

Oklahoma Independent Automobile Dealers Association

# DEALERS' RESOURCE

Digital Magazine / click to Flip through pages

**INSIDE:**

**DAX Auction Make A Wish Golf Tournament**

**Newly Licensed Dealers**

**60th Oklahoma Legislative Session 2025**

**Old News: Still Good To Know**

**VIN Report: UMVD&MHC**

**2025...Thrive or Survive.**

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THE 4TH ANNUAL DAX OF WICHITA FALLS

# WISH UPON A PAR GOLF TOURNAMENT

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SEPTEMBER 8TH, 2025

TEE TIME 11:00A



# SAVE THE DATE

FOR MORE INFORMATION:

LISA SHELTON

CALL/TEXT 940.867.3797 EMAIL [LISA@DAXAUCTION.COM](mailto:LISA@DAXAUCTION.COM)

# DEALERS' RESOURCE

## INSIDE

DAX Auction Golf Tournament "make a wish"

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VIN Report :  
UMVD&MHC

2025...Thrive or Survive

More.....

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## Director's Message



*A resent consent agreement brought before the Used Motor Vehicle Commission Board early this year involved an Oklahoma Used Car Dealer that began an audit stemming from a complaint filed with the commission.*

*Commission staff discovered that the dealer had included in his documentary fees a sum which they 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 he does not have the right to repossess any vehicle which does not have an executed Retail Installment Contract. Said failure to use the proper forms is grounds for the assessment of a fine not to exceed One Thousand Dollars (\$1000) per violation pursuant to Commission Rule .*

*The dealer agreed that he will pay the UMVD&MHC the sum of \$15,000.00, representing the fines of \$500.00 for 30 sales in the year for which he was audited.*

*This is a result of 30 vehicles that this Used Car Dealer can not repossess in the event of customer non-payment because he failed to use a Retail Installment Contract in the financing of the vehicle. This is a clear reminder of the importance of compliant paperwork appropriately utilized.*

*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>

# Do You Want All Of These Discounts?

Click Here To Join OIADA and receive your Member VIP Card with everything below!

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**Over \$2000 to use in 2025 !**



|  |  |   |
|--|--|---|
|  <p>1 Free Floor Fee Up To \$75</p>                         |  <p>\$100 Off A Buy Fee</p>   |  <p>One Buy Fee up to \$50<br/>One Sell Fee up to \$50</p>     |
|  <p>One Buy Fee up to \$75<br/>One Sell Fee up to \$75</p> |  <p>First Car Purchase on Platform with no Commission Fee</p>  <p>A One Month Subscription Free</p> |  <p>One Buy Fee up to \$100<br/>One Sell Fee up to \$100</p>  |
|  <p>\$200 Off One Buy Fee @ Tulsa, Dallas, or DFW</p>     |  <p>One Buy Fee up to \$150<br/>One Sell Fee up to \$150</p>  |  <p>One Buy Fee up to \$150<br/>One Sell Fee up to \$150</p> |
|  <p>\$200 Off Buy Fee or \$125 Off Sale Fee</p>           |  <p>\$100 Off First 5 Cars Buy Fee Online or In Person<br/>1st Hotel Stay when visiting on us</p>   |  <p>\$150 Off A Buy Fee</p>                                  |



# Newly Licensed Dealers UMVD&MHC

|                          |                          |            |
|--------------------------|--------------------------|------------|
| AB MOTORSPORTS, LLC      | AUSTIN BRIGHT            | TULSA      |
| ALL AMERICAN AUTOS, INC  | BARTLEY BINGHAM          | CHICKASHA  |
| ALPHA APEX PREMIUM CS    | JOEL FOLSKE              | BIXBY      |
| AUTOS THE DON            | JAMIE ULISES             | OKC        |
| GOLF CAR CENTER          | WILLIAM DEWBERRY         | EL RENO    |
| K&P AUTO SALES           | PATRICK COOPER           | EUFAULA    |
| KEITH'S USED CARS        | EJ KEITH                 | MULDROW    |
| LUXURY AUTO BROKERS      | LEO PADILLA              | KINGFISHER |
| MOTORS AUTO GROUP        | KAREN HERNANDEZ          | OKC        |
| PEREZ AUTO SALES         | ALVARO PEREZ             | OKC        |
| ROUTE 66 CLASSIC VEHI.   | NEAL SHUCK               | TULSA      |
| R&S COOK AUTO            | SAMANTHA COOK            | ELK CITY   |
| RRAYS AUTO SALES         | DAISY PEREZ              | OKC        |
| SELECT AUTO SALES OF TUL | CHRISTOPHER BONACCIOKC   |            |
| TULCARSA AUTO SALES      | HATEM DARTAY             | TULSA      |
| WHITE'S POWERSPORTS      | DILLON WHITE             | TULSA      |
| NORTHCUT MIMPORTS        | ROBERT NOTHCUTT          | ENID       |
| RIVER BOTTOM MOTOR CARS  | REVECCA ELLIOTT          | MUSKOGEE   |
| STRAIGHT LINE MOTORS     | BENJAMIN RICE            | PONCA CITY |
| TULSA AUTO SLAES & SER   | ROBERT DOOMAN            | TULSA      |
| 24TH STREET AUTOS        | ROCKY BAALMANN           | GUYMON     |
| ALAMO AUTO SALES         | SAMEL GAYTAN-QUIROZTULSA |            |
| BLAKE'S AUTO             | DENNETH BOLYARD          | POCOLA     |
| DANIEL AND RITA AUTOS    | DANIEL MENDOZA           | TULSA      |
| GARV MOTORS & MARINE     | PAUL PERCIVAL            | CHOCTAW    |
| TARAFF AUTO SALES        | AYMEN KASSAIMIH          | STILLWATER |
| ASPEN AUTO GROUP         | VEETOUNE MOKHANTHAOKC    |            |
| CB TRUCK & TRAILER       | COLE CLARD               | NEWCASTLE  |
| CHICKASHA CDJR           | CHARLTON PARKER          | CHICKASHA  |
| DW TRUCK SALES           | STEPHEN WALDRUP          | TUTTLE     |
| HILLTOP CDJR #2          | CLIFF UNDERWOOD          | ADA        |
| JM AUTO EXCHANGE         | JENNIFER DARDASHTI       | EDMOND     |
| LEGACY ROADMATERS        | SHANNON BOWEN            | CATOOSA    |
| NIMBUS AUTO SALES        | ARIEL ALVAREZ            | BIXBY      |
| RACE READY AUTOSPORT     | CHASE LAUTENBAH          | EDMOND     |



