



# BOARD BOOK



July 2026

MOTOR VEHICLE DEALER BOARD  
COMMONWEALTH OF VIRGINIA



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# DEALER PRACTICES COMMITTEE



MOTOR VEHICLE DEALER BOARD



DMV Headquarters  
2300 W. Broad St. Rm 702  
Richmond VA 23220

**TENTATIVE AGENDA**  
**Monday, July 13, 2026 – 9:00 a.m.**

**DEALER PRACTICES COMMITTEE**

This is a regular meeting of the Committee. Business will be conducted according to items listed on the agenda.

**I. Call to Order**

**II. Approval of Agenda**

- a. Dealer Practices Committee Meeting Tentative Agenda, July 13, 2026

**III. Approval of Minutes**

- a. Dealer Practices Committee Meeting Draft Minutes, May 11, 2026

**IV. Public Comment Period\***

**V. Old Business**

- a. Old Business from the floor

**VI. New Business**

- a. Review and Action: Informal Fact-Finding Conference:

- 1. Autosource LLC and Dwain G. Tolliver - #35047
- 2. Bowditch Ford Inc. and Casey Rosinski - #813

Tab 1

Tab 2

- b. Variance Request

- 1. Jerry's Auto Service and Sales and Jerry Farmer - #833

Tab 3

- c. New Business from the floor

## **VII. Reminders**

- a. Next Committee Meeting is September 14, 2026.

## **VIII. Adjourn**

\* Public comments are limited to those topics that are listed on this Agenda and for which the opportunity for public comment on the issue being addressed has not been previously afforded to the public in another forum such as a public hearing. The individual offering public comment shall limit their remarks to not more than five minutes.

DRAFT



## Minutes of Meeting **Dealer Practices Committee**

The Dealer Practices Committee meeting was called to order by Chair Andrew Wiley at 9:01 a.m. on Monday, May 11, 2026. This meeting was conducted at the Department of Motor Vehicles, 2300 W. Broad Street, Executive Conference Room 702, Richmond, Virginia.

The following Committee members were present:

Tom Barton  
Gail Davis  
M'Lissa Dunn  
Joe Gopaul  
Carl Hart  
Chip Lindsay  
Dick Myers  
Tim Pohanka  
Don Sullivan  
Andrew Wiley

The following Committee members were absent:

Kevin Reynolds

Other Board Members present:

James Church  
Saundra M. Jack  
Lynn Martin  
Ed Maulbeck

The following MVDB staff present for all or part of the meeting:

Micah Bailey  
LaTasha Hill  
Lisa Mack-Nelson  
Ann Majors  
Kelley Smith  
Michael Thornton  
Tenisha Wallace

The following other individuals were present for all or part of the meeting:

Barbara Arkwright – DMV  
Carla Jackson – DMV  
Werner Versch – DMV  
Alacia Moore – DMV  
Anne Gambardella – VADA  
Alvin Melendez – VIADA  
John Summer – JTZ  
Joseph Joe – Respondent  
Asad Najafe – Respondent  
Ryan Prosser – Respondent  
Jeremy Coleman – Respondent  
Thomas “Tom” Bates – Former Board Member

Alexander Page represented the Attorney General’s office.

**APPROVAL OF AGENDA** – M’Lissa Dunn moved to approve the agenda for May 11, 2026. Don Sullivan seconded the motion. The motion carried.

**The March 9, 2026 meeting minutes were approved.**

**PUBLIC COMMENT** – No public comment.

**OLD BUSINESS** – No old business.

**OLD BUSINESS FROM THE FLOOR** – No old business from the floor.

**NEW BUSINESS** –

**Review and Action: Informal Fact-Finding Conferences:**

**Autosource LLC and Dwaine G. Tolliver - #35047.** On March 24, 2026, an informal fact-finding conference was conducted to address the alleged violations of Virginia Code §§ 46.2-1533 and 46.2-1575(2). Based on the information provided at the conference, the hearing officer recommended assessing a civil penalty of \$250.00.

Dwaine G. Tolliver was not present. Before the meeting, Mr. Tolliver submitted an email requesting that the matter be postponed until the next Board meeting.

Tim Pohanka moved to continue the matter until the July 13, 2026 Board meeting.

Dick Myers seconded the motion. The motion carried.

**Expert Auto Outlet LLC and Celia Canas - #51078.** On February 24, 2026, an informal fact-finding conference was conducted to address the alleged violations of Virginia Code §§ 46.2-1528 and 46.2-1537. Based on the information provided at the conference, the hearing officer recommended assessing a civil penalty of \$2,000.00; a satisfactory follow-up inspection by a Motor Vehicle Dealer Board field representative within 45 days; and successful completion of the 2-day dealer-operator course within 30 days.

Gail Davis moved to amend the hearing officer's recommendation and assess a civil penalty of \$2,000.00 and revoke the Dealer-Operator license.

Dick Myers seconded the motion. The motion carried.

**First Class Auto Sales LLC and Joseph Joe - #43315.** On February 26, 2026, an informal fact-finding conference was conducted to address the alleged violations of Virginia Code §§ 46.2-1533 and 46.2-1575(2). Based on the information provided at the conference, the hearing officer recommended assessing a civil penalty of \$1,500.00, and successful completion of the 2-day dealer-operator course by Michael Spruill.

Tim Pohanka moved to amend the hearing officer's recommendation and assess a civil penalty of \$1,500.00 and require a follow-up inspection within 45 days.

Joe Gopaul seconded the motion. The motion carried.

**Mega Auto Outlet LLC and Rukhsana Akbar - #52929.** On April 2, 2026, an informal fact-finding conference was conducted to address the alleged violations of Virginia Code §§ 46.2-1542, 46.2-1559, 46.2-1574, and 46.2-1575 (1), (2), (6), and (14). Based on the information provided at the conference, the hearing officer recommended assessing a civil penalty of \$5,250.00.

Tim Pohanka moved to amend the hearing officer's recommendation and assess a civil penalty of \$31,000.00, revoke the Dealer-Operator license, and revoke the dealer license.

Don Sullivan seconded the motion. The motion carried.

**AMG Motors, Inc. t/a Lease Return Center and Asad Najafe - #30418.** On April 9, 2026, an informal fact-finding conference was conducted to address the alleged violations of Virginia Code §§ 46.2-1542, 46.2-1559, 46.2-1574, and 46.2-1575 (2) and (6). Based on the information provided at the conference, the hearing officer recommended assessing a civil penalty of \$2,250.00; a satisfactory follow-up inspection of the dealer records with the dealer present; and proper use of POD system by a Motor Vehicle Dealer Board field representative and successful completion of the 2-day dealer-operator course.

M'Lissa Dunn moved to amend the Hearing Officer's recommendation and assess a civil penalty of \$750.00, a satisfactory follow-up inspection of the dealer records with the dealer present, and proper use of POD system by a Motor Vehicle Dealer Board field representative and successful completion of the 2-day dealer-operator course.

Gail Davis seconded the motion. The motion carried.

**NEW BUSINESS FROM THE FLOOR** – M'Lissa Dunn raised concerns regarding dealers utilizing auction licenses to sell vehicles through Facebook Marketplace.

**NEXT MEETING** - Committee Chair Wiley announced the next meeting is scheduled for July 13, 2026.

The Dealer Practices Committee meeting adjourned at 10:20 a.m.

DRAFT



**DEALER  
PRACTICES  
TAB 1**

## COMMONWEALTH of VIRGINIA

## MVDB

## Dealer Information Sheet

|                               |                      |
|-------------------------------|----------------------|
| Dealer Certificate Number     | 35047                |
| Corporate Name                | AUTOSOURCE LLC       |
| Trading As Name               | AUTOSOURCE LLC       |
| Owner's Name                  | TOLLIVER,DWAINE,G, * |
| Dealer-Operator's Name        | TOLLIVER, DWAINE     |
| Dealer-Operator's Class Date  | 3/11/2025            |
| IDO Recertification Date      | 3/15/2023            |
| Initial License Date          | 8/26/2024            |
| License Expiration Date       | 8/31/2026            |
| Number of Salespersons        | 1                    |
| Number of Dealer Tags         | 4                    |
| Virginia Retail Sales         | 131                  |
| Virginia Wholesale Sales      | 0                    |
| Date of Last Inspection       | 1/13/2026            |
| Result                        | U                    |
| Number of Consumer Complaints | 0                    |
| Online Dealer                 | Yes                  |

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**Autosource LLC #35047 | Dwain G. Tolliver - July 13, 2026 Board Meeting Invitation**

---

**From** MVDB BoardMeetings <boardmeetingsmvdb@gmail.com>

**Date** Fri 6/26/2026 3:47 PM

**To** autosourceva@yahoo.com <autosourceva@yahoo.com>; dgtolliver@yahoo.com <dgtolliver@yahoo.com>

**Cc** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>; Garrett, Janet (MVDB) <janet.garrett@mvdb.virginia.gov>; Smith, Kelley (MVDB) <kelley.smith@mvdb.virginia.gov>; Wallace, Tenisha (MVDB) <tenisha.wallace@mvdb.virginia.gov>

 1 attachment (223 KB)

7-13-26 Board Meeting Invitation Autosource LLC #35047.pdf;

**Please be advised that your matter is scheduled for review at the July 13, 2026 Board Meeting.**

Attached are the Hearing Officer's Report and related correspondence. Your attendance is not required; however, it is recommended.

Please confirm whether you plan to attend by **Friday, July 3, 2026**. You may reply to this email or contact Tenisha Wallace at 804-367-1100, ext. 3001#, or via email at [tenisha.wallace@mvdb.virginia.gov](mailto:tenisha.wallace@mvdb.virginia.gov).

Respectfully submitted,

**Motor Vehicle Dealer Board**

2201 West Broad Street, Suite 104, Richmond, VA 23220

Phone: 804-367-1100

Have a question? You can find most answers on our website! [Motor Vehicle Dealer Board](#)



The information in this email and any attachments may be confidential and privileged. Access to this email by anyone other than the intended addressee is unauthorized. If you are not the intended recipient (or the employee or agent responsible for delivering this information to the intended recipient), please notify the sender by reply email and immediately delete this email and any copies from your computer and/or storage system. The sender does not authorize the use, distribution, disclosure or reproduction of this email (or any part of its contents) by anyone other than the intended recipient(s). Additionally, no representation is made that this email and any attachments are free of viruses. Virus scanning is recommended and is the responsibility of the recipient.



*COMMONWEALTH of VIRGINIA*  
*Motor Vehicle Dealer Board*

June 26, 2026

**Via First Class Mail & Email**

Dwain G. Tolliver  
Autosource LLC #35047  
910 Jefferson Davis Hwy  
Richmond, VA 23224

autosourceva@yahoo.com  
dgtolliver@yahoo.com

RE: Informal Fact-Finding Conference – Hearing Officer's Report  
Dealer Practices Committee and Full Board Review

Dear Dwain G. Tolliver:

On March 24, 2026, an informal fact-finding conference was electronically conducted with the office of the Motor Vehicle Dealer Board (Board). Please find an attached copy of the Hearing Officer's report.

During the Committee and Full Board meetings, you will have an opportunity to speak to your case. Please be advised that the Hearing Officer's Report is a recommendation only. The final decision in this matter rests solely with the Board. The Board has the authority to accept, modify, or reject the recommendation, including the authority to eliminate, increase, or decrease any civil penalty assessed and to suspend or revoke any license issued by the Board.

The Hearing Officer's Report and case file will be presented to the Dealer Practices Committee on:

**Date:** July 13, 2026  
**Time:** 9:00 a.m.  
**Location:** Department of Motor Vehicles, Executive Conference Room 702  
2300 West Broad Street  
Richmond, Virginia 23269

The Dealer Practices Committee will review the report and case file and determine what, if any, recommendations to make to the Full Board. The Full Board will consider the Committee's recommendations at their meeting immediately following the Committee meetings.

**While your attendance is not required, it is strongly recommended that you participate in the meetings.** Being present will provide you with the opportunity to respond to any questions from Board members.

**2201 West Broad Street • Suite 104 • Richmond, Virginia 23220**  
Telephone: (804)367-1100 Email: [dboard@mvdv.virginia.gov](mailto:dboard@mvdv.virginia.gov)

Board Meeting Invitation  
Dwain G. Tolliver  
Autosource LLC #35047  
June 26, 2026  
Page 2

If you plan to attend the Board meeting, you are required to present a government-issued photo ID (such as a driver's license) to comply with DMV's security requirements. Please arrive before 9:00 a.m. to allow sufficient time to clear security.

If you have any questions, you may contact Tenisha Wallace at the Motor Vehicle Dealer Board office at 804-367-1100 ext. 3001# or [tenisha.wallace@mvdb.virginia.gov](mailto:tenisha.wallace@mvdb.virginia.gov).

Sincerely,  
Motor Vehicle Dealer Board

Enclosures: Hearing Officer's Report

Cc: Lisa Mack Nelson, MVDB Field Representative Supervisor  
Janet Garrett, MVDB Field Representative  
Kelley Smith, MVDB Executive Director



## COMMONWEALTH of VIRGINIA



### INFORMAL CONFERENCE or FORMAL HEARING

Hearing Officer: Beverly L. Carroll

Hearing Date: Tuesday, March 24, 2026 3 p.m.

