsa & Claremore	Shockley's Auto Sales, Inc.
Jerry's Auto Sales	MJ Auto Sales, Inc	PHOENIX FINANCIAL SOLUTIONS, INC	Shreve Truck & Equip. Sales
Jess Wales Chevrolet	Morris Auto Sales	Poskey's Auto and Repair	Smalygo Auto Wholesale, Inc.
Jim Wheeler Auto Sales	Motorsports Unlimited	Post Oak Toyota	Solutions Auto Group
JM AUTO EXCHANGE	MUSKOGEE AUTO AUCTION	PPL Motorhomes	SOS Emergency Vehicle Sales
Joe Cooper Ford Yukon, LLC	Mustafa's Auto	Preferred Auto Sales, Inc.	Speedtail Auto Sales, Ilc
John Vance Motors, Inc.	My Auto Store, LLC	Primos Aut Credit Inc	Split Rock Auto Sales, Ilc
JT Auto Wholesale	N.E.O. TRUCKS	Pucketts Used Cars	Sports & Imports, Inc.
Kelley's Trucks & More	Nelson Nissan	R & J Motors, LLC	Stanley's Motor Co
Kennes Wholesale Auto, LLC	NIMBUS AUTO SALES, LLC	Randy Bowen Chevrolet, Inc.	Streamline RECON / Solutionworks
Kent's Custom Cars & Trucks, Inc.	Nissan of Lawton	Randy Mitchell Auto	Sunshine Auto Sales
Kevin Grover GMC	Noss Motorsports, LLC	Ray Hibdon's Car Choice	Sunshine Motors, Ilp
Kool Kars Sales	Nowco Motorsports, Ilc	Ray's Used Cars	Swedish Import Repair, Inc
L & R Auto Brokers	NVP Warranty	Red Line Auto Sports, Inc.	Switzer & Son Select AS, LLC
LaRaza Motors	OK Auto Remarketing	Regal Car Sales & Credit	T & T Auto Sales. Inc.
Lee Auto Sales	OK Work Trucks	Rick Sparks Auto Sales	Tallgrass Motors, LLC
Lee's Truck & Auto Sales, LLC	Oklahoma Auto Exchange, LLC	Risen 1 Motorsports, Inc	Taylor Auto Sales, Inc.
Legacy Auto Remarketing	Oklahoma Auto Sales	RJ's Cars & Trucks	TB EXPRESS AUTO
Len Roberts Enterprises, Inc.	Oklahoma Motor Cars	Roanda Motors	Temple of Zoom Motorsports
Lipscomb Chevrolet GMC	Oklahoma Patriot Auto Sales	Rocket Motors	The Key
Lumpy's Auto Sales	One Stop Auto	Romeros Auto Center	The Pickup Shop
LUV Ford, Ilc	OT Truck & Tractor Sales, LLC	Ron Miller Motor Co.	The Truck Shop, LLC
M&J Motor	Overdrive automotive center	Ron's Cycleland	Thomas' Auto Sales
Madill Superlot	Paramount Capitol Motors/ & Elite	Roper Land and Lake Vehicles	Thoroughbred Motors, Inc.
Mangum Auto Sales	Parker's Used Cars	Rrays Auto Sales	Tio Chuy's Auto Sales
Marc Miller Buick GMC Inc.	Patriot Buick GMC Hyundai	Rt 66 Auto Auction of El Reno, LL	Tio Chuy's Auto Sales #2
Max Credit Autos	Patriot Chev Buick GMC #5	S. Brown & Associates	TLC Auto Gallery
McDaris Auto Sales, LLC	Patriot Chevrolet #4	Sal's Auto Sales	Toliver Chevrolet
McKinsey Motor Co.	Patriot Chrysler Dodge Jeep#7	Sam Wampler's Freedom Ford	Town & Country Auto, Inc.
McNair Auto Sales			

- |                              |                                     |
|------------------------------|-------------------------------------|
| Tri-State Wrecker Sales      | Watson Auto Sales                   |
| Tru Honest Cars              | Wetzel Agency, Inc. Loftis & Wetzel |
| Truetruck HD                 | WG Auto Collection, LLC             |
| TULCARSA AUTO SALES          | Wheatland Motor Company             |
| Tulsa Auto Service and Sales | Wheels of OKC                       |
| Twister Auto Sales           | White's Auto Sales                  |
| Union Ideal Car Sales        | XLR8 Motor Sports                   |
| Universal M H/Used Cars      | Yukon 66 Sports and Imports         |
| Vision Motorsports           | Zenith Automotive Sales             |
| WAFS, LLC                    |                                     |

The road for an Independent Auto Dealer can be uncertain, but it doesn't have to be. The OIADA can help make your path certain with programs to assist you in education with compliance, representation, federally required safeguards, current industry updates legislatively, and much more.

The incentives for membership outweigh membership cost by over \$2000.00 in your pocket **OUR MISSION: YOUR SUCCESS**

Visit us at

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