# 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)



The following House and Senate Bills are being monitored by OIADA on your behalf. Please contact your state representative with your concerns at

<https://www.okhouse.gov/representatives>



60<sup>th</sup> Oklahoma Legislative Session 2025

#### **HOUSE BILLS**

**HB1023**, by Rep. Stive Bashore, R-Miami, requires trade-in discounts and credit to be considered in determining excise tax. It requires Service Oklahoma to file a report before November 1, 2026, with the Governor, House speaker, Senate president pro tempore, House Appropriations and Budget Committee chair, and the Senate Appropriations Committee stating the fiscal impact of the motor vehicle excise tax over the previous three years, the future projections of the motor vehicle excise tax, and any other information important to the implementation and fiscal impact of the motor vehicle excise tax.

**HB1024**, by Rep. Steve Bashore, R- Miami, modifies the definition of the term “ cost to the retailer” under the Unfair Sales Act to Remove the markup to cover a proportionate part of the cost of doing business, which markup, in the absence of proof of a lesser cost, must be 6% of the cost of the retailer as set forth after adding freight charges and cartage but before adding a markup.

**HB1085**, by Rep. **Mark Tedford, R-Tulsa**, Contracts; Service Warranty Act; administrative fees; exclusion of certain fee; effective date. Raises the fee for licensure for associations and insurers from \$3000 to \$3700

**HB1107**, by Rep. **Tom Gann, R- Inola**. Creates the Motor Vehicle Modernization Act of 2025- **SHELL BILL**.

**HB1183**, by Rep. **Jim Grego, R-Wilburton**, modifies how the value of motor vehicle excise taxes is determined. The value of any vehicle, for purposes of the excise tax levied by Seciton2103 of this title, shall be the actual sales price of such a vehicle minus any trade-in rebates received.

**HB1228**, by Rep **Kevin West R- Moore**, Unfair business practices; “No bank, trust, credit union or business entity shall discriminate based on Social Media posts.

**HB1236**, by Rep. **Justin Humphrey, R-Lane**, Exempts from sales tax, the sale of motor vehicles or any optional equipment or accessories attached to motor vehicles on which the Oklahoma Motor Vehicle Excise Tax levied in Section 2101 et seq. of this title has been, or will be paid.

**HB1260**, by Rep. **Neil Hays, R- Checotah**. Consumer credit; Allows a seller to pass on a credit card processing fee as long as it is listed on a separate line.

**HB1261**, by Rep Neil Hays, R- Creates the Wrecker Services Division in DPS to investigate consumer complaints related to overcharging for nonconsensual towing, recovery, and storage fees and other violations.

**HB1295**, by Rep. **Neil Hays, R-Checotah**, Exempts from sales tax, the sale of motor vehicles or any optional equipment or accessories attached to motor vehicles on which the Oklahoma Motor Vehicle Excise Tax levied in Section 2101 et seq. of this title has been, or will be paid.

**HB1297**, by Rep. **Neil Hays, R-Checotah**, creates the Motor Vehicle Reform Act of 2025. **SHELL BILL**

**HB1298**, by Rep **Neil Hays, R-** Creates the Wrecker Services Reform Act

**HB1470**, by Rep. **Melodye Blancett, D-Tulsa**. Consumer Credit Code; requiring lenders make certain disclosures for loans; requiring interest rate disclosure, requiring signature.

**HB1550, by Rep Patzkowsky,** Vehicle Excise tax; modifying the calculation to determine the vehicle's value; providing an effective date; and declaring an emergency.

**HB1556, by Rep. Kenton Patzkowsky, R-Balko.** Service Oklahoma; **SHELL BILL**

**HB1604, by Rep. Emily Gise, R-Tulsa.** Adds legal guardian and child & grandparent and grandchildren to the transactions exempt from excise tax for motor vehicle transfers made without consideration.

**HB1789, by Rep. Dell Kerbs, R-Tahlequah.** Relates to RV Dealer sales responsibility ; modifies requirements for certain off - premises sales.

**HB1957 , by Clay Staires, R-** Establishes licensing and registration standards for street-legal low-speed electrical vehicles and golf carts.

**HB2158, by Rep. Mike Dobrinski, R-Okeene.** New Motor Vehicle Dealers. **OADA BILL**

**HB2159, by Mike Dobrinski, R-** Prohibits the manufacture, distribution and sale of counterfeit or non functioning safety systems in motor vehicles.

**HB2160, by Rep. Mike Dobrinski, R-Okeene.** New Motor Vehicle Dealers. **OADA BILL**

**HB2173, by Ford,** relates to seizure of vehicles not bearing or displaying proper license plate.

**HB2179, by Rep. John Pfeiffer, R-Orlando.** Electric Vehicle Reform Act. **SHELL BILL**

**HB2182, By Rep. John Pfeiffer, R-Orlando.** Creates the Motor Vehicle Modernization Act. **SHELL BILL**

**HB2209, By Rep. Lay, R -Tulsa,** Opens Meeting Act. Allow a member of a public body to participate in an open meeting from a private residence without identifying the location of the private residence if requirements are met.

**HB2882, by Rep. Mark Chapman, R- Broken Arrow.** Rebuilt Titles. Requires the applicant for rebuilt title to provide receipts for repairs made. Requires that Service Oklahoma keep a list of repairs to a rebuilt vehicle on file for five years.

**HB2911, by Rep. Tammy Townley, R- Ardmore,** Creates the Used Car Dealer Modernization Act. **SHELL BILL**

#### SENATE BILLS;

SB0020, by Sen. Brian Guthrie, R-, Requires Street legal utility vehicles, when traveling on US highways, be restricted.

SB0359, by Sen Bill Coleman. R- Ponca City. Allowing Service Oklahoma to provide a list of open recalls for vehicles with motor vehicle registration and notify certain vehicle owners.

SB527, by Daniels. Amends secured party delivering lien entry form and filing fee within 60 days from 25 days. Service Oklahoma or licensed operator to receive within 60 days.

SB529, by Sen. Kendal Sacchieri, R-, Authorizes the OUMVD&MHC to regulate used powersports vehicle dealers. UMVD&MHC to license powersports.