Certificate No. 35047

**Motor Vehicle Dealer Board vs. Dwain G. Tolliver, Autosource LLC**

#### Conference Purpose

The purpose of the conference was to grant Mr. Tolliver an Informal Conference. This conference is under Va. Code 46.2-1576, to determine what recommendations for actions, if needed, should be presented to the Board for violations of Virginia Motor Vehicle Dealer codes.

#### Conference Details

| Codes       | Description                                     |
|-------------|-------------------------------------------------|
| 46.2-1533   | Failure to maintain business hours              |
| 46.2-1575.2 | Failure to comply subsequent to written warning |

#### Attendees

Field Representative Supervisor: Lisa Mack-Nelson

Field Representative: Janet Garrett

Dealer/Operator: Dwain G. Tolliver



### Agency Exhibits

| <b>Exhibit #</b> |                                                                                                   |
|------------------|---------------------------------------------------------------------------------------------------|
| 1                | Overview documentation of dealership – established 4/6/2010<br>4 dealer plates, one salesperson   |
| 2                | Renewal application dated 8/26/2024                                                               |
| 3                | Random inspection by Ms. Garrett 9/17/2025 - unsatisfactory                                       |
| 4                | Follow up inspection by Ms. Garrett 1/13/2026 – unsatisfactory<br>Violation letter                |
| 5                | Email from Mr. Tolliver to Jasmine Lewis appealing the civil penalty                              |
| 6                | Email from Ms. Mack-Nelson asking for clarification on reason for appeal                          |
| 7                | Letter 3/2/2026 granting him informal conference and letter assigning case to<br>Hearing officer. |

### Chronology/Findings of Fact

| <b><u>Date</u></b> | <b><u>Exhibit</u></b> | <b><u>Action</u></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4/6/2010           | 1                     | Overview documentation of dealership – established 4/6/2010<br>4 dealer plates, one salesperson                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 8/26/2024          | 2                     | Renewal application and initialed checklist                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 9/17/2025          | 3                     | Random inspection by Ms. Garrett – unsatisfactory<br>Ms. Garrett arrived to inspect the dealership, but she saw from the street that the front gate was locked.<br>Email 9/23/2025 warned dealer to maintain business hours<br>Dealer responded that the gate had been closed; therefore provided no vehicle access to his lot, but he had been there, using a side entrance. Ms. Garrett advised him that parking in the neighboring lot and walking to his gate to see if the door was ajar was not acceptable. |
| 1/13/2026          | 4                     | Follow up inspection – unsatisfactory Dealership was locked and closed during registered hours<br>Violation letter sent 1/21/2-26 with \$750 civil penalty and \$50 adm fee                                                                                                                                                                                                                                                                                                                                       |
| 2/17/2026          | 5                     | Email from Mr. Tolliver to Ms. Lewis appealing the fine<br>Receipt for \$50 adm fee payment                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2/24/2026          | 6                     | Email from Mr. Tolliver to Ms. Mack-Nelson explaining his reason for the appeal                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 3/2/2026           | 7                     | Letters granting him informal conference and assigning case to Hearing Officer                                                                                                                                                                                                                                                                                                                                                                                                                                    |

### **Respondent's Position**

Mr. Tolliver was very respectful, particularly to Ms. Garrett. However, he objected to the civil penalty because he said he actually was there on 9/17/2025. Both he and Ms. Garrett acknowledged the particularly heavy rainstorm that day. Because of the rain, he parked his car beside the fence and went in, without unlocking the gate.

When he received the email from Ms. Garrett on 09/23/2025 warning him about the violation, he immediately contacted Ms. Garrett and told her that he hadn't unlocked the main gate that morning because of the rain. She never got out of her car, assuming that the locked gate indicated that he was not there. She did not call him for verification.

Part of that problem is that the business next door uses a portion of his lot to park cars they are repairing. Concerns about oil leakage into the ground resulted in a soil test that required him to put down a concrete slab; he did not replace the fence around the slab, even though it is part of his property. He indicated that Ms. Garrett could have parked there and gone in through the side. She testified that she was unaware that area belonged to him, assuming it belonged to the repair business next door.

At the inspection attempted on 1/13/2026, Mr. Tolliver admitted he was out of town for training. (He is a Law Enforcement Firearms Instructor and DCJS General and Firearms Instructor.) He admitted that on that date he had forgotten to contact the Dealer Board regarding a temporary closing. He stated that he was guilty of not maintaining business hours on 1/13/26, but not on 9/17/2025.

In the 16 years since he opened, he has only had two violations of not maintaining business hours, one in 2010 and the other in 2016. He feels that he did not deserve the 9/17/2025 violation because he was on site, and she didn't knock. He felt that the \$750 civil penalty was excessive for what was actually just one violation. Ms. Garrett testified that, other than some minor issues, his dealership is typically in compliance.

### **Hearing Officer Narrative**

Mr. Tolliver was very compliant and took full responsibility for forgetting to notify the Dealer Board of his temporary closing before the January 13, 2026 inspection. He did receive written warning regarding the alleged violation on 9/17/2025, but details of that violation are in dispute. He maintained that he was at the dealership, but hadn't unlocked the gate because of the rain. Ms. Garrett assumed that the lock on the gate indicated he was not present, and she did not get out of her car to knock on the door. Mr. Tolliver was unaware of the 9/17/2025 violation until he received the email from Ms. Garrett on 9/23/2025.

Because Autosource has a good record of inspections with the Dealer Board, because Mr. Tolliver denies the allegation that he was absent from the dealership on 9/17/2025, because dealers typically get one warning about this violation before imposition of a civil penalty, the Hearing Officer recommends a fine of \$200 for the January violation and a \$50 civil penalty for failure to comply the written warning given on 9/23/2025.

### Conclusions of Law

| Codes       | Description                                                                                                                                                                                                                           |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 46.2-1533   | <b>Failure to maintain business hours</b> Mr. Tolliver failed to notify DB of a temporary closing on 1/13/2026. Hearing Officer recommends a \$200 civil penalty.                                                                     |
| 46.2-1575.2 | <b>Failure to comply subsequent to written warning</b> – Mr. Tolliver was warned by email on 9/23/2025 about the need to maintain business hours, but was not compliant on 1/13/2026. Hearing Officer recommends a \$50 civil penalty |

### **Informal Conference Recommendations**

**Date: March 25, 2026**

**Hearing Officer: Beverly L. Carroll**

**Dealer/Operator: Dwaine G. Tolliver, Autosource LLC #35047**

**Found in Violation: 46.2-1533 Failure to maintain business hours  
46.2-1575.2 Failure to comply subsequent to written warning**

| Hearing Officer Recommendation:                   | Statement of Explanation:                                                                                                                      |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| No Further Action                                 |                                                                                                                                                |
| <input type="checkbox"/> Warning                  |                                                                                                                                                |
| <input checked="" type="checkbox"/> Civil Penalty | <b>\$200.00</b> failure to maintain business hours<br><b>\$ 50.00</b> failure to comply subsequent to written Warning<br><b>\$250.00 Total</b> |
| <input type="checkbox"/> Revocation               |                                                                                                                                                |
| <input type="checkbox"/> Suspension               |                                                                                                                                                |
| <input type="checkbox"/> Inspection               |                                                                                                                                                |
| <input type="checkbox"/> Further Training         |                                                                                                                                                |
| <input type="checkbox"/> License not recommended  |                                                                                                                                                |
| <input type="checkbox"/> License recommended      |                                                                                                                                                |

Beverly L Carroll  
Hearing Officer

*Beverly L. Carroll*

Date: March 25, 2026



*COMMONWEALTH of VIRGINIA*  
*Motor Vehicle Dealer Board*

June 26, 2026

**Via First Class Mail & Email**

Dwain G. Tolliver  
Autosource LLC #35047  
910 Jefferson Davis Hwy  
Richmond, VA 23224

autosourceva@yahoo.com  
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Enclosures: Hearing Officer's Report

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Dealer/Operator: Dwain G. Tolliver



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### **Respondent's Position**

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Part of that problem is that the business next door uses a portion of his lot to park cars they are repairing. Concerns about oil leakage into the ground resulted in a soil test that required him to put down a concrete slab; he did not replace the fence around the slab, even though it is part of his property. He indicated that Ms. Garrett could have parked there and gone in through the side. She testified that she was unaware that area belonged to him, assuming it belonged to the repair business next door.

At the inspection attempted on 1/13/2026, Mr. Tolliver admitted he was out of town for training. (He is a Law Enforcement Firearms Instructor and DCJS General and Firearms Instructor.) He admitted that on that date he had forgotten to contact the Dealer Board regarding a temporary closing. He stated that he was guilty of not maintaining business hours on 1/13/26, but not on 9/17/2025.

In the 16 years since he opened, he has only had two violations of not maintaining business hours, one in 2010 and the other in 2016. He feels that he did not deserve the 9/17/2025 violation because he was on site, and she didn't knock. He felt that the \$750 civil penalty was excessive for what was actually just one violation. Ms. Garrett testified that, other than some minor issues, his dealership is typically in compliance.

### **Hearing Officer Narrative**

Mr. Tolliver was very compliant and took full responsibility for forgetting to notify the Dealer Board of his temporary closing before the January 13, 2026 inspection. He did receive written warning regarding the alleged violation on 9/17/2025, but details of that violation are in dispute. He maintained that he was at the dealership, but hadn't unlocked the gate because of the rain. Ms. Garrett assumed that the lock on the gate indicated he was not present, and she did not get out of her car to knock on the door. Mr. Tolliver was unaware of the 9/17/2025 violation until he received the email from Ms. Garrett on 9/23/2025.

Because Autosource has a good record of inspections with the Dealer Board, because Mr. Tolliver denies the allegation that he was absent from the dealership on 9/17/2025, because dealers typically get one warning about this violation before imposition of a civil penalty, the Hearing Officer recommends a fine of \$200 for the January violation and a \$50 civil penalty for failure to comply the written warning given on 9/23/2025.



### Conclusions of Law

| Codes       | Description                                                                                                                                                                                                                           |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 46.2-1533   | <b>Failure to maintain business hours</b> Mr. Tolliver failed to notify DB of a temporary closing on 1/13/2026. Hearing Officer recommends a \$200 civil penalty.                                                                     |
| 46.2-1575.2 | <b>Failure to comply subsequent to written warning</b> – Mr. Tolliver was warned by email on 9/23/2025 about the need to maintain business hours, but was not compliant on 1/13/2026. Hearing Officer recommends a \$50 civil penalty |

### **Informal Conference Recommendations**

**Date: March 25, 2026**

**Hearing Officer: Beverly L. Carroll**

**Dealer/Operator: Dwaine G. Tolliver, Autosource LLC #35047**

**Found in Violation: 46.2-1533 Failure to maintain business hours  
46.2-1575.2 Failure to comply subsequent to written warning**

| Hearing Officer Recommendation:                   | Statement of Explanation:                                                                                                                      |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| No Further Action                                 |                                                                                                                                                |
| <input type="checkbox"/> Warning                  |                                                                                                                                                |
| <input checked="" type="checkbox"/> Civil Penalty | <b>\$200.00</b> failure to maintain business hours<br><b>\$ 50.00</b> failure to comply subsequent to written Warning<br><b>\$250.00 Total</b> |
| <input type="checkbox"/> Revocation               |                                                                                                                                                |
| <input type="checkbox"/> Suspension               |                                                                                                                                                |
| <input type="checkbox"/> Inspection               |                                                                                                                                                |
| <input type="checkbox"/> Further Training         |                                                                                                                                                |
| <input type="checkbox"/> License not recommended  |                                                                                                                                                |
| <input type="checkbox"/> License recommended      |                                                                                                                                                |

Beverly L Carroll  
Hearing Officer

*Beverly L. Carroll*

Date: March 25, 2026

---

**May 11, 2026 Board Continuance - Autosource LLC #35047 | Dwain G. Tolliver - July 13, 2026 Board Meeting Invitation**

---

**From** Wallace, Tenisha (MVDB) <Tenisha.Wallace@mvdb.virginia.gov>

**Date** Thu 5/14/2026 3:55 PM

**To** autosourceva@yahoo.com <autosourceva@yahoo.com>; dgtolliver@yahoo.com <dgtolliver@yahoo.com>

**Cc** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>; Garrett, Janet (MVDB) <janet.garrett@mvdb.virginia.gov>; Smith, Kelley (MVDB) <Kelley.Smith@mvdb.virginia.gov>

 1 attachment (45 KB)

Dealer Practices Resolution Continuance Letter Autosource LLC #35047.pdf;

This email serves to inform you that the Motor Vehicle Dealer Board voted on May 11, 2026, to **continue** your case to the next scheduled Board meeting on July 13, 2026.

For more information, please review the attached letter in full.

Respectfully submitted,

**Tenisha Wallace**

Administrative Assistant

2201 West Broad Street, Suite 104, Richmond, VA 23220

804-367-1100 ext. 3001#





COMMONWEALTH of VIRGINIA  
*Motor Vehicle Dealer Board*

---

**RETURN RECEIPT REQUESTED**  
**9589 0710 5270 1227 5381 20**

May 14, 2026

**Via First Class Mail & Email**

Dwain G. Tolliver  
Autosource LLC #35047  
910 Jefferson Davis Hwy  
Richmond, VA 23224

autosourceva@yahoo.com  
dgtolliver@yahoo.com

Re: Autosource LLC and Dwain G. Tolliver #35047  
Continuance Request

Dear Dwain G. Tolliver:

This letter serves to inform you that the Motor Vehicle Dealer Board voted on May 11, 2026, to continue your case to the next scheduled Board meeting on July 13, 2026.