SB0565, by Sen. Chuck Hall, R- Perry. Removes language in the statute that prohibits an Service Oklahoma Licensed Operator from removing a lien on titles transferred between business entities under certain circumstances.

SB0604, by Todd Golihare, R-Kellyville. Relates to dealers' management system providers; clarifying parameters of certain data security standards. **OADA BILL**

SB0638, by Sen. Julie Daniels, R- Bartlesville. Relating to the Unfair Sales Act; amends the definition of " cost to the retailer", "cost to the wholesaler", "retailer", "sett at retail", "sell at wholesale" and removes language related to the allowance of a "markup" for the cost of doing business. Contract Law

SB0784, by Sen. Lonnie Paxton , R- Tuttle. Creates the Oklahoma Motor Vehicle Consumer Protection Act. It prohibits service work from being performed by any motor vehicle repair facility unless the motor vehicle repair facility obtains the written consent or documented verbal consent of the customer or party responsible for the fees, charges, and costs, not including any applicable sales tax, to be incurred by the customer or party responsible prior to performing the service work.

SB0874, by Sen. Chuck Hall. R- Perry. No later than December31,2030, the administration of professional and occupational licensing in the state shall be transferred to Service Oklahoma.



— AN **ACV** COMPANY —

1028 S Portland, Oklahoma City  
405/947/2886 [daaokc.com](http://daaokc.com)

**Inops**  
**8-35am**

**GSA FLEET SALES**  
**ONCE A MONTH**

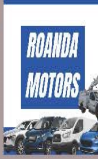
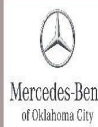
# CONSIGNMENT SALE

## Every Thursday 9:30am

### Preview and Buy Online



**Dealers the lanes are heating up!!**



# “TAX TIME”

Tax season generally a peak period for selling used cars, industry experts are saying the usual springtime bump is fading due to the average tax refund amount has been lower than it was in preceding years. According to Kelley Blue Book Report, shoppers are also facing a tough market. Given that supply is still low, the market is competitive right now. Used car sales are up even though inventories are still tight.

I would like to remind my Oklahoma dealers as tax time approaches, and new hires come in to help with the bump...let's still be aware of "advertised price" and get those sales people, or employees performing social media or online ads assistance in the proper education in the rules and guidelines. I still see a multitude of fines and penalties imposed for advertising violations.

The first rule concerning advertising is that false or misleading advertising is prohibited. If the advertising you are doing is not specifically prohibited in the rest of the Rules, but it is clear that it is false or misleading, there can still be a fine.

Common advertising violations that we are seeing now are:

The price listed is not the actual price. The only cost items Commission Rules allow a dealer to exclude from the advertised price are tag, title and tax and the processing fee. Any of the various add-on charges

used because of "inventory acquisition fees" or additional costs for "no trade-in" or for "not financing with dealer" must be included in the advertised price.

Salespeople doing their own advertising. Usually, the dealer the salesperson is working for is not identified. The phone number given is the phone number of the salesperson, and the dealer's phone number is not given. All dealer advertising must conspicuously display the name of the dealership. Sometimes the price the salesperson gives is not the same as the price on the dealer's website.

The down payment is listed as the price of the vehicle. The advertisement does not state the full price of the vehicle.

Documentary fees or administrative fees are considered processing fees. Some dealer advertising programs include language that indicate the fees are negotiable or different for financed or cash vehicles. Processing fees, if charged, must be charged on vehicle transactions, cash or finance, and must be the same for every vehicle sold.

**The most conspicuous price or payment of a new motor vehicle, when advertised by a dealer, must be the full and total selling price for which the dealer will sell the vehicle to any retail buyer. The only charges that may be excluded from the advertised price or payment are: taxes, title, and license fees.**



The Commission is not seeking to be punitive when it finds advertising violations. It is common knowledge, however, that advertising, particularly over the last few years has become more misleading. The Commission, in seeking to protect the consuming public and to level the playing field for all dealers, believes that monitoring this activity is of primary importance.

# NEWS

## OLD NEWS: STILL GOOD TO KNOW

### FTC Action Leads Arkansas Car Dealer to Pay \$90,000 Civil

An Arkansas auto dealer and its owners have agreed to pay a \$90,000 civil penalty to settle Federal Trade Commission charges that they failed to display a “Buyers Guide” on used vehicles offered for sale, as required by the FTC’s Used Car Rule.

In March 2014, the FTC charged Abernathy Motor Company, Wesley Abernathy and David Abernathy with violating the Rule, which is designed to ensure that consumers have important purchasing and warranty information when shopping for a used car.

The Buyers Guide informs consumers:

- whether the vehicle comes with a warranty and, if so, whether it is a “full” or limited warranty;
  - which systems are covered by the warranty and its duration;
  - if it is a limited warranty, what percentage of the cost for covered parts and labor the dealer will pay for; or
  - whether the car is sold with no written or implied warranty (“As Is”); and
  - whether the car is sold with no written warranty, but with implied warranties. (Some states and Washington, D.C. do not allow dealers to sell cars without implied warranties.)
- The Rule also provides that the Buyers Guide becomes a part of the sales contract and overrides any contrary provisions in the contract.

In addition to the \$90,000 civil penalty, under the proposed final order, Abernathy Motor Company

and its owners are prohibited from misrepresenting material facts about used vehicles offered for sale, including mechanical condition, the terms of any warranty offered, and that there is a warranty when a vehicle is sold without one. They are also barred from failing to disclose, before a sale, material terms and conditions, including that a used vehicle is sold without a warranty if none is offered, and the terms of any warranty.

The proposed order also requires the defendants to display prominently a properly completed Buyers Guide on used vehicles, with all of the disclosures required by the Used Car Rule and reflecting the warranty coverage, and to include this statement in sales contracts: “The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.” For sales conducted in Spanish, the defendants are barred from failing to provide the same information in Spanish.

The Commission vote authorizing the staff to file the proposed stipulated order for permanent injunction was 5-0. It was filed in the U.S. District Court for the Eastern District of Arkansas, Jonesboro Division.

**BUYERS GUIDE**

**IMPORTANT:** Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

VEHICLE MAKE \_\_\_\_\_ MODEL \_\_\_\_\_ YEAR \_\_\_\_\_ VIN/PLATE \_\_\_\_\_

DEALER STOCK NUMBER (if any): \_\_\_\_\_

**WARRANTIES FOR THIS VEHICLE:**

**AS IS - NO WARRANTY**

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about the vehicle.