During the Committee and Full Board meetings on July 13, 2026, you will have an opportunity to speak to your case. Please be advised that the Hearing Officer's Report is a recommendation only. The final decision in this matter rests solely with the Board. The Board has the authority to accept, modify, or reject the recommendation, including the authority to eliminate, increase, or decrease any civil penalty assessed and to suspend or revoke any license issued by the Board.

The Hearing Officer's Report and case file will be presented to the Dealer Practices Committee on:

**Date:** Monday, July 13, 2026  
**Time:** 9:00 a.m.  
**Location:** Department of Motor Vehicles, Executive Conference Room 702  
2300 West Broad Street  
Richmond, Virginia 23269

The Dealer Practices Committee will review the report and case file and determine what, if any, recommendations to make to the Full Board. The Full Board will consider the Committee's recommendations at the meeting immediately following the Committee meetings.

Continuance Letter to Dwain G. Tolliver  
May 14, 2026  
Page 2

While your attendance is not required, it is strongly recommended that you participate in the meetings. Being present provides you with the opportunity to respond to any questions from Board members. If you plan to attend the Board meeting, you are required to present a government-issued photo ID (such as a driver's license) to comply with DMV security requirements. Please arrive before 9:00 a.m. to allow sufficient time to clear security.

Should you have any questions regarding this matter, please do not hesitate to contact Ms. Wallace at (804) 367-1100.

---

Sincerely,

A handwritten signature in blue ink that reads "Kelley Smith". The signature is fluid and cursive, with the first name "Kelley" and the last name "Smith" clearly distinguishable.

Kelley Smith, J.D.  
Executive Director

KS:tw

cc: Lisa Mack-Nelson, MVDB Field Representative Supervisor  
Janet Garrett, MVDB Field Representative



COMMONWEALTH of VIRGINIA  
*Motor Vehicle Dealer Board*

---

**RETURN RECEIPT REQUESTED**  
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May 14, 2026

**Via First Class Mail & Email**

Dwain G. Tolliver  
Autosource LLC #35047  
910 Jefferson Davis Hwy  
Richmond, VA 23224

autosourceva@yahoo.com  
dgtolliver@yahoo.com

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**2201 West Broad Street • Suite 104 • Richmond, Virginia 23220**  
**Telephone: (804) 367-1100 Fax Number: (804) 367-1053**

Continuance Letter to Dwain G. Tolliver  
May 14, 2026  
Page 2

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Should you have any questions regarding this matter, please do not hesitate to contact Ms. Wallace at (804) 367-1100.

---

Sincerely,

A handwritten signature in blue ink that reads "Kelley Smith". The signature is written in a cursive style with a large, stylized "K" and "S".

Kelley Smith, J.D.  
Executive Director

KS:tw

cc: Lisa Mack-Nelson, MVDB Field Representative Supervisor  
Janet Garrett, MVDB Field Representative



## COMMONWEALTH of VIRGINIA

## MVDB

## Dealer Information Sheet

|                               |                      |
|-------------------------------|----------------------|
| Dealer Certificate Number     | 35047                |
| Corporate Name                | AUTOSOURCE LLC       |
| Trading As Name               | AUTOSOURCE LLC       |
| Owner's Name                  | TOLLIVER,DWAINE,G, * |
| Dealer-Operator's Name        | TOLLIVER, DWAINE     |
| Dealer-Operator's Class Date  | 3/11/2025            |
| IDO Recertification Date      | 3/15/2023            |
| Initial License Date          | 8/26/2024            |
| License Expiration Date       | 8/31/2026            |
| Number of Salespersons        | 1                    |
| Number of Dealer Tags         | 4                    |
| Virginia Retail Sales         | 95                   |
| Virginia Wholesale Sales      | 0                    |
| Date of Last Inspection       | 1/13/2026            |
| Result                        | U                    |
| Number of Consumer Complaints | 0                    |
| Online Dealer                 | Yes                  |

---

**Re: URGENT: Autosource LLC #35047 | Dwain G. Tolliver - May 11, 2026 Board Meeting Invitation**

---

**From** Wallace, Tenisha (MVDB) <Tenisha.Wallace@mvdb.virginia.gov>

**Date** Thu 4/30/2026 8:57 AM

**To** Smith, Kelley (MVDB) <Kelley.Smith@mvdb.virginia.gov>

Yes, I will.

*Tenisha* ♥

**Tenisha Wallace**

Administrative Assistant

2201 West Broad Street, Suite 104, Richmond, VA 23220

804-367-1100 ext. 3001#



---

**From:** Smith, Kelley (MVDB) <Kelley.Smith@mvdb.virginia.gov>

**Sent:** Wednesday, April 29, 2026 6:18 PM

**To:** Wallace, Tenisha (MVDB) <Tenisha.Wallace@mvdb.virginia.gov>

**Subject:** Fw: URGENT: Autosource LLC #35047 | Dwain G. Tolliver - May 11, 2026 Board Meeting Invitation

Hi Tenisha,

Can you add this to the documents we plan to hand out to the Board on May 11th?

I also need to ask the Board if it's the first time a licensee has asked for a continuance, may I grant the continuance or do they want the authority?

Thanks,  
Kelley

Kelley Smith, J.D.

Executive Director

2201 West Broad Street, Suite 104, Richmond, VA 23220

O: 804-998-7930

Have a question? You can find most answers on our website! [Motor Vehicle Dealer Board](#)

**From:** Autosource, LLC <autosourceva@yahoo.com>

**Sent:** Wednesday, April 29, 2026 6:11 PM

**To:** dgtolliver@yahoo.com <dgtolliver@yahoo.com>; Wallace, Tenisha (MVDB) <tenisha.wallace@mvdb.virginia.gov>

**Cc:** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>; Garrett, Janet (MVDB) <janet.garrett@mvdb.virginia.gov>; Smith, Kelley (MVDB) <kelley.smith@mvdb.virginia.gov>

**Subject:** Re: URGENT: Autosource LLC #35047 | Dwain G. Tolliver - May 11, 2026 Board Meeting Invitation

Good evening,

I would like to attend the hearing on 5/11/2026, but unfortunately my employer did not approve my absence for that day due to other instructors having training and vacations.

As I previously stated, I am a DCJS General and Firearms Instructor as well as a Law Enforcement Instructor. I am teaching an Arrest Authority Class on 5/11. Is it possible to get a one time continuance so that I can be present to represent myself in person with this matter? My employer will accommodate any date you set forth.

I hope this is something the Dealer Practices Committee will take into consideration on my behalf. I would greatly appreciate any leniency in this matter.

Respectfully,

Dwaine Tolliver  
General Manager

Autosource, LLC  
910 Richmond Hwy  
Richmond, VA 23224  
(804) 787-4068

---

On Tuesday, April 28, 2026 at 10:00:24 AM EDT, Wallace, Tenisha (MVDB) <tenisha.wallace@mvdb.virginia.gov> wrote:

Good morning.

I am following up regarding the prior correspondence sent concerning the review of your matter by the Dealer Practices Committee and the Motor Vehicle Dealer Board.

Please reply to this email and indicate whether you plan to attend the upcoming meeting. **Kindly respond by 12 noon, May 1, 2026.**

Respectfully,

**Tenisha Wallace**

Administrative Assistant

2201 West Broad Street, Suite 104, Richmond, VA 23220

804-367-1100 ext. 3001#



---

**From:** Wallace, Tenisha (MVDB) <Tenisha.Wallace@mvdb.virginia.gov>

**Sent:** Wednesday, April 1, 2026 6:46 PM

**To:** autosourceva@yahoo.com <autosourceva@yahoo.com>; dgtolliver@yahoo.com <dgtolliver@yahoo.com>

**Cc:** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>; Garrett, Janet (MVDB)

<janet.garrett@mvdb.virginia.gov>; Smith, Kelley (MVDB) <Kelley.Smith@mvdb.virginia.gov>

**Subject:** URGENT: Autosource LLC #35047 | Dwain G. Tolliver - May 11, 2026 Board Meeting Invitation

**Please be advised that your matter is scheduled for review at the (DATE) Board Meeting.**

Attached are the Hearing Officer's Report and related correspondence. Your attendance is not required; however, it is recommended. Please reply at your earliest convenience to confirm whether you plan to attend.

Respectfully submitted,

**Tenisha Wallace**

Administrative Assistant

2201 West Broad Street, Suite 104, Richmond, VA 23220

804-367-1100 ext. 3001#



---

**URGENT: Autosource LLC #35047 | Dwain G. Tolliver - May 11, 2026 Board Meeting Invitation**

---

**From** Wallace, Tenisha (MVDB) <Tenisha.Wallace@mvdb.virginia.gov>

**Date** Wed 4/1/2026 6:46 PM

**To** autosourceva@yahoo.com <autosourceva@yahoo.com>; dgtolliver@yahoo.com <dgtolliver@yahoo.com>

**Cc** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>; Garrett, Janet (MVDB) <janet.garrett@mvdb.virginia.gov>; Smith, Kelley (MVDB) <Kelley.Smith@mvdb.virginia.gov>

 1 attachment (872 KB)

5-11-26 Board Meeting Invite Autosource LLC #35047.pdf;

**Please be advised that your matter is scheduled for review at the (DATE) Board Meeting.**

Attached are the Hearing Officer's Report and related correspondence. Your attendance is not required; however, it is recommended. Please reply at your earliest convenience to confirm whether you plan to attend.

Respectfully submitted,

**Tenisha Wallace**

Administrative Assistant

2201 West Broad Street, Suite 104, Richmond, VA 23220

804-367-1100 ext. 3001#





*COMMONWEALTH of VIRGINIA*  
*Motor Vehicle Dealer Board*

April 1, 2026

**Via First Class Mail & Email**

Dwain G. Tolliver  
Autosource LLC #35047  
910 Jefferson Davis Hwy  
Richmond, VA 23224

autosourceva@yahoo.com  
dgtolliver@yahoo.com

RE: Informal Fact-Finding Conference – Hearing Officer's Report  
Dealer Practices Committee and Full Board Review

Dear Dwain G. Tolliver:

On March 24, 2026, an informal fact-finding conference was electronically conducted with the office of the Motor Vehicle Dealer Board (Board). Please find an attached copy of the Hearing Officer's report.

During the Committee and Full Board meetings, you will have an opportunity to speak to your case. Please be advised that the Hearing Officer's Report is a recommendation only. The final decision in this matter rests solely with the Board. The Board has the authority to accept, modify, or reject the recommendation, including the authority to eliminate, increase, or decrease any civil penalty assessed and to suspend or revoke any license issued by the Board.

The Hearing Officer's Report and case file will be presented to the Dealer Practices Committee on:

**Date:** Monday, May 11, 2026  
**Time:** 9:00 a.m.  
**Location:** Department of Motor Vehicles, Executive Conference Room 702  
2300 West Broad Street  
Richmond, Virginia 23269

The Dealer Practices Committee will review the report and case file and determine what, if any, recommendations to make to the Full Board. The Full Board will consider the Committee's recommendations at their meeting immediately following the Committee meetings.

**While your attendance is not required, it is strongly recommended that you participate in the meetings.** Being present will provide you with the opportunity to respond to any questions from Board members.

**2201 West Broad Street • Suite 104 • Richmond, Virginia 23220**  
Telephone: (804)367-1100 Email: [dboard@mvdv.virginia.gov](mailto:dboard@mvdv.virginia.gov)

Board Meeting Invitation  
Dwain G. Tolliver  
Autosource LLC #35047  
April 1, 2026  
Page 2

If you plan to attend the Board meeting, you are required to present a government-issued photo ID (such as a driver's license) to comply with DMV's security requirements. Please arrive before 9:00 a.m. to allow sufficient time to clear security.

If you have any questions, you may contact Tenisha Wallace at the Motor Vehicle Dealer Board office at 804-367-1100 ext. 3001# or [tenisha.wallace@mvdb.virginia.gov](mailto:tenisha.wallace@mvdb.virginia.gov).

Sincerely,  
Motor Vehicle Dealer Board

Enclosures: Hearing Officer's Report

Cc: Lisa Mack Nelson, MVDB Field Representative Supervisor  
Janet Garrett, MVDB Field Representative  
Kelley Smith, MVDB Executive Director





## COMMONWEALTH *of* VIRGINIA



### INFORMAL CONFERENCE or FORMAL HEARING

Hearing Officer: Beverly L. Carroll

Hearing Date: Tuesday, March 24, 2026 3 p.m.

Certificate No. 35047

**Motor Vehicle Dealer Board vs. Dwain G. Tolliver, Autosource LLC**

#### Conference Purpose

The purpose of the conference was to grant Mr. Tolliver an Informal Conference. This conference is under Va. Code 46.2-1576, to determine what recommendations for actions, if needed, should be presented to the Board for violations of Virginia Motor Vehicle Dealer codes.

#### Conference Details

| Codes       | Description                                     |
|-------------|-------------------------------------------------|
| 46.2-1533   | Failure to maintain business hours              |
| 46.2-1575.2 | Failure to comply subsequent to written warning |

#### Attendees

Field Representative Supervisor: Lisa Mack-Nelson

Field Representative: Janet Garrett

Dealer/Operator: Dwain G. Tolliver

### Agency Exhibits

| <b>Exhibit #</b> |                                                                                                   |
|------------------|---------------------------------------------------------------------------------------------------|
| 1                | Overview documentation of dealership – established 4/6/2010<br>4 dealer plates, one salesperson   |
| 2                | Renewal application dated 8/26/2024                                                               |
| 3                | Random inspection by Ms. Garrett 9/17/2025 - unsatisfactory                                       |
| 4                | Follow up inspection by Ms. Garrett 1/13/2026 – unsatisfactory<br>Violation letter                |
| 5                | Email from Mr. Tolliver to Jasmine Lewis appealing the civil penalty                              |
| 6                | Email from Ms. Mack-Nelson asking for clarification on reason for appeal                          |
| 7                | Letter 3/2/2026 granting him informal conference and letter assigning case to<br>Hearing officer. |

### Chronology/Findings of Fact

| <b><u>Date</u></b> | <b><u>Exhibit</u></b> | <b><u>Action</u></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4/6/2010           | 1                     | Overview documentation of dealership – established 4/6/2010<br>4 dealer plates, one salesperson                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 8/26/2024          | 2                     | Renewal application and initialed checklist                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 9/17/2025          | 3                     | Random inspection by Ms. Garrett – unsatisfactory<br>Ms. Garrett arrived to inspect the dealership, but she saw from the street that the front gate was locked.<br>Email 9/23/2025 warned dealer to maintain business hours<br>Dealer responded that the gate had been closed; therefore provided no vehicle access to his lot, but he had been there, using a side entrance. Ms. Garrett advised him that parking in the neighboring lot and walking to his gate to see if the door was ajar was not acceptable. |
| 1/13/2026          | 4                     | Follow up inspection – unsatisfactory Dealership was locked and closed during registered hours<br>Violation letter sent 1/21/2-26 with \$750 civil penalty and \$50 adm fee                                                                                                                                                                                                                                                                                                                                       |
| 2/17/2026          | 5                     | Email from Mr. Tolliver to Ms. Lewis appealing the fine<br>Receipt for \$50 adm fee payment                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2/24/2026          | 6                     | Email from Mr. Tolliver to Ms. Mack-Nelson explaining his reason for the appeal                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 3/2/2026           | 7                     | Letters granting him informal conference and assigning case to Hearing Officer                                                                                                                                                                                                                                                                                                                                                                                                                                    |

### **Respondent's Position**

Mr. Tolliver was very respectful, particularly to Ms. Garrett. However, he objected to the civil penalty because he said he actually was there on 9/17/2025. Both he and Ms. Garrett acknowledged the particularly heavy rainstorm that day. Because of the rain, he parked his car beside the fence and went in, without unlocking the gate.

When he received the email from Ms. Garrett on 09/23/2025 warning him about the violation, he immediately contacted Ms. Garrett and told her that he hadn't unlocked the main gate that morning because of the rain. She never got out of her car, assuming that the locked gate indicated that he was not there. She did not call him for verification.

Part of that problem is that the business next door uses a portion of his lot to park cars they are repairing. Concerns about oil leakage into the ground resulted in a soil test that required him to put down a concrete slab; he did not replace the fence around the slab, even though it is part of his property. He indicated that Ms. Garrett could have parked there and gone in through the side. She testified that she was unaware that area belonged to him, assuming it belonged to the repair business next door.

At the inspection attempted on 1/13/2026, Mr. Tolliver admitted he was out of town for training. (He is a Law Enforcement Firearms Instructor and DCJS General and Firearms Instructor.) He admitted that on that date he had forgotten to contact the Dealer Board regarding a temporary closing. He stated that he was guilty of not maintaining business hours on 1/13/26, but not on 9/17/2025.

In the 16 years since he opened, he has only had two violations of not maintaining business hours, one in 2010 and the other in 2016. He feels that he did not deserve the 9/17/2025 violation because he was on site, and she didn't knock. He felt that the \$750 civil penalty was excessive for what was actually just one violation. Ms. Garrett testified that, other than some minor issues, his dealership is typically in compliance.

### **Hearing Officer Narrative**

Mr. Tolliver was very compliant and took full responsibility for forgetting to notify the Dealer Board of his temporary closing before the January 13, 2026 inspection. He did receive written warning regarding the alleged violation on 9/17/2025, but details of that violation are in dispute. He maintained that he was at the dealership, but hadn't unlocked the gate because of the rain. Ms. Garrett assumed that the lock on the gate indicated he was not present, and she did not get out of her car to knock on the door. Mr. Tolliver was unaware of the 9/17/2025 violation until he received the email from Ms. Garrett on 9/23/2025.

Because Autosource has a good record of inspections with the Dealer Board, because Mr. Tolliver denies the allegation that he was absent from the dealership on 9/17/2025, because dealers typically get one warning about this violation before imposition of a civil penalty, the Hearing Officer recommends a fine of \$200 for the January violation and a \$50 civil penalty for failure to comply the written warning given on 9/23/2025.

### Conclusions of Law

| Codes       | Description                                                                                                                                                                                                                           |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 46.2-1533   | <b>Failure to maintain business hours</b> Mr. Tolliver failed to notify DB of a temporary closing on 1/13/2026. Hearing Officer recommends a \$200 civil penalty.                                                                     |
| 46.2-1575.2 | <b>Failure to comply subsequent to written warning</b> – Mr. Tolliver was warned by email on 9/23/2025 about the need to maintain business hours, but was not compliant on 1/13/2026. Hearing Officer recommends a \$50 civil penalty |

### **Informal Conference Recommendations**

**Date: March 25, 2026**

**Hearing Officer: Beverly L. Carroll**

**Dealer/Operator: Dwaine G. Tolliver, Autosource LLC #35047**

**Found in Violation: 46.2-1533 Failure to maintain business hours  
46.2-1575.2 Failure to comply subsequent to written warning**

| Hearing Officer Recommendation:                   | Statement of Explanation:                                                                                                                      |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| No Further Action                                 |                                                                                                                                                |
| <input type="checkbox"/> Warning                  |                                                                                                                                                |
| <input checked="" type="checkbox"/> Civil Penalty | <b>\$200.00</b> failure to maintain business hours<br><b>\$ 50.00</b> failure to comply subsequent to written Warning<br><b>\$250.00 Total</b> |
| <input type="checkbox"/> Revocation               |                                                                                                                                                |
| <input type="checkbox"/> Suspension               |                                                                                                                                                |
| <input type="checkbox"/> Inspection               |                                                                                                                                                |
| <input type="checkbox"/> Further Training         |                                                                                                                                                |
| <input type="checkbox"/> License not recommended  |                                                                                                                                                |
| <input type="checkbox"/> License recommended      |                                                                                                                                                |

Beverly L Carroll  
Hearing Officer

*Beverly L. Carroll*

Date: March 25, 2026



*COMMONWEALTH of VIRGINIA*  
*Motor Vehicle Dealer Board*

April 1, 2026

**Via First Class Mail & Email**

Dwain G. Tolliver  
Autosource LLC #35047  
910 Jefferson Davis Hwy  
Richmond, VA 23224

autosourceva@yahoo.com  
dgtolliver@yahoo.com

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**While your attendance is not required, it is strongly recommended that you participate in the meetings.** Being present will provide you with the opportunity to respond to any questions from Board members.

**2201 West Broad Street • Suite 104 • Richmond, Virginia 23220**  
Telephone: (804)367-1100 Email: [dboard@mvdv.virginia.gov](mailto:dboard@mvdv.virginia.gov)

Board Meeting Invitation  
Dwain G. Tolliver  
Autosource LLC #35047  
April 1, 2026  
Page 2

If you plan to attend the Board meeting, you are required to present a government-issued photo ID (such as a driver's license) to comply with DMV's security requirements. Please arrive before 9:00 a.m. to allow sufficient time to clear security.

If you have any questions, you may contact Tenisha Wallace at the Motor Vehicle Dealer Board office at 804-367-1100 ext. 3001# or [tenisha.wallace@mvdb.virginia.gov](mailto:tenisha.wallace@mvdb.virginia.gov).

Sincerely,  
Motor Vehicle Dealer Board

Enclosures: Hearing Officer's Report

Cc: Lisa Mack Nelson, MVDB Field Representative Supervisor  
Janet Garrett, MVDB Field Representative  
Kelley Smith, MVDB Executive Director





## COMMONWEALTH of VIRGINIA



### INFORMAL CONFERENCE or FORMAL HEARING

Hearing Officer: Beverly L. Carroll

Hearing Date: Tuesday, March 24, 2026 3 p.m.

Certificate No. 35047

**Motor Vehicle Dealer Board vs. Dwain G. Tolliver, Autosource LLC**

#### Conference Purpose

The purpose of the conference was to grant Mr. Tolliver an Informal Conference. This conference is under Va. Code 46.2-1576, to determine what recommendations for actions, if needed, should be presented to the Board for violations of Virginia Motor Vehicle Dealer codes.

#### Conference Details

| Codes       | Description                                     |
|-------------|-------------------------------------------------|
| 46.2-1533   | Failure to maintain business hours              |
| 46.2-1575.2 | Failure to comply subsequent to written warning |

#### Attendees

Field Representative Supervisor: Lisa Mack-Nelson

Field Representative: Janet Garrett

Dealer/Operator: Dwain G. Tolliver



### Agency Exhibits

| <b>Exhibit #</b> |                                                                                                   |
|------------------|---------------------------------------------------------------------------------------------------|
| 1                | Overview documentation of dealership – established 4/6/2010<br>4 dealer plates, one salesperson   |
| 2                | Renewal application dated 8/26/2024                                                               |
| 3                | Random inspection by Ms. Garrett 9/17/2025 - unsatisfactory                                       |
| 4                | Follow up inspection by Ms. Garrett 1/13/2026 – unsatisfactory<br>Violation letter                |
| 5                | Email from Mr. Tolliver to Jasmine Lewis appealing the civil penalty                              |
| 6                | Email from Ms. Mack-Nelson asking for clarification on reason for appeal                          |
| 7                | Letter 3/2/2026 granting him informal conference and letter assigning case to<br>Hearing officer. |

### Chronology/Findings of Fact

| <b><u>Date</u></b> | <b><u>Exhibit</u></b> | <b><u>Action</u></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4/6/2010           | 1                     | Overview documentation of dealership – established 4/6/2010<br>4 dealer plates, one salesperson                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 8/26/2024          | 2                     | Renewal application and initialed checklist                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 9/17/2025          | 3                     | Random inspection by Ms. Garrett – unsatisfactory<br>Ms. Garrett arrived to inspect the dealership, but she saw from the street that the front gate was locked.<br>Email 9/23/2025 warned dealer to maintain business hours<br>Dealer responded that the gate had been closed; therefore provided no vehicle access to his lot, but he had been there, using a side entrance. Ms. Garrett advised him that parking in the neighboring lot and walking to his gate to see if the door was ajar was not acceptable. |
| 1/13/2026          | 4                     | Follow up inspection – unsatisfactory Dealership was locked and closed during registered hours<br>Violation letter sent 1/21/2-26 with \$750 civil penalty and \$50 adm fee                                                                                                                                                                                                                                                                                                                                       |
| 2/17/2026          | 5                     | Email from Mr. Tolliver to Ms. Lewis appealing the fine<br>Receipt for \$50 adm fee payment                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2/24/2026          | 6                     | Email from Mr. Tolliver to Ms. Mack-Nelson explaining his reason for the appeal                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 3/2/2026           | 7                     | Letters granting him informal conference and assigning case to Hearing Officer                                                                                                                                                                                                                                                                                                                                                                                                                                    |

### **Respondent's Position**

Mr. Tolliver was very respectful, particularly to Ms. Garrett. However, he objected to the civil penalty because he said he actually was there on 9/17/2025. Both he and Ms. Garrett acknowledged the particularly heavy rainstorm that day. Because of the rain, he parked his car beside the fence and went in, without unlocking the gate.

When he received the email from Ms. Garrett on 09/23/2025 warning him about the violation, he immediately contacted Ms. Garrett and told her that he hadn't unlocked the main gate that morning because of the rain. She never got out of her car, assuming that the locked gate indicated that he was not there. She did not call him for verification.

Part of that problem is that the business next door uses a portion of his lot to park cars they are repairing. Concerns about oil leakage into the ground resulted in a soil test that required him to put down a concrete slab; he did not replace the fence around the slab, even though it is part of his property. He indicated that Ms. Garrett could have parked there and gone in through the side. She testified that she was unaware that area belonged to him, assuming it belonged to the repair business next door.

At the inspection attempted on 1/13/2026, Mr. Tolliver admitted he was out of town for training. (He is a Law Enforcement Firearms Instructor and DCJS General and Firearms Instructor.) He admitted that on that date he had forgotten to contact the Dealer Board regarding a temporary closing. He stated that he was guilty of not maintaining business hours on 1/13/26, but not on 9/17/2025.

In the 16 years since he opened, he has only had two violations of not maintaining business hours, one in 2010 and the other in 2016. He feels that he did not deserve the 9/17/2025 violation because he was on site, and she didn't knock. He felt that the \$750 civil penalty was excessive for what was actually just one violation. Ms. Garrett testified that, other than some minor issues, his dealership is typically in compliance.