**WARRANTY**

**FULL**  **LIMITED WARRANTY.** The dealer will pay \_\_\_\_\_ % of the labor and \_\_\_\_\_ % of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "implied warranties" may give you even more rights.

**SYSTEMS COVERED:** \_\_\_\_\_

**DURATION:** \_\_\_\_\_

**SERVICE CONTRACT:** A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a vehicle contract within 90 days of the date of sale, state law "implied warranties" may give you additional rights.

SEE PURCHASE INSPECTOR. ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.

# The VIN Report

The Vehicle Industry News Report

March 2025

## Thumb Drives for Vehicle Purchase Documents

As technology advances, it's easy to see why many dealership's now offer vehicle documents on thumb drives for added convenience. However, it's crucial to highlight that the Oklahoma Used Motor Vehicle Commission insists that certain key documents must be provided to customers in hard copy at the time of sale. These essential documents include:

- 1) Bill of Sale
- 2) Retail Installment Contract (if applicable)

These documents hold significant importance. The bill of sale contains vital details, including the temporary tag number, while the retail installment contract outlines the specific terms of the financing agreement.

The physical bill of sale serves as immediate proof of purchase, which enables law enforcement to swiftly validate the authenticity of the temporary tag an essential step in preventing fraud and confirming vehicle ownership.

A hard copy of the retail installment contract grants buyers immediate access to critical loan information, such as interest rates and payment schedules. This level of transparency not only empowers consumers but also protects both parties from potential misunderstandings or disputes regarding their financing.

While we recognize that digital copies can supplement the process, they cannot substitute for the required physical documents. Providing hard copies ensures clarity and accessibility for all parties involved, fostering trust in the transaction.

## Resale of Modified Vehicles Prioritizing Emissions Compliance

The Oklahoma Used Motor Vehicle Commission is taking a stand on the resale of vehicles with certain modifications, particularly those affecting emissions systems. We've seen concerning trends such as "bulletproofing," EGR deletion in diesel trucks, and issues related to catalytic converters and emissions.

These vehicles can be sold wholesale, but complete transparency regarding modifications and emissions issues is non-negotiable. More importantly, selling or marketing these vehicles directly to consumers is strictly forbidden. It is against state law to knowingly operate a vehicle with a tampered or non-functional emissions system.

Dealers caught in violation of these regulations will face serious enforcement actions. It's imperative that dealers uphold state and federal emissions regulations to ensure fair competition within the industry, a commitment that the Commission holds in the highest regard.

## Commissioners

John Longacre  
Rodney David  
Jim Davis  
Daniel Derr  
Casey Enlow  
John Holt  
Brett Howerton  
Billy Roberts  
Jennifer Rooks-Jones  
Terry Shreve

## Executive Director

Brian Wilson

## Chief Operations Officer

Sherry Killian

## Upcoming Commission Meetings

Mar 11  
Apr 8  
May 13

## Upcoming Education Programs

Mar 10  
Apr 7  
May 12

### **Title Delivery, Upholding Compliance with Oklahoma Law**

Oklahoma law mandates that vehicle titles be delivered to the buyer within 30 days of the sale. For cash transactions, titles should be provided immediately upon completion. The Commission strongly emphasizes adherence to this timeline. While we advise sending titles via certified mail with a return receipt requested, other forms of verifiable proof of delivery are also acceptable.

Dealers must maintain comprehensive records that clearly demonstrate proof of title delivery. This might include a title receipt that is signed and dated by the buyer in person. Simply claiming to have mailed the title is insufficient. Failing to provide adequate proof of delivery within 30 days (or immediately for cash sales) could result in penalty actions. Prompt title transfer is essential for safeguarding consumers and preserving the integrity of vehicle sales in Oklahoma.

### **Social Media Advertising: The Need for Salesperson Registration**

The Commission wants to remind all licensed vehicle dealers that anyone promoting vehicles on behalf of a licensed dealer, whether through personal social media accounts or otherwise, must obtain a salesperson's registration. This requirement applies even if the individual is not directly employed by the dealership. Advertising without the necessary registration is a clear violation of state law and can lead to serious penalties.

### **Streamlined Salesperson Registration; Apply online now!**

We are thrilled to announce that applying for salesperson registration has never been easier! Our new online system empowers applicants to submit their applications and required documentation at their convenience. This streamlined process saves precious time and resources for both applicants and the Commission. Don't delay, visit our website at [\[https://oklahoma.gov/oumvdhmc/about-oumvdhmc/newsroom/2022/title-printing-delays1.html\]](https://oklahoma.gov/oumvdhmc/about-oumvdhmc/newsroom/2022/title-printing-delays1.html) to get started today!

### **Warning Against Online Scams Targeting Dealerships**

The Commission has become aware of a troubling scam targeting licensed dealers. Scammers are launching fake websites that use the name and license numbers of legitimate dealerships, particularly those without an online presence. These deceitful sites showcase fictitious vehicles for sale, with the intention of misappropriating funds from unsuspecting buyers.

We urge dealers to stay vigilant and regularly search online by simply Googling their business name to confirm that no unauthorized websites are misusing their information. The Commission keeps an updated list of licensed dealers along with their official website address. We strongly encourage all dealers with a website to share their website address with the Commission, so consumers can verify they are using the dealership's official website to enhance protection within the industry.

### **Temporary Tags**

The Commission has been made aware that some dealers are still using the old 30 temporary paper tags. This is a clear violation of the state laws and can lead to serious penalties. Temporary tags are only valid for 10 days. All temporary license plates must be purchased from an Authorized Temporary License Plate Vendors. The list of vendors may be found on our website at <https://oklahoma.gov/oumvdhmc.html>.

If you have any questions regarding the new tags and pre-registration process, you may email us at [commission@oumvdhmc.ok.gov](mailto:commission@oumvdhmc.ok.gov).



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410 E Grand Ave, Ponca City, OK 74601 • [LoftisWetzel.com](http://LoftisWetzel.com)

**WRECKER SERVICES PROGRAM EXCLUSIVE TO OUR AGENCY  
WILL SAVE YOU MONEY!**



Service Oklahoma is modernizing vehicle services with improvements to the Electronic Liens and Titles (ELT) system that will benefit dealerships, financial institutions, licensed operators and other partners while increasing accessibility for customers.