### **Hearing Officer Narrative**

Mr. Tolliver was very compliant and took full responsibility for forgetting to notify the Dealer Board of his temporary closing before the January 13, 2026 inspection. He did receive written warning regarding the alleged violation on 9/17/2025, but details of that violation are in dispute. He maintained that he was at the dealership, but hadn't unlocked the gate because of the rain. Ms. Garrett assumed that the lock on the gate indicated he was not present, and she did not get out of her car to knock on the door. Mr. Tolliver was unaware of the 9/17/2025 violation until he received the email from Ms. Garrett on 9/23/2025.

Because Autosource has a good record of inspections with the Dealer Board, because Mr. Tolliver denies the allegation that he was absent from the dealership on 9/17/2025, because dealers typically get one warning about this violation before imposition of a civil penalty, the Hearing Officer recommends a fine of \$200 for the January violation and a \$50 civil penalty for failure to comply the written warning given on 9/23/2025.

### Conclusions of Law

| Codes       | Description                                                                                                                                                                                                                           |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 46.2-1533   | <b>Failure to maintain business hours</b> Mr. Tolliver failed to notify DB of a temporary closing on 1/13/2026. Hearing Officer recommends a \$200 civil penalty.                                                                     |
| 46.2-1575.2 | <b>Failure to comply subsequent to written warning</b> – Mr. Tolliver was warned by email on 9/23/2025 about the need to maintain business hours, but was not compliant on 1/13/2026. Hearing Officer recommends a \$50 civil penalty |

### **Informal Conference Recommendations**

**Date: March 25, 2026**

**Hearing Officer: Beverly L. Carroll**

**Dealer/Operator: Dwaine G. Tolliver, Autosource LLC #35047**

**Found in Violation: 46.2-1533 Failure to maintain business hours  
46.2-1575.2 Failure to comply subsequent to written warning**

| Hearing Officer Recommendation:                   | Statement of Explanation:                                                                                                                      |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| No Further Action                                 |                                                                                                                                                |
| <input type="checkbox"/> Warning                  |                                                                                                                                                |
| <input checked="" type="checkbox"/> Civil Penalty | <b>\$200.00</b> failure to maintain business hours<br><b>\$ 50.00</b> failure to comply subsequent to written Warning<br><b>\$250.00 Total</b> |
| <input type="checkbox"/> Revocation               |                                                                                                                                                |
| <input type="checkbox"/> Suspension               |                                                                                                                                                |
| <input type="checkbox"/> Inspection               |                                                                                                                                                |
| <input type="checkbox"/> Further Training         |                                                                                                                                                |
| <input type="checkbox"/> License not recommended  |                                                                                                                                                |
| <input type="checkbox"/> License recommended      |                                                                                                                                                |

Beverly L Carroll  
Hearing Officer

*Beverly L. Carroll*

Date: March 25, 2026



## COMMONWEALTH *of* VIRGINIA



### INFORMAL CONFERENCE or FORMAL HEARING

Hearing Officer: Beverly L. Carroll

Hearing Date: Tuesday, March 24, 2026 3 p.m.

Certificate No. 35047

**Motor Vehicle Dealer Board vs. Dwain G. Tolliver, Autosource LLC**

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The purpose of the conference was to grant Mr. Tolliver an Informal Conference. This conference is under Va. Code 46.2-1576, to determine what recommendations for actions, if needed, should be presented to the Board for violations of Virginia Motor Vehicle Dealer codes.

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| Codes       | Description                                     |
|-------------|-------------------------------------------------|
| 46.2-1533   | Failure to maintain business hours              |
| 46.2-1575.2 | Failure to comply subsequent to written warning |

#### Attendees

Field Representative Supervisor: Lisa Mack-Nelson

Field Representative: Janet Garrett

Dealer/Operator: Dwain G. Tolliver



### Agency Exhibits

| <b>Exhibit #</b> |                                                                                                   |
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### **Respondent's Position**

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### Conclusions of Law

| Codes       | Description                                                                                                                                                                                                                           |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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| 46.2-1575.2 | <b>Failure to comply subsequent to written warning</b> – Mr. Tolliver was warned by email on 9/23/2025 about the need to maintain business hours, but was not compliant on 1/13/2026. Hearing Officer recommends a \$50 civil penalty |

### **Informal Conference Recommendations**

**Date: March 25, 2026**

**Hearing Officer: Beverly L. Carroll**

**Dealer/Operator: Dwaine G. Tolliver, Autosource LLC #35047**

**Found in Violation: 46.2-1533 Failure to maintain business hours  
46.2-1575.2 Failure to comply subsequent to written warning**

| Hearing Officer Recommendation:                   | Statement of Explanation:                                                                                                                      |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| No Further Action                                 |                                                                                                                                                |
| <input type="checkbox"/> Warning                  |                                                                                                                                                |
| <input checked="" type="checkbox"/> Civil Penalty | <b>\$200.00</b> failure to maintain business hours<br><b>\$ 50.00</b> failure to comply subsequent to written Warning<br><b>\$250.00 Total</b> |
| <input type="checkbox"/> Revocation               |                                                                                                                                                |
| <input type="checkbox"/> Suspension               |                                                                                                                                                |
| <input type="checkbox"/> Inspection               |                                                                                                                                                |
| <input type="checkbox"/> Further Training         |                                                                                                                                                |
| <input type="checkbox"/> License not recommended  |                                                                                                                                                |
| <input type="checkbox"/> License recommended      |                                                                                                                                                |

Beverly L Carroll  
Hearing Officer

*Beverly L. Carroll*

Date: March 25, 2026



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.

**CERTIFIED MAIL®**



7017 2620 0000 1711 8317  
7017 2620 0000 1711 8317

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- ☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage

\$

Total Postage and Fees

\$

Sent To

Dwain G. Tolliver AutoSource LLC  
910 Jefferson Davis Hwy  
Richmond, Va. 23224

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions

Postmark  
Here

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

Mr. Dwain G. Tolliver  
AutoSource LLC  
910 Jefferson Davis Hwy  
Richmond, VA 23224



9590 9402 4804 8344 2230 66

**2. Article Number (Transfer from service label)**

7017 2620 0000 1711 8317

PS Form 3811, July 2015 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

**A. Signature**

- ☒ Agent  
☒ Addressee

**B. Received by (Printed Name)**

**C. Date of Delivery**

- D. Is delivery address different from item 1?** ☐ Yes  
If YES, enter delivery address below: ☐ No

**3. Service Type**

- ☐ Adult Signature  
☐ Adult Signature Restricted Delivery  
☐ Certified Mail®  
☐ Certified Mail Restricted Delivery  
☐ Collect on Delivery  
☐ Collect on Delivery Restricted Delivery  
☐ Insured Mail  
☐ Priority Mail Express®  
☐ Registered Mail™  
☐ Registered Mail Restricted Delivery  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation™  
☐ Signature Confirmation Restricted Delivery

Mail Restricted Delivery  
30

Domestic Return Receipt

**NOTICE OF HEARING**  
**CERTIFIED RETURN RECEIPT**  
**70172620000017118317**

**March 4, 2026**

Dwain G. Tolliver #35047  
Autosource, LLC  
910 Jefferson Davis Hwy  
Richmond, VA 23224

Dear Mr. Tolliver,

Per our conversation this morning, PLEASE TAKE NOTICE that on **Tuesday, March 24, 2026 at 3 p.m.** for the offices of the Motor Vehicle Dealer Board at the address listed below, I will convene an Informal Fact-Finding Teleconference. These proceedings are being convened to address the allegations by the Board that you are in violation of VA Code, including § 46.2-1533 failure to maintain business hours, and § 46.2-1575.2 failure to comply subsequent to written warning.

You may include in the teleconference any witnesses with relevant testimony and any relevant documentary evidence. Ms. Mack-Nelson will provide the documentation to be discussed via encrypted email. If you prefer to see hardcopies of the exhibits to be discussed, you may submit a written request to MVDB Field Representative Supervisor Lisa Mack-Nelson at (804)367-1100, ext 3005# to come to the Dealer Board office to view them, or they will be mailed to you at an additional charge. We prefer that your testimony in that teleconference include both video and audio. Ms. Mack Nelson and Field Representative Janet Garrett will be included in the call to give evidence for the Board.

Page one – Notice of Hearing  
Tolliver  
March 4, 2026

TAKE NOTICE ALSO that a continuance may be granted ONLY UPON WRITTEN NOTICE received by the Board BEFORE the date of the conference and ONLY FOR GOOD CAUSE SHOWN. If the continuance is not granted and you do not appear, THE HEARING MAY GO FORWARD IN YOUR ABSENCE AND A RECOMMENATION MADE TO THE BOARD.

---

Sincerely,

Beverly L. Carroll  
Hearing Officer

cc: Field Representative Supervisor Lisa Mack-Nelson  
Field Representative Janet Garrett

Page two – Notice of Hearing  
Tolliver  
March 4, 2026

03:55 PM

195 CSS-PROI

Own No: 16153

T/A: AUTOSOURCE LLC

Suppl Loc:

Est Dte: 04/06/2010 Agency: B

5 Number of Licensed

Active Salespersons

1

85

Currently Authorized:

4

4

## Plate Count

ID 3

4

Help CsmM DealM Cmnd

Mar 02,26  
DELOCINA DELOCIMA

DELOCI - Location Detail Inquiry

03:56 PM

=>

195 CSS-PROJ

> Own No: 16153 Nam: TOLLIVER,DWAINE,G

Loc No: 1 Typ: I Suppl: Fed Id: [REDACTED]

Bus Nam: AUTOSOURCE LLC

T/A Nam: AUTOSOURCE LLC

Str1: 910 JEFFERSON DAVIS HIGHWAY

Str2:

City: RICHMOND St: VA Zip: 23224

Juris: RICHMOND CITY

Operator: TOLLIVER,DWAINE,GELENTO

Ssn: [REDACTED]

Bond Co: WESTERN SURETY # [REDACTED] (804-233-3922)

Eff Dte: 08/01/2007

Fund Cd: F

Cancel Dte:

Last User: MVBDDS Pgm: DEDEALND Date/Time: 08/26/2024 04:30 PM

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---

Help Csm Dealm Cmd

## AUTOSOURCE LLC

910 JEFFERSON DAVIS HIGHWAY, RICHMOND, VA 23224

Bus. Phone:(804) 787-4068

Dealer Email: autosourceva@yahoo.com

Dealership Email: dgtolliver@yahoo.com

Audit Sheet Date: 3/2/2026

POD Date: 08/16/2010

Online Access: YES

**Certificate#: 35047**

Contact Phone:(804) 215-1934

POD Vendor: TVN

Online Date: 10/25/2010

### Licenses At Certificate Location

| License Type | Est. Date  | Expiration Date |
|--------------|------------|-----------------|
| IB           | 04/06/2010 | 08/31/2026      |
| ID           | 04/06/2010 | 08/31/2026      |

Owner TOLLIVER,DWAINE,G, \*

Operator TOLLIVER, DWAINE GELENTO

Recertify by: 3/31/2027

Recertify by: 3/31/2027

Salespersons: Active:1 Inactive:0

| Lic. # | Last Name | First Name | Middle  | Lic. Exp. Date | Stop on Lic. |
|--------|-----------|------------|---------|----------------|--------------|
| 5342   | TOLLIVER  | DWAINE     | GELENTO | 8/31/2026      | No           |

### Dealer Plate Insurance

Insurer: BIIA

From: 10/19/2023

Policy #:

To: 10/19/2024

Contact #: 804-499-3079

Plates Covered: (4)

### Dealer Plates - Count 4

| Plate#       | Issue Date | Expiration Date | Status |
|--------------|------------|-----------------|--------|
| APID00000840 | 8/26/2024  | 8/31/2026       | Active |
| APIB00009892 | 8/26/2024  | 8/31/2026       | Active |
| APID00032314 | 8/26/2024  | 8/31/2026       | Active |
| APID00032313 | 8/26/2024  | 8/31/2026       | Active |

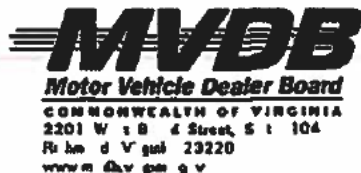
### Hours Of Operation

| Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday   |
|--------|---------|-----------|----------|--------|----------|----------|
| N/A    | 9:00 AM | 9:00 AM   | N/A      | N/A    | 10:00 AM | 10:00 AM |
| N/A    | 2:00 PM | 2:00 PM   | N/A      | N/A    | 3:00 PM  | 3:00 PM  |

### Dealer Info

| Retail Unit Sales | Wholesale Unit Sales | Inspection Date | Processing Fee |
|-------------------|----------------------|-----------------|----------------|
| 73                | 0                    | 01/13/2026      | 349.00         |





# MOTOR VEHICLE DEALER LICENSE APPLICATION FOR INITIAL LICENSE/RENEWAL/CHANGE

35047

**PURPOSE** Dealers use this form to apply for Initial Dealer License and to notify MVDB of changes. This form is also used for dealer license renewal. Dealers must review for accuracy and complete all items (front and back) and include email addresses. Dealer changes such as dealership address change/relocation, ownership changes, add/delete manufacturer or distributor-operator requires supporting documentation before the change is authorized and approved. For additional information visit [www.mvdb.gov](http://www.mvdb.gov).

|                                              |                                                                   |
|----------------------------------------------|-------------------------------------------------------------------|
| FOR LICENSE YEAR ENDING<br><b>08/31/2025</b> | DEALER CERTIFICATE NUMBER (if currently licensed)<br><b>35047</b> |
|----------------------------------------------|-------------------------------------------------------------------|

| OFFICE USE ONLY |           |           |         |
|-----------------|-----------|-----------|---------|
| CERT. NO.       | FEE       | PLATE FEE | SLS FEE |
| 540             | 224       |           | 100     |
| FUND FEE        | TOTAL FEE |           |         |
|                 | 224       |           |         |
| CHECK NUMBER    | DATE      |           |         |
| CC              | 8/34      |           |         |
| OVERPAY         | SHORTAGE  |           |         |
|                 |           |           |         |
| TECH INITIALS   |           |           |         |
| AS              |           |           |         |

1 If you are a Motor Vehicle Dealer please indicate which of the following applies. (check only one) See letter for additional information.