On April 7, 2025, a multitude of changes will take effect that will simplify processes and improve efficiency. Then on July 1, 2025, Oklahoma will become the first state to require electronic titles after introducing an optional ELT program in 2022, streamlining transactions and enhancing security.

#### New Features on April 7

##### Dealer Slip-In Titles Through OkCARS

This change will allow dealers to electronically transfer vehicle titles to their names through OkCARS without disrupting pre-registration. The feature is useful when a dealer takes a trade-in vehicle that does not come with a title on hand (or if the title has no space). When the dealer sells the car and completes pre-registration, the dealer can use OkCARS to put the vehicle's title in their name before signing it over to the customer—without canceling the pre-registration account. A licensed operator will then receive a case through OneLink to complete the dealer's

request.

While dealers will be able to complete the slip-in title process entirely online, they may still go to a licensed operator if they prefer an in-person experience.

##### Dealer Ability to Add Electronic Liens

Dealers will be able to add electronic liens for any lienholder using their OkCARS accounts, saving time and resources. For those who prefer to complete the process in person, the option will still be available at any licensed operator.

##### Title Confirmation in Customer Accounts

Customers will be able to see confirmations of their electronic or paper titles after logging in to OkCARS, providing added convenience while potentially encouraging more Oklahomans to create accounts.

##### Transfer With Electronic Title Bill of Sale

Once an electronic title is issued, vehicle ownership will be transferred using an Electronic Title Bill of Sale rather than the title itself. The Electronic Title Bill of Sale will be available on the Service Oklahoma website to print, fill out and notarize. You can preview the form at this link. [https://content.govdelivery.com/attachments/OKSERVICE/2025/03/31/file\\_attachments/3214599/718%20Bill%20of%20Sale%20of%20an%20Electronic%20Title.pdf](https://content.govdelivery.com/attachments/OKSERVICE/2025/03/31/file_attachments/3214599/718%20Bill%20of%20Sale%20of%20an%20Electronic%20Title.pdf)

## Full Transition on July 1

### Electronic Titles Required

On July 1, all titles will be issued electronically, with limited exceptions for those moving to another state. Existing paper titles will remain valid. But when the next transaction occurs (such as a sale, transfer or lien placement), the title will be converted to an electronic record.

## Resources and Q&A

To ensure a smooth and successful transition, we are providing a variety of resources to support you.

### Frequently Asked Questions and Answers

The FAQs explain how the ELT improvements will impact you and your customers. Please click on the links below to view.

### Electronic Liens and Titles FAQ:

#### Dealerships

Provides a more in-depth look at how ELT will affect you.

### Electronic Liens and Titles FAQ:

#### General Questions

Gives a broad overview of how ELT will affect your customers.

### Training Guides

These documents explain how to perform the new processes that are introduced by the ELT upgrades. Click on the links below to view.

#### Dealer Titling After Pre-Registration

This guide explains how to utilize slip-in titles, allowing dealers to electronically transfer vehicle titles to their names after submitting pre-registrations.

#### Dealer Adding a Lien

This guide explains how dealers can use their OkCARS accounts to add electronic liens.

### Virtual Q&A Session

On Thursday, April 3, at 11 a.m., we will host a virtual Q&A session for dealers to provide demos and answer questions. When it's time to join, please click on this link.

In the meantime, if you have questions,

please con-

tact [DealerSupport@service.ok.gov](mailto:DealerSupport@service.ok.gov). We look forward to improving your experience with title and lien processes using the latest technology!



[WWW.AUTODEALERSRESOURCE.COM](http://WWW.AUTODEALERSRESOURCE.COM)



**YOUR ONE STOP SHOP FOR  
AUTO DEALER FORMS, TEMP TAGS, AND SUPPLIES**

**ADR IS A APPROVED VENDOR THROUGH UMVD&MHC FOR THE  
10 DAY OKLAHOMA TEMPORARY TAG COMPLETE WITH A USER  
FRIENDLY TEMP TAG PRE-REGISTRATION PORTAL**

The forms and temporary tags offered by ADR have been approved for use by Oklahoma licensed new and used dealers and are designed to promote dealer compliance with state and federal regulations.

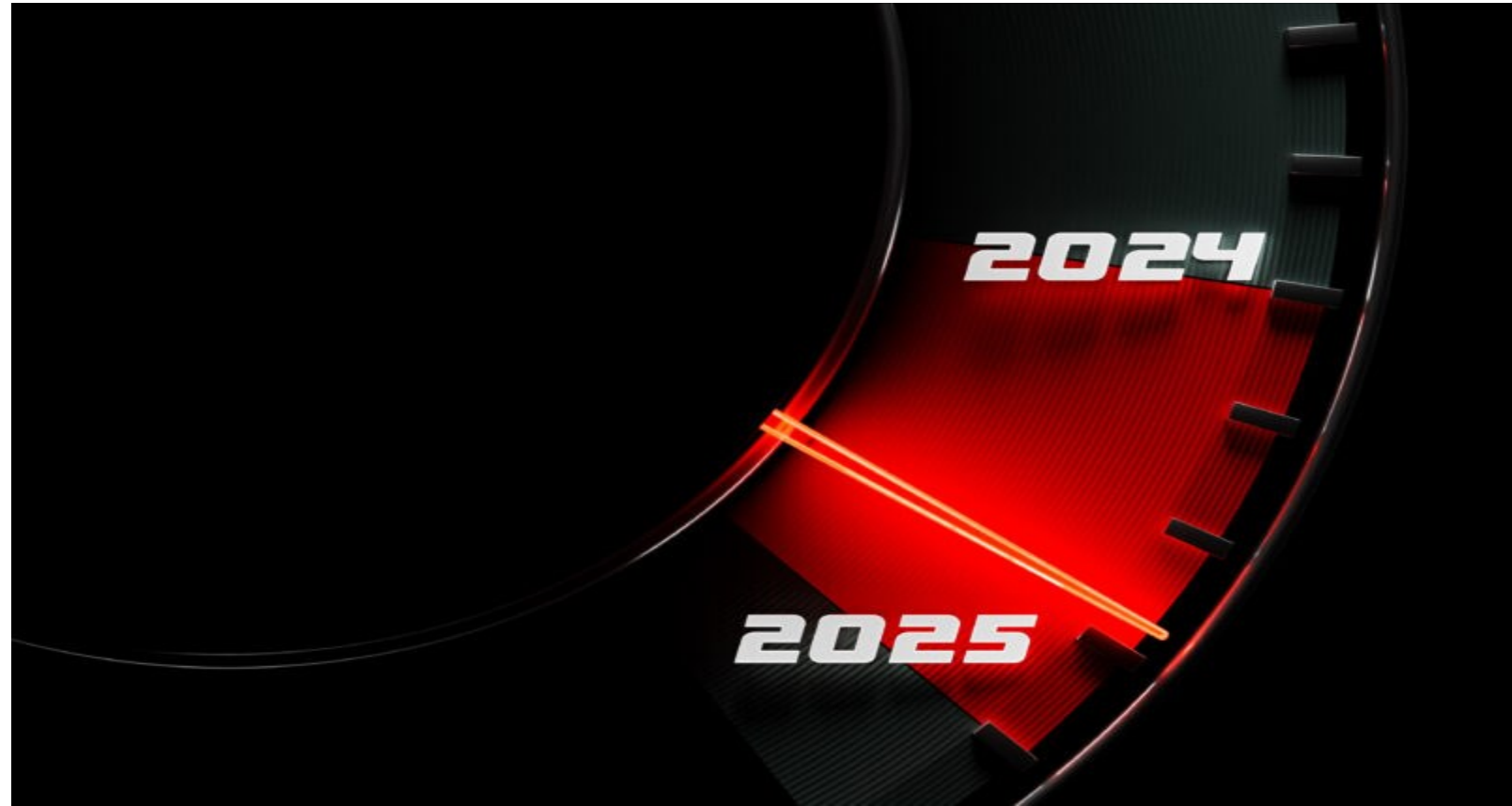
Most orders are shipped UPS Ground Next Day Delivery

To expedite orders:  
Place your order at  
[www.autodealersresource.com](http://www.autodealersresource.com)

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405-232-2947 1-800-346-4232



# 2025...Thrive or Survive



**By Brent Carmichael**

What's in store for your store in 2025? If it's anything like 2024, it should be another challenging year to be an independent used vehicle dealer. The new year will not be without opportunities to thrive for both retail and BHPH dealers, but it may be more of a survival mode for most.

To get an idea of what to look forward to in 2025, we first need to review how 2024 treated the independent dealer world. Overall it received decent treatment despite a few bumps and bruises.

From a profitability standpoint, the dealers I have the distinct privilege of working with only saw a 3 percent decrease in profitability in 2024 versus 2023. This was due mostly to the rightsizing of overall operations. Dealers focused on their entire operations from top to bottom to "cut the fat" and ran their operations based on the cash and gross they were generating.

I expect the same focus to continue in 2025. Most dealers will be focusing on generating the capital necessary to run their businesses. As always, there will be those dealers looking to grow aggressively and with rates seemingly continuing to drop, affordable borrowing may be an option to facilitate the growth. I still see it being more difficult to secure new lines of credit in 2025. It's going to take some patience and the willingness to educate some institutions on our industry.

With my dealer clients, sales volume was flat from 2023. It was not a year to write home about by any means. This was driven more by cash management. Dealers seemed to want to sell what their cash flow dictated rather than sell as much as possible. We all know that we can sell as many as we want or have the financial resources to in this industry. There didn't seem to be a lack of customers needing or wanting what we have to offer. Overall customer leads were flat in 2024 over 2023 as well.

Same will pretty much hold true for 2025. We should have the customers in the market to sell as much as we would want. The biggest question will be inventory availability. I'm normally a glass-half-full kind of guy, but when it comes to this, I think the glass may be half-empty. Even though the prices had somewhat leveled off the last half of last year, the selection and quality were not what we wanted.

For BPH, 2024 portfolio performance saw some concerning trends from a dollar loss standpoint. Also from a number loss standpoint, we saw a slight increase or worsening in 2024. I believe this was driven by a couple of factors. The first being the need for inventory. Some dealers accelerated their repo times when a desirable unit was involved. Usually, this would help stabilize the dollar losses as the vehicles were repossessed earlier and in better condition, garnering higher recovery amounts. Unfortunately, this may have not been the case as dollar losses per vehicle increased in the past year. This may have been a result of a slight downward trend in inventory values. To help stem the tide, there seemed to be a renewed focus on underwriting and the overall collection process. Dealers remained more disciplined in both areas seeking quality over quantity.

2025 will see more of the same. I expect to see the average charge off to remain essentially the same, the number as a percent of sold to remain higher than in past years, but expect collection dollars to improve as well as overall collection effectiveness. I believe our customer base is still one more year away from understanding their financial challenges. I believe by the end of 2025, they will be back to normal as far as their budgeting skills are concerned.

Another hot topic in 2025 will be compliance. Stop me if you've heard that before. The FTC's CARS Rule is the main topic of discussion. Still to be determined if or when it will actually go into effect. If you believe what you read, the new administration will have something to say not only about it but other regulatory issues as well.

Compliance is something that has existing dealers debating whether to remain in the industry and causing some others who are looking at getting into the industry to delay their entry until the rules are set. The dealers who are trying to do the right things will survive, and those dealers who like to operate in the gray areas will fall by the wayside. Unfortunately, the dealers who continue to operate in the gray area are going to cause the cost of doing business to increase for everyone else.

So here is the best advice I can give to existing dealers as well as those wanting to get into the business in the coming year: thrive by surviving. 2025 will be another year of survival of the fittest. The fittest won't wait to get compliant; won't wait to spend a little money to do so; won't wait to review all processes and procedures; won't wait to review all expenses; won't wait to review all your employees; won't wait to train; won't wait to take advantage of technology. Those dealers definitely won't wait to sell cars and make money.



# 2025 NIADA CONVENTION AND EXPO

**JOIN US AT THE FONTAINEBLEAU  
LAS VEGAS JUNE 23-26, 2025**

Network with dealers from across the nation at  
the largest convention and expo for independent car dealers.



## 1200+

**Independent Auto Dealers  
and Industry Members**

“It’s a phenomenal  
opportunity to  
network and meet  
mentors”

Sarah Bombliss of Family First Auto  
Sales in Clarksville, Tennessee.