- ☐ \$350 Fund Fee and \$50,000 Bond  
☐ \$100,000 Bond (submit copy)

**NO BOND REQUIRED**  
**CERT 16153-1-1-0-35047**  
**ENDORSEMENTS 1B 1D**

**USED**

## 2 TYPE OF APPLICATION

Note: If this is an initial or change in location application, an approved Local Zoning Certificate must be submitted with this application. Include any supporting documentation with this application.

- ☐ INITIAL APPLICATION ☒ RENEWAL APPLICATION  
☐ CHANGE (EXPLAIN)

## 3 TYPE OF MOTOR VEHICLE DEALER LICENSE(S) Check all that apply

| FRANCHISED                                     | INDEPENDENT                                    |
|------------------------------------------------|------------------------------------------------|
| <input type="checkbox"/> CAR/TRUCK             | <input checked="" type="checkbox"/> CAR/TRUCK  |
| <input type="checkbox"/> MOTORCYCLE            | <input checked="" type="checkbox"/> MOTORCYCLE |
| <input type="checkbox"/> RECREATIONAL VEHICLE  | <input type="checkbox"/> RECREATIONAL VEHICLE  |
| <input type="checkbox"/> TRAILER               | <input type="checkbox"/> TRAILER               |
| <input type="checkbox"/> AMBULANCE             | <input type="checkbox"/> AMBULANCE             |
| <input type="checkbox"/> FUNERAL VEHICLE       | <input type="checkbox"/> FUNERAL VEHICLE       |
| <input type="checkbox"/> FIRE FIGHTING VEHICLE | <input type="checkbox"/> FIRE FIGHTING VEHICLE |

4 NAME OF BUSINESS  
**AUTOSOURCE LLC**

TRADING AS NAME  
**AUTOSOURCE LLC**

BUSINESS ADDRESS STREET (P.O. BOX ONLY IS NOT ACCEPTABLE)  
**910 JEFFERSON DAVIS HIGHWAY**

CITY  
**RICHMOND VA 23224**

ZIP CODE

☐ COUNTY OR ☒ CITY JURISDICTION OF BUSINESS

**Richmond**

DEALER-OPERATOR (PERSON OPERATING BUSINESS)  
**DWAINE GELENTO TOLLIVER**

DEALER'S SOCIAL SECURITY OR EMPLOYER ID NUMBER

DEALER'S BUSINESS PHONE  
**(804) 233-3922**

DEALER/OPERATOR HOME/CELL PHONE NUMBER

DEALER'S EMAIL ADDRESS

**AutoSourceVA@yahoo.com**

DEALER-OPERATOR'S EMAIL ADDRESS

**Same**

PROCESSING FEE AMOUNT

**\$349**

## POSTED BUSINESS HOURS

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|--------|--------|---------|-----------|----------|--------|----------|
| 10 AM  |        | 9 AM    | 9 AM      | AM       | AM     | 10 AM    |
| 3 PM   | PM     | 2 PM    | 2 PM      | PM       | PM     | 3 PM     |

5 TYPE OF OWNERSHIP CHECK ONE ☐ INDIVIDUAL ☐ PARTNERSHIP ☐ CORPORATION ☒ LLC

STATE IN WHICH INCORPORATED

6 Name, title and residential address of each owner, member, partner and/or officer of this business. Use additional sheet(s) if necessary.

| NAME            | TITLE           | ADDRESS |
|-----------------|-----------------|---------|
| Dwayne Tolliver | Managing Member |         |
|                 |                 |         |
|                 |                 |         |
|                 |                 |         |

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AUG 26 2024

MVD 13

MVDB  
Exhibit

2



**7 FRANCHISED DEALERS ONLY** Attach a copy of the Franchise and service agreement with manufacturer or distributor if this is an initial application  
 Only list line-makes of vehicles to be sold in this state DO NOT list models as line makes Use additional sheet(s) if necessary and attach

| MANUFACTURER | ADDRESS | LINE-MAKES |
|--------------|---------|------------|
|              |         |            |
|              |         |            |
|              |         |            |
|              |         |            |

**8 FRANCHISED DEALERS ONLY** List name and address of individual awarded franchise(s) or sales agreement(s) Use additional sheet(s) if necessary and attach

|         |  |      |       |          |
|---------|--|------|-------|----------|
| NAME    |  |      |       |          |
| ADDRESS |  | CITY | STATE | ZIP CODE |

**9 READ EACH QUESTION BELOW AND CHECK THE APPROPRIATE RESPONSE**

|                                                                                                                                                                                                                                                                           | YES                                 | NO                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
| <b>A</b> Has any owner partner officer or Dealer Operator of business ever been refused a Motor Vehicle Dealer's License or Certificate of Registration or had his/her license or certificate suspended or revoked?                                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>B</b> Has any owner partner officer or Dealer Operator of business ever been convicted of a felony?                                                                                                                                                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| <b>C</b> Has any owner partner officer or Dealer Operator of business ever been convicted of any fraudulent or criminal act in connection with the business of selling motor vehicles?                                                                                    | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>D</b> Has any owner partner officer or Dealer Operator of business ever been convicted of larceny of a vehicle OR receipt or sale of a stolen vehicle?                                                                                                                 | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>E</b> Has any owner partner officer or Dealer Operator of business ever been convicted of odometer tampering or any related violation?                                                                                                                                 | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>F</b> Has any owner partner officer or Dealer Operator committed any act or omitted any duty with the result being administrative action taken by the Board or DMV?                                                                                                    | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>G</b> If the answer to any of the above questions is YES please explain on a separate sheet (include names dates court jurisdictions and result of administrative proceedings)<br><i>On File</i>                                                                       |                                     |                                     |
| <b>H</b> Are all salespersons employees of the dealership (issued a W 2) and <u>not</u> independent contractors (issued a 1099)?                                                                                                                                          | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| <b>I</b> Is any owner partner officer or Dealer-Operator applying to be required to be or currently licensed as a vehicle manufacturer factory branch distributor distributor branch or subsidiary thereof in the Commonwealth? If YES Indicate Dealer Certificate Number | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

**PRIVACY STATEMENT**

In accordance with Virginia Code §§ 2.2-803 2.2-4807 and 58.1-520 et seq the State Comptroller requires that this information including your social security number be collected for debt set off collection purposes

**10 CERTIFICATION** Read and certify by printing and signing below

I certify and affirm that all information presented in this form is true and correct that any documents I have presented to MVDB are genuine and that the information included in all supporting documentation is true and accurate I make this certification and affirmation under penalty of perjury and I understand that knowingly making a false statement or representation on this form is a criminal violation

|                                                      |                                       |
|------------------------------------------------------|---------------------------------------|
| OWNER/ PARTNER/ OFFICER OF THE BUSINESS NAME (print) | NAME OF BUSINESS                      |
| Dwaine Tolliver                                      | AutoSource, LLC 8-26-24 <sup>02</sup> |
| OWNER/ PARTNER/ OFFICER OF THE BUSINESS SIGNATURE    | DATE (mm/dd/yyyy)                     |
| Dwaine Tolliver                                      | 8-26-24                               |

35047

Please Indicate Dealer Certificate Number in Box

MVDB 58 (07/2022)

**SELF-INSPECTION CHECKLIST****COMPLETE & SIGN THIS CHECKLIST AND RETURN WITH YOUR RENEWAL**

**Purpose** This checklist may help with the dealer's business operations. Keeping in compliance with these items listed below may help better prepare you for a satisfactory rating on your next MVDB Inspection.

**Instructions** The Dealer Operator should review each item, initial and sign BEFORE YOU RETURN THIS CHECKLIST TO MVDB WITH YOUR RENEWAL APPLICATION. MAKE A COPY FOR YOUR RECORDS.

**AS THE DEALER OPERATOR I CERTIFY THAT I HAVE PERSONALLY REVIEWED EACH OF THE ITEMS BELOW and have Initialed and signed this form**

| No | Dealer operator initials | Item                                                                                                                                                                                                                                                                                                                                                   |
|----|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | <i>DO</i>                | I have reviewed my insurance policy and certify that the number of dealer plates insured is equal to the number of dealer plates issued to me. I have attached a copy of my Certificate of Liability Insurance indicating the number of plates insured.                                                                                                |
| 2  | <i>DO</i>                | If an Online Dealer, I certify all passenger plates and decals are kept in a secure storage place at the dealership.                                                                                                                                                                                                                                   |
| 3  | <i>DO</i>                | I certify that I reviewed and know the proper use of dealer plates including who may use them and when they may be used and that the dealership is keeping proper record of tag use.                                                                                                                                                                   |
| 4  | <i>DO</i>                | Only authorized personnel have access to the Print On Demand (POD) user name and password information. Passwords are changed regularly and when those employees with knowledge of the password leave my employment.                                                                                                                                    |
| 5  | <i>DO</i>                | I know that I am responsible to ensure that all POD authorized personnel have been properly trained on our POD vendor software and know the DMV POD procedures. I certify that POD tags are NEVER emailed or faxed to anyone including my customers.                                                                                                   |
| 6  | <i>DO</i>                | I certify all salesperson(s) hold a valid sales license assigned to the dealership. I also certify that all salesperson(s) payroll records such as W 2s, W 4 s, payroll statements, commission reports and pay stubs are stored at the dealership. IRS Form 1099 is not applicable to salespersons.                                                    |
| 7  |                          | I have checked the dealer certificate, salesperson list and processing fee to ensure they are current, properly displayed and seen by the general public at the dealership.                                                                                                                                                                            |
| 8  | <i>DO</i>                | I have randomly checked my retail inventory and deal files to ensure that state safety inspections have been performed on all vehicles sold at retail as required by state law and we maintain records of these inspections.                                                                                                                           |
| 9  | <i>DO</i>                | I know that I am responsible for advertisements including those posted on the internet. If I advertise on Craigslist or similar websites or mobile apps, my ads will be in the Dealer Section and NOT in the For Sale by Owner section.                                                                                                                |
| 10 | <i>DO</i>                | My dealership has an online/social media advertising policy for employees that consolidates advertising efforts to dealership sponsored and approved advertising mediums to include all social media platforms. At a minimum, this policy will be reviewed with dealership employees annually and signed/dated by dealership management and employees. |
|    |                          | <b>CONTINUE ON REVERSE SIDE</b>                                                                                                                                                                                                                                                                                                                        |

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MVDB

Dealer Certificate Number

35047

MVDB 58 (07/2022)

| No | Dealer operator Initials                                                            | ITEM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11 |    | I maintain all dealer records for 5 years at my dealership location unless I have received prior approval for a record keeping variance by the Board. All of my dealer records are securely stored and readily available for MVDB inspection specifically the Certificate of Liability Insurance indicating the number of dealer plates insured                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 12 |    | I maintain the forms listed are kept in a secure location and they are readily available for the MVDB inspection. At a minimum the records include: <ol style="list-style-type: none"> <li>1 Vehicle Title (front and back copy)</li> <li>2 Odometer Certification Form</li> <li>3 Copy of Vehicle Safety Inspection</li> <li>4 Buyer's Order (Bill of Sale)</li> <li>5 Copy of Reassignment VAD 20</li> <li>6 Properly completed Federal Buyer's Guide (for pre owned)</li> <li>7 Registration Transfer VSA 27</li> <li>8 Copies of any financing agreement extended service contracts</li> </ol> * A Best Practice recommendation is to maintain all of the forms listed in a Deal Folder/Jacket for simplicity and ease of retrieval<br>Also maintained at the dealership is a copy of the most recent Certificate of Liability Insurance |
| 13 |    | I have confirmed that the dealership address (current location) matches what is pre printed on the MVDB 10 (renewal application) and also matches what is displayed on my dealer certificate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 14 |  | I am using the most current MVDB 61 when hiring a new salesperson. This form and other MVDB forms can be downloaded at <a href="https://mvdb.virginia.gov/formsandpublications/">https://mvdb.virginia.gov/formsandpublications/</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 15 |  | I certify I have provided my current buyer's order to the MVDB                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 16 |  | I will notify MVDB when I plan to close my dealership during its posted business hours                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 17 |  | I have reviewed, completed and signed all renewal forms with accuracy. If necessary, I have corrected any pre-printed information on the renewal forms prior to submitting to the MVDB.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 18 |  | If you are an independent dealer-operator, the dealer operator is current on their recertification requirement and understands they must recertify every 24 months to keep this qualification. Failure to do so may result in a loss of qualification and impact the dealer certificate. I keep the MVDB up to date on my contact information including dealer operator email address, home mailing address, and primary contact telephone number as indicated on the MVDB 10.                                                                                                                                                                                                                                                                                                                                                               |
| 19 |                                                                                     | Please sign and date this form below upon completion and return with the renewal forms and fees to MVDB. <div style="border: 1px solid black; padding: 5px;">             Dealer/Dealer-Operator Name (print clearly)<br/>             Dwaine Tolliver           </div> <div style="border: 1px solid black; padding: 5px;">             Dealer/Dealer-Operator Name (signature) &amp; Date<br/>             X Dwaine Tolliver           </div>                                                                                                                                                                                                                                                                                                                                                                                              |