# EDUCATION

The 2025 NIADA Convention and Expo will feature dealer panels and traditional breakout education sessions in five different tracks – BHPH, retail, compliance, management and marketing. Here are five featured sessions:



## BHPH

### KNOW YOUR NUMBERS

DARLA BOOHER, DEAL DEPOT, GREER, SOUTH CAROLINA

One of the most popular sessions is back, with an even deeper dive! There is certainly more than one way to be successful as a BHPH dealer. But the analytics don't lie and "just sell more cars" is never the answer. Darla Booher has specific numbers she constantly reviews to determine the health of his dealership. Don't miss this interactive session discussing real numbers.



## RETAIL

### 90 DAYS TO A NEW DEALERSHIP

JOHN DISMUKES, NIADA 20 GROUPS SALES MANAGER AND MODERATOR

Come learn the four basic steps to transform your dealership – assess, change, implement and evaluate. Successful dealers implement processes, gain buy-in from stakeholders, and change cultures to ensure the implementation is permanent. This workshop will teach you what to do in 90 days to build a culture of excellence.



## COMPLIANCE

### Q & A WITH THE CFPB

CHRISTOPHER KUKLA, SENIOR PROGRAM MANAGER, AUTO FINANCE, CONSUMER FINANCIAL PROTECTION BUREAU

Christopher Kukla of the Consumer Financial Protection Bureau will discuss changes at the agency and answer questions from attendees. Don't miss this opportunity to hear directly from the CFPB.



## MANAGEMENT

### POSITIONED FOR GROWTH: A Proven Strategy to Modernize Your Business and Achieve Record Revenues

CORY MOSLEY, CSP

In the dynamic landscape of today's business world, staying ahead requires more than just adaptation; it demands a proactive approach to change. Cory Mosley will show a blueprint for modernization and proven strategies to achieve record-breaking revenues. The first 80 attendees at the session will receive a free copy of his Amazon best-selling book.



## MARKETING

### HOW VIDEO BOOSTS THE BOTTOM LINE FOR DEALERSHIPS

ARTHUR KADE, CO-FOUNDER, KAMELOT PRODUCTIONS

Explore the transformative power of video marketing and how it can significantly enhance a dealership's profitability. Attendees will learn how video content drives customer engagement, builds trust, and ultimately increases sales and service revenue. By the end of the session, participants will understand how adopting a strategic video marketing approach boosts visibility, creates customer loyalty and provides a measurable ROI.

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EXHIBIT  
HALL**  
for used car dealers

**5**  
Tracks of  
Education

**BHPH  
Retail  
Marketing  
Compliance  
Management**

## EARLY-BIRD SAVINGS

|            | Early-bird rate | Registration rate |
|------------|-----------------|-------------------|
| Member     | \$545           | \$745             |
| Non-member | \$845           | \$1,045           |

Early-bird pricing  
ends May 23



**BOOK  
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as these will not last.  
**\*Only \$219  
room rate**  
Registration is open.  
\$219 per night (includes \$20/  
night resort fee) + taxes.



dealerinfo@daxautoauction.com

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

Sale Every Wednesday at 8:30AM

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 | 840.720.0435

General Manager - LISA SHELTON | 940.887.3797

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

# 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 Albros 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**



**BMW MERCEDES PORSCHE JAGUAR  
EXOTICS and SPECIAL INTEREST CARS**

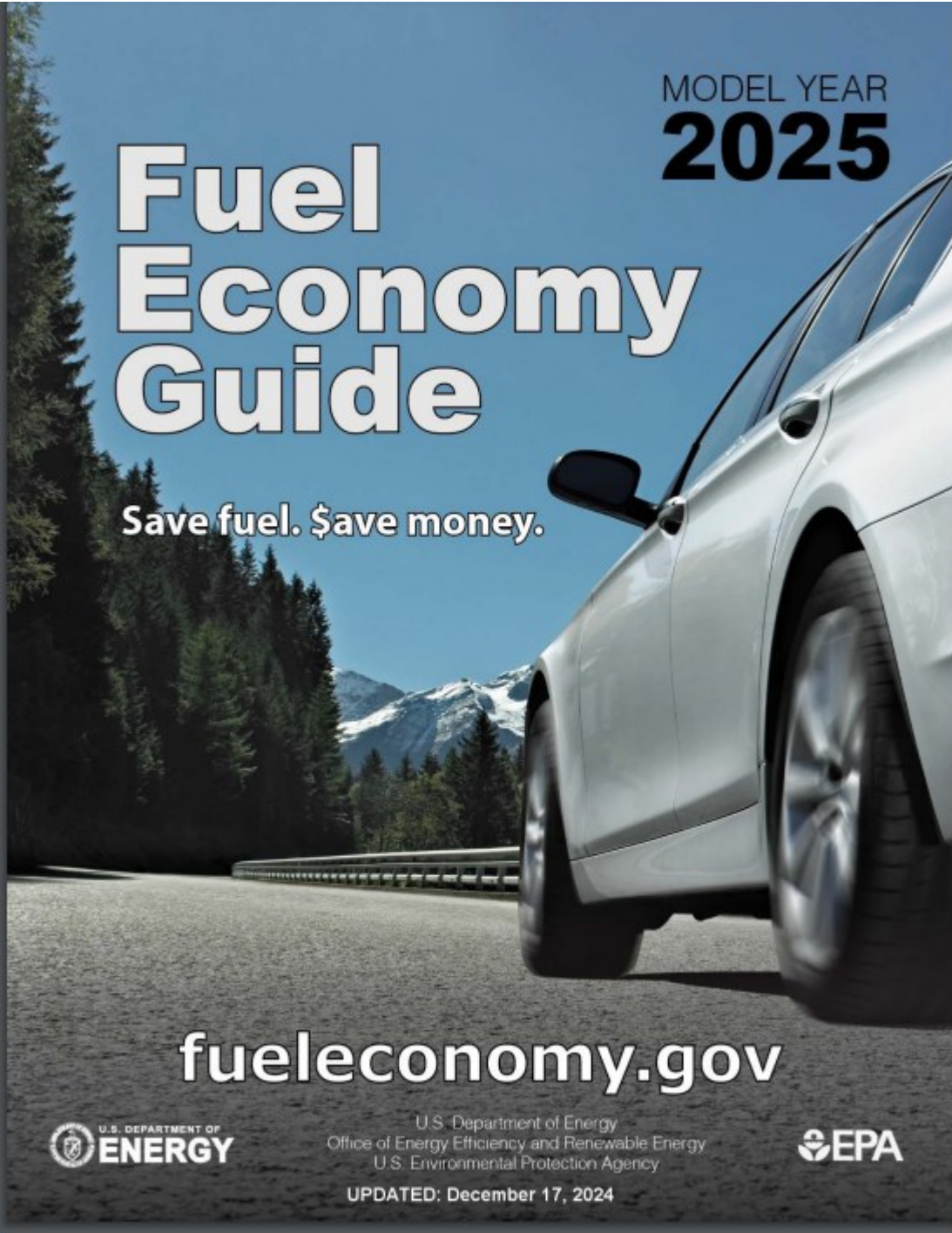
**2208 W. HEFNER RD., SUITE D OKLAHOMA CITY, OK 73120  
PHONE: 405.751.5200**

**www.bauersharpercars.com EMAIL: sales@bauersharpercars.com**

**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 Guide for 2025



**MODEL YEAR  
2025**

# Fuel Economy Guide

**Save fuel. Save money.**

**fueleconomy.gov**

U.S. DEPARTMENT OF **ENERGY**

U.S. Department of Energy  
Office of Energy Efficiency and Renewable Energy  
U.S. Environmental Protection Agency

**EPA**

UPDATED: December 17, 2024

USING THE *FUEL ECONOMY GUIDE*

# Oklahoma Independent Automobile Dealers Association

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

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



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.** in your pocket

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YOUR SUCCESS**

Visit us at

[www.okiada.com/membership](http://www.okiada.com/membership)





"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!

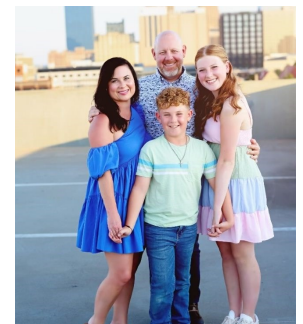
You can find out information about Chad & Andrea & get pricing by visiting their website at [riskybizconsulting.com](http://riskybizconsulting.com)

### 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



# 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)

405-232-2947

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



# OIADA

# Oklahoma Independent Automobile Dealers Association Member Application

813 NW 34th St, Moore, OK 73160

ambersnook@okiada.com

405-232.2947



## Membership Includes Dealer Support!

In addition to legislative activity and representation, members have access to the following benefits:

- VIP Discount Cards with value over **\$2000** redeemable at listed auctions and various vendors.

(see back of application)

- Discount on an extensive line of compliant form and supplies from ADR of Oklahoma.

- Knowledgeable staff available to answer compliance questions.

- Newsletter, OIADA Dealer Handbook, Dealer Education, Advertising Guidelines, and much

Dealer License Number: \_\_\_\_\_

Firm Name: \_\_\_\_\_

Owner or Principal: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Credit Card #: \_\_\_\_\_ CCV Code: \_\_\_\_\_ Exp: \_\_\_\_\_

Name on Card: \_\_\_\_\_

Card Billing Address: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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

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Enclosed are my annual dues of \$295 to make sure that my business has all the advantages membership in the OIADA provides to help put me at the forefront of my industry. By completing this form, I agree to abide by the Code of Ethics. Also, I am consenting to and giving OIADA, its affiliates and subsidiaries, my permission to (until I give written notice to discontinue) contact me and provide information to me at the mailing and email addresses, telephone and fax number(s) I have provided.





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

**BAYSIDE**  
 San Francisco • Oakland  
 228 - 1 1/2" x 5 1/2"

**Uptown Hummer**  
 206 - 1 1/2" x 4 1/2"

**ANDREW'S MOTORS**  
 THE BEST DEALER ON WHEELS  
 FREDERICK, PENNSYLVANIA  
 213 - 1 1/2" x 5 1/2"

**O'Connor**  
 Auto Sales  
 203 - 1 1/2" x 4 1/2"

**JON THORNE'S AUTO EMPORIUM**  
 FLDORSA, GEORGIA  
 201 - 1 1/2" x 5 1/2"

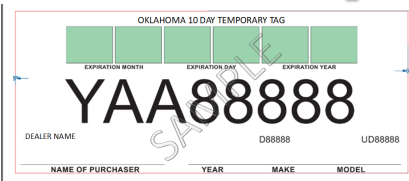
**Jack Edwards**  
 Lincoln-Mercury • Mazda  
 Savannah, Georgia  
 218 - 1 1/2" x 5 1/2"

**Adam's Auto Sales**  
 Sales • Service • Parts  
 Decatur City, Missouri  
 214 - 1 1/2" x 5 1/2"



**0 DOWN** AUTOMATIC STARTUP EXTRA CLEAN MAINTENANCE SPECIAL SELF-PARKING  
**ODIS BACK** BACKUP WARNING FACTORY WARRANTY MANY EXTRAS **SHARP**  
**3RD ROW SEATING** **BEST BUY** FAMILY SIZE MOON ROOF SMART BUY  
**4-CYLINDER** BUILT-UP MONTHLY FINANCING AVAILABLE **MUST GO SPECIAL**  
**4 X 4** Bluetooth **GAS-SAVER** NAVIGATION SPORTS PACKAGE  
**5-SPEED** HOT HATCHBACK GREAT GAS MILEAGE NO BARGAIN PRICE **SPORTY**  
**6-CYLINDER** **CASH** GREAT MPG ONE OWNER SUN ROOF  
**6-SPEED CERTIFIED** HEATED SEATS PER MONTH SUPERCHARGED  
**7SEATER** CLEAN CARIAT **HYBRID** PER WEEK **TURBO**  
**8 SEATER CLEARANCE** LEASE KEEPING ABOVE PUSH BUTTON START **TURBO DIESEL**  
**AFFORDABLE** CHILDREN MARKING **LEASE** V-8  
**AIR COND** **DIESEL LEATHER** HEATED CAMERA VALUE PRICED  
**ALL WHEEL DRIVE** **DOWN LIKE NEW** **REBATE WARRANTY**  
**AS ADVERTISED** **EASY TERMS** **LOADED** **REDUCED WE FINANCE**  
**AS-IS** **ECONOMY CAR** **LOOK** **REMOTE START** **WI-FI**  
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**Your trusted source  
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