**COMPLETE THIS CHECKLIST AND RETURN WITH YOUR RENEWAL**

## AUTOSOURCE LLC

910 JEFFERSON DAVIS HIGHWAY  
RICHMOND VA 23224

**Certificate#: 35047**

| Business Phone | Expiration | Inspection Date   |
|----------------|------------|-------------------|
| (804) 787-4068 | 08/31/26   | 09/17/25 12:44 PM |

### Dealership Info

| Inspection Date | District | Inspection Type   | Jurisdiction | License type | Processing Fee |
|-----------------|----------|-------------------|--------------|--------------|----------------|
| 09/17/25        | 5        | Random Inspection | RICH2        | IB,ID        | 349.00         |

### Questions - Any question answered no must be explained.

| #  | Question                                                                                                                                                                                                                             | Answer | Amount |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|
| 1  | 46.2-1534 Does the dealership sign contain the trade name in letters no less than 6 inches in height?                                                                                                                                | YES    |        |
| 2  | 46.2-1533 Are Business Hours posted and maintained in compliance with the statute?                                                                                                                                                   | NO     |        |
| 3  | 46.2-1510 Is the sales, service, and office space at least 250 sq. ft. devoted exclusively to the dealerships, is the dealership properly equipped, and has the dealership designated space for the display of at least 10 vehicles? | N/A    |        |
| 4  | 46.2-1515 Is the dealer certificate properly displayed in a conspicuous place?                                                                                                                                                       | N/A    |        |
| 5  | 46.2-1518 Is the list of salesperson(s) current and conspicuously displayed?                                                                                                                                                         | N/A    |        |
| 6  | 46.2-1530 Is the processing fee sign conspicuously displayed in a public sales area?                                                                                                                                                 | N/A    |        |
| 7  | 46.2-1529 Are all employee and sales records, vehicle inventory records and titles, etc. properly completed and maintained for 5 years (or by computer with proper approval)?                                                        | N/A    |        |
| 8  | 46.2-1530 46.2-1529 Are copies (front and back) of titles maintained for completed sales?                                                                                                                                            | N/A    |        |
| 9  | 46.2-1532 Are odometer records maintained in original or duplicated form for 5 years?                                                                                                                                                | N/A    |        |
| 10 | 46.2-1542/46.2-1550.2/46.2-1559 Are all Plate records in proper order?                                                                                                                                                               | N/A    |        |
| 11 | 46.2-1548 46.2-1550 Are plates used as authorized and are written records maintained?                                                                                                                                                | N/A    |        |
| 12 | If online Dealer, are plates and decals kept in a secure location?                                                                                                                                                                   | N/A    |        |
| 13 | 46.2-1537 Are all salespersons licensed and employees of the dealership (issued a W-2) and not independent contractors(issued a 1099)?                                                                                               | N/A    |        |
| 14 | 46.2-1539 Are all vehicles sold at retail safety inspected and records maintained?                                                                                                                                                   | N/A    |        |
| 15 | Was a copy of the Audit Report provided to the Dealer representative?                                                                                                                                                                | N/A    |        |

### Insurance

| Insurer | Policy No. | Policy Dates | Plates Insured |
|---------|------------|--------------|----------------|
|         |            | -            | N/A            |

### Interview

| Interviewed | Position | Field Rep     | Rep Phone# | Inspection Result |
|-------------|----------|---------------|------------|-------------------|
|             |          | Janet Garrett |            | U                 |

**MVDB  
Exhibit**

**3**



## AUTOSOURCE LLC

**Certificate#: 35047**

910 JEFFERSON DAVIS HIGHWAY  
RICHMOND VA 23224

| Business Phone | Expiration | Inspection Date   |
|----------------|------------|-------------------|
| (804) 787-4068 | 08/31/26   | 09/17/25 12:44 PM |

### Interview

| Interviewed | Position | Field Rep     | Rep Phone# | Inspection Result |
|-------------|----------|---------------|------------|-------------------|
|             |          | Janet Garrett |            | U                 |

### Regulatory Section

#### Action To Take

Regulatory Letter

### Comments

Gate locked at location, unable to access the dealership. Dealership is in violation of 46.2-1533

9/23 Dealer responded with a phone call and email. He admitted that his gate was closed and no vehicle access was available at the lot. I advised him that parking on the neighboring property and walking to his gate to see that it was left ajar to enter his dealership was not acceptable.

---

**Violation 46.2-1533: Failure to maintain business hours.**

1 message

**anet.garrett@mvdb.virginia.gov** <janet.garrett@mvdb.virginia.gov>

Tue, Sep 23, 2025 at 8:5

To: AUTOSOURCEVA@yahoo.com, autosourceva@yahoo.com, dgtolliver@yahoo.com, janet.garrett@mvdb.virginia.gov, mvdb2201@gmail.com

**Motor Vehicle Dealer Board**  
**Notice of Attempted Dealer Inspection**  
**Date: 9/17/2025 12:44:00 PM**

**To: Dealer: AUTOSOURCE LLC Certificate #: 35047**

I have attempted to inspect your dealership during your posted business hours, only to find the dealership closed. In researching your dealer records, I could not find any prior notifications that your dealership would be closed today.

Based upon this attempted inspection, your dealership is in violation of 46.2 - 1533 of the Code of Virginia, which states in part that each motor vehicle dealer shall be open for business a minimum of twenty hours per week, at least ten of which shall be between the hours of 9:00 a.m. and 5:00 p.m. Monday through Friday. In addition, you must include your business hours on your original and renewal applications, and you must notify the Board immediately in writing of any changes in these hours.

It is important that you understand the process for informing the Board when you are not able to maintain your business hours. Anytime the dealership is closed during the posted hours, you must notify the Board via email: [dboard@mvdb.virginia.gov](mailto:dboard@mvdb.virginia.gov) or fax (804) - 367 - 1053 using the MVDB 40 (03 / 01 / 2018), Dealership Temporary Closing Notice or alternative form. The MVDB 40 or alternative notice is to be posted at or in close proximity of the dealership's front entrance so that it is visible to the public. You can download and print the MVDB 40 at <http://www.mvdb.virginia.gov/forms/files/MVDB-40.pdf>

Your emailed response to me at ([janet.garrett@mvdb.virginia.gov](mailto:janet.garrett@mvdb.virginia.gov)) must be received within 7 days of the date of this email. This email serves as your initial written warning. Any further violation of VA. Code 46.2-1533 could result in the assessment of a civil penalty not to exceed \$1,000, or subject your dealership to an administrative hearing.

Should you have any questions please do not hesitate to contact me.

Sincerely,

janet.garrett  
MVDB Field Representative  
Contact Number, (804) 539-5217



**AUTOSOURCE LLC**
 910 JEFFERSON DAVIS HIGHWAY  
 , RICHMOND VA 23224
**Certificate#: 35047**

| Business Phone | Expiration | Inspection Date   |
|----------------|------------|-------------------|
| (804) 787-4068 | 08/31/26   | 01/13/26 10:48 AM |

**Dealership Info**

| Inspection Date | District | Inspection Type     | Jurisdiction | License type | Processing Fee |
|-----------------|----------|---------------------|--------------|--------------|----------------|
| 01/13/26        | 5        | Followup Inspection | RICH2        | IB,ID        | 349.00         |

**Questions - Any question answered no must be explained.**

| #  | Question                                                                                                                                                                                                                             | Answer | Amount |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|
| 1  | 46.2-1534 Does the dealership sign contain the trade name in letters no less than 6 inches in height?                                                                                                                                | YES    |        |
| 2  | 46.2-1533 Are Business Hours posted and maintained in compliance with the statute?                                                                                                                                                   | NO     |        |
| 3  | 46.2-1510 Is the sales, service, and office space at least 250 sq. ft. devoted exclusively to the dealerships, is the dealership properly equipped, and has the dealership designated space for the display of at least 10 vehicles? | N/A    |        |
| 4  | 46.2-1515 Is the dealer certificate properly displayed in a conspicuous place?                                                                                                                                                       | N/A    |        |
| 5  | 46.2-1518 Is the list of salesperson(s) current and conspicuously displayed?                                                                                                                                                         | N/A    |        |
| 6  | 46.2-1530 Is the processing fee sign conspicuously displayed in a public sales area?                                                                                                                                                 | N/A    |        |
| 7  | 46.2-1529 Are all employee and sales records, vehicle inventory records and titles, etc. properly completed and maintained for 5 years (or by computer with proper approval)?                                                        | N/A    |        |
| 8  | 46.2-1530 46.2-1529 Are copies (front and back) of titles maintained for completed sales?                                                                                                                                            | N/A    |        |
| 9  | 46.2-1532 Are odometer records maintained in original or duplicated form for 5 years?                                                                                                                                                | N/A    |        |
| 10 | 46.2-1542/46.2-1550.2/46.2-1559 Are all Plate records in proper order?                                                                                                                                                               | N/A    |        |
| 11 | 46.2-1548 46.2-1550 Are plates used as authorized and are written records maintained?                                                                                                                                                | N/A    |        |
| 12 | If online Dealer, are plates and decals kept in a secure location?                                                                                                                                                                   | N/A    |        |
| 13 | 46.2-1537 Are all salespersons licensed and employees of the dealership (issued a W-2) and not independent contractors(issued a 1099)?                                                                                               | N/A    |        |
| 14 | 46.2-1539 Are all vehicles sold at retail safety inspected and records maintained?                                                                                                                                                   | N/A    |        |
| 15 | Was a copy of the Audit Report provided to the Dealer representative?                                                                                                                                                                | N/A    |        |

**Insurance**

| Insurer | Policy No. | Policy Dates | Plates Insured |
|---------|------------|--------------|----------------|
|         |            | -            | N/A            |

**Interview**

| Interviewed | Position | Field Rep     | Rep Phone# | Inspection Result |
|-------------|----------|---------------|------------|-------------------|
|             |          | Janet Garrett |            | U                 |

**MVDB**  
**Exhibit**
**4**

**AUTOSOURCE LLC**

Certificate#: 35047

910 JEFFERSON DAVIS HIGHWAY  
, RICHMOND VA 23224

| Business Phone | Expiration | Inspection Date   |
|----------------|------------|-------------------|
| (804) 787-4068 | 08/31/26   | 01/13/26 10:48 AM |

**Interview**

| Interviewed | Position | Field Rep     | Rep Phone# | Inspection Result |
|-------------|----------|---------------|------------|-------------------|
|             |          | Janet Garrett |            | U                 |

**Regulatory Section****Action To Take**

Regulatory Letter

**Comments**

Location locked and closed; employee at business next door stated that he had not seen Mr. Tolliver. There were no employees apparent on the premises.  
There were no notifications of closings on file with our office.



# COMMONWEALTH of VIRGINIA

## *Motor Vehicle Dealer Board*

### RETURN RECEIPT REQUESTED

7022 1670 0003 3738 1286

**January 21, 2026**

Mr. Dwaine G. Tolliver  
Autosource LLC #35047  
910 Jefferson Davis Highway  
Richmond, Virginia 23224

**Re:   Violations of Title 46.2 of the Code of Virginia**

**Dear Mr. Dwaine G. Tolliver:**

Section 46.2-1533 of the Code of Virginia states that each motor vehicle dealer shall be open for business a minimum of twenty hours per week, at least ten of which shall be between the hours of 9:00 a.m. and 5:00 p.m. Monday through Friday.

In an email dated **September 17, 2025** you were notified that Field Representative, **Janet Garrett** attempted to inspect your dealership during your posted business hours, only to find the dealership closed.

We are in receipt of a **second** Record of Inspection from Field Representative; **Janet Garrett** dated **January 13, 2026** indicating that your dealership was closed during your posted business hours. In researching your dealer records, we could not find any prior notification that your dealership would be closed on **January 13, 2026**. Based upon this information, your dealership is in violation of §46.2-1533 and §46.2-1575(2) of the Code of Virginia, for not maintaining the posted minimum business hours and failure to comply with the law after receiving a written warning.

§ 46.2-1528. Examination or audit of licensee; costs.

The Board or authorized representatives of the Board may examine, during the posted business hours, the records required to be maintained by this chapter. If a licensee is found to have violated this chapter or any order of the Board, the cost of the examination as established by the Board shall be paid by the licensee so examined within 30 days after demand therefor by the Board.

**This cost is referred to as the administrative violation fee.**

**2201 West Broad Street • Suite 104 • Richmond, Virginia 23220**  
Telephone: (804) 367-1100      Fax Number: (804) 367-1053

Mr. Dwaine G. Tolliver  
Autosource LLC #35047  
January 21, 2026  
Page 2

Section §46.2-1507 of the Code of Virginia, states that any person violating any of the provisions of the laws pertaining to Motor Vehicle Dealer may be assessed a civil penalty. No such penalty shall exceed \$1,000 for any single violation. In addition, the Board has the authority to revoke or suspend your licenses for violation of §46.2-1575(2).

As a result of the above defined violation of §46.2-1533, you are hereby assessed a penalty of \$750 and a \$50 Administration Violation Fee. If you wish to contest this civil penalty, the Board is hereby giving you notice and an opportunity for an informal fact finding conference to present evidence that you are not in violation of §46.2-1533.

If it is your desire to waive the informal fact finding conference, the civil penalty of \$750 will be due on **February 20, 2026** by money order or certified funds.

If we do not hear from you regarding this matter by **February 20, 2026** we will take this decision as final and that you have waived your right to appeal. Please be advised that a lack of response will place this agency in a position to take appropriate action, including the suspension or revocation of all dealer and salespersons licenses and dealer plates. For your information all alleged violations may be presented for consideration if an informal fact-finding conference is convened. This letter also serves as a warning against violating any Virginia Motor Vehicle Dealer Licensing Law.

**The \$50.00 administrative violation fee cannot be appealed and must be paid on or before February 20, 2026, to avoid the immediate suspension of your dealer's license.**

**Total amount due \$800.00.**

If you have any questions, please call Ms. Jazmine Lewis at (804) 367-1100 ext. 3009. All correspondence should be directed to Ms. Lewis at the address listed at the bottom of the first page of this letter.

Mr. Dwaine G. Tolliver  
Autosource LLC #35047  
January 21, 2026  
Page 3

Sincerely,

A handwritten signature in black ink that reads "Kelley Smith". The signature is written in a cursive, flowing style.

Kelley Smith  
Executive Director

KS/jml

Enclosures

em: Janet Garrett, Field Representative

---

**Fw: AUTOSOUCE LLC #35047 APPEAL**

---

**From:** Lewis, Jazmine (MVDB) <Jazmine.Lewis@mvdb.virginia.gov>  
**Date:** Tue 2/17/2026 4:04 PM  
**To:** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>

**From:** Autosource, LLC <autosourceva@yahoo.com>  
**Sent:** Tuesday, February 17, 2026 3:09 PM  
**To:** Lewis, Jazmine (MVDB) <jazmine.lewis@mvdb.virginia.gov>  
**Subject:** Re: AUTOSOUCE LLC #35047 \$50 Administrative Violation Fee Payment Receipt

---

Good afternoon Jazmine,

I would like to appeal the \$750 fine I received. Please advise me of the process .

Dealer #35047

Regards,

Dwaine Tolliver  
General Manager

Autosource, LLC  
910 Richmond Hwy  
Richmond, VA 23224  
(804) 787-4068



VA MOTOR VEHICLE DEALER  
2201 W BROAD STREET  
SUITE 104  
RICHMOND, VA 23220  
804-367-1100

VA MVDB 210 DEALER BOARD

Date: 02/17/2026 11:31:51 AM

CREDIT CARD SALE

VISA  
CARD NUMBER: \*\*\*\*\*2414 K

TOTAL AMOUNT: \$50.00

APPROVAL CD: 455937

ECI:

RECORD #: 000

CLERK ID: mvbjml

X \_\_\_\_\_

I AGREE TO PAY THE ABOVE TOTAL AMOUNT  
ACCORDING TO THE CARD ISSUER AGREEMENT  
(MERCHANT AGREEMENT IF CREDIT VOUCHER)

**Fw: AUTOSOUCE LLC #35047 APPEAL**

From Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>

Date Fri 2/20/2026 3:32 PM

To [REDACTED]; autosourceva@yahoo.com <autosourceva@yahoo.com>

Good Afternoon,

Per our earlier conversation, please provide me with a written statement as to why you have requested to appeal the civil penalty.

Also, per our records there are several telephone numbers that appear to be out of service. Please provide me with the correct number. I will update your record, thank.

*Best regards,*

**Lisa Mack-Nelson**

Field Representative Supervisor

Office [804-367-1100](tel:804-367-1100) x3005#

Fax [804-367-1053](tel:804-367-1053)



*Did you know that many commonly asked questions are answered on our website: Visit [www.mvdb.virginia.gov](http://www.mvdb.virginia.gov)*

---

**From:** Lewis, Jazmine (MVDB) <Jazmine.Lewis@mvdb.virginia.gov>

**Sent:** Tuesday, February 17, 2026 4:04 PM

**To:** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>

**Subject:** Fw: AUTOSOUCE LLC #35047 APPEAL

**From:** Autosource, LLC <autosourceva@yahoo.com>

**Sent:** Tuesday, February 17, 2026 3:09 PM

**To:** Lewis, Jazmine (MVDB) <jazmine.lewis@mvdb.virginia.gov>

**Subject:** Re: AUTOSOUCE LLC #35047 \$50 Administrative Violation Fee Payment Receipt

Good afternoon Jazmine,

I would like to appeal the \$750 fine I received. Please advise me of the process .

Dealer #35047

MVDB  
Exhibit

6

---

## Appeal

---

**From** AUTOSOURCE <autosourceva@yahoo.com>

**Date** Tue 2/24/2026 12:37 AM

**To** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>

To whom it may concern,

I do not agree with the fine imposed on my dealership.

I received a letter stating I did not maintain posted hours. Upon checking the date, I realized there must have been a mistake because I know I was at my dealership the day of inspection due to the inclement weather.

I immediately reached out (via phone) to my field rep J Garrett.

She stated she came to my dealership and the gate was closed. I explained to her that I did not open the big gate because it was pouring down raining, So I went through the entrance located beside it. I explained to her I was inside the entire time and no one knocked on my door at all. I would have heard her.

She remembered that day as well because of how bad it was raining that day.

Mrs. Garrett explained to me that as long as I was there for the next inspection I would be fine. I was hoping she would say since she did not get out of the car and knock on my door due to the rain, she would cancel that inspection and plan to reinspect, but that did not happen.

Upon my next inspection I was out of town for training. I am a Law Enforcement Firearms Instructor and a DCJS General and Firearms Instructor as well. I forgot to contact the dealer board to let them know I would be temporarily closed due to training, so I except full responsibility for the second inspection. Communities stronger.

I feel as though if Mrs Garrett would have walked through the small gate instead of trying to drive on the lot she would have known I was in my office on my couch at the time of the inspection.

I've been in business for approximately 20 years and I have never gotten into trouble. I do everything by the book and I always have. Mrs. Garrett knows my character.

This letter is not to discredit or complain about Mrs. Garrett as she is one of the best field reps out there. She is definitely consistent every time she inspects.

I would like a hearing if that is the next step. I'm guilty of the latter, but definitely not the first one.

My phone number for the dealership is (804) 787-4068 any other numbers can be deleted. #35047

Respectfully,

**Dwaine Tolliver**  
**General Manager**



**COMMONWEALTH of VIRGINIA**  
*Motor Vehicle Dealer Board*

March 2, 2026

Dwain G. Tolliver  
Autosource LLC #35047  
910 Jefferson David Highway  
Richmond VA 23224

Re: Violations of §46.2 of the Code of Virginia

Dear Dwain G. Tolliver,

I am in receipt of your appeal request to the civil penalty letter dated January 21, 2026, sent to Dwain G. Tolliver Autosource LLC.

Therefore, an informal fact-finding conference will be convened to determine what, if any, action the Motor Vehicle Dealer Board (Board) may take with your dealer and/or salesperson's licenses and dealer-operator and/or salesperson qualifications.

**§ 46.2-1533**

Each motor vehicle dealer shall be open for business a minimum of 20 hours per week, at least 10 of which shall be between the hours of 9:00 a.m. and 5:00 p.m. Monday through Friday, except that the Board, on written request by a dealer, may modify these requirements for good cause. The dealer's hours shall be posted and maintained conspicuously on or near the main entrance of each place of business.

**§ 46.2-1575.2**

Failure to comply subsequent to receipt of a written warning from the Department or the Board or any willful failure to comply with any provision of this chapter or any regulation promulgated by the Commissioner or the Board under this chapter;

These laws can be found at <https://mvdb.virginia.gov/codes-and-regulations/>

**MVDB  
Exhibit**

**7**

**2201 West Broad Street • Suite 104 • Richmond, Virginia 23220**  
Telephone: (804) 367-1100 Fax Number: (804) 367-1053

Dwain G. Tolliver  
Autosource LLC #35047

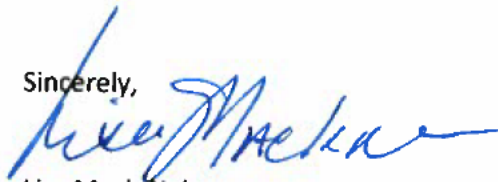
March 2, 2026

Page 2

Virginia Code Section 46.2-1507 states that any person violating any provision of the Motor Vehicle Dealer Licensing Laws may be assessed a civil penalty by the Board. No such penalty shall \$1,000.00 for any single violation of Chapter 46.2 of the Code of Virginia.

I have assigned Beverly Carroll to act as the hearing officer and to conduct the informal fact-finding conference. You will receive a certified letter that will be identified as a Notice of Hearing, which contains the date and time agreed upon by you and Ms. Carroll. She will attempt to contact you by calling (804) 233-3922 or (804) 787-4068. If she is unable to speak with you directly and obtain your participation in the scheduling of the conference, it will be convened and held without you. It is extremely important that you respond accordingly.

Sincerely,



Lisa Mack-Nelson  
Field Representative Supervisor

c: Beverly Carroll, Hearing Officer  
Jama Smith, Field Representative



COMMONWEALTH of VIRGINIA  
*Motor Vehicle Dealer Board*

March 2, 2026

Ms. Beverly Carroll, Hearing Officer

Re: Dwain Tolliver and Autosource LLC v Motor Vehicle Dealer Board

Enclosed you will find copies of the agency documents Dwain Tolliver and Autosource LLC. Please convene an informal fact-finding conference. These proceedings are being convened to address the possible violations of:

|               |                                                    |
|---------------|----------------------------------------------------|
| § 46.2-1533   | Failure to maintain business hours                 |
| § 46.2-1575.2 | Failure to comply with subsequent written warning. |

The Board's authority to convene the conference may be found in Va. Code § 46.2-1576.

In scheduling the hearing, please contact Janet Garret, Field Representative at (804) 539-5217 or [janet.garrett@mvdv.virginia.gov](mailto:janet.garrett@mvdv.virginia.gov), and me at (804) 367-1100, ext. 3005# or [lisa.macknelson@mvdv.virginia.gov](mailto:lisa.macknelson@mvdv.virginia.gov) to present the case for the Board.

Please send the notice of hearing to Dwain G. Tolliver Autosource LLC 910 Jefferson David Highway Richmond VA 23224. You may be able to contact him by calling (804) [REDACTED] or (804) [REDACTED]. Please provide a copy of the hearing notice for my files.

Sincerely,

Lisa Mack-Nelson  
Field Representative Supervisor

em: Janet Garrett, Field Representative  
Enclosures





*COMMONWEALTH of VIRGINIA*  
*Motor Vehicle Dealer Board*

**NOTICE OF HEARING**  
**CERTIFIED RETURN RECEIPT**  
**70172620000017118317**

**March 4, 2026**

Dwain G. Tolliver #35047  
Autosource, LLC  
910 Jefferson Davis Hwy  
Richmond, VA 23224

Dear Mr. Tolliver,

Per our conversation this morning, PLEASE TAKE NOTICE that on **Tuesday, March 24, 2026 at 3 p.m.** for the offices of the Motor Vehicle Dealer Board at the address listed below, I will convene an Informal Fact-Finding Teleconference. These proceedings are being convened to address the allegations by the Board that you are in violation of VA Code, including § 46.2-1533 failure to maintain business hours, and § 46.2-1575.2 failure to comply subsequent to written warning.

You may include in the teleconference any witnesses with relevant testimony and any relevant documentary evidence. Ms. Mack-Nelson will provide the documentation to be discussed via encrypted email. If you prefer to see hardcopies of the exhibits to be discussed, you may submit a written request to MVDB Field Representative Supervisor Lisa Mack-Nelson at (804)367-1100, ext 3005# to come to the Dealer Board office to view them, or they will be mailed to you at an additional charge. We prefer that your testimony in that teleconference include both video and audio. Ms. Mack Nelson and Field Representative Janet Garrett will be included in the call to give evidence for the Board.

Page one – Notice of Hearing  
Tolliver  
March 4, 2026

**2201 West Broad Street • Suite 104 • Richmond, Virginia 23230**  
Telephone: (804)367-1100 Email: [dboard@mvdv.virginia.gov](mailto:dboard@mvdv.virginia.gov)



*COMMONWEALTH of VIRGINIA*  
*Motor Vehicle Dealer Board*

TAKE NOTICE ALSO that a continuance may be granted ONLY UPON WRITTEN NOTICE received by the Board BEFORE the date of the conference and ONLY FOR GOOD CAUSE SHOWN. If the continuance is not granted and you do not appear, THE HEARING MAY GO FORWARD IN YOUR ABSENCE AND A RECOMMENATION MADE TO THE BOARD.

Sincerely,

Beverly L. Carroll  
Hearing Officer

cc: Field Representative Supervisor Lisa Mack-Nelson  
Field Representative Janet Garrett

**DEALER  
PRACTICES  
TAB 2**

## COMMONWEALTH of VIRGINIA

**MVDB**

## Dealer Information Sheet

|                               |                                 |
|-------------------------------|---------------------------------|
| Dealer Certificate Number     | 813                             |
| Corporate Name                | BOWDITCH FORD INC               |
| Trading As Name               | BOWDITCH FORD INC               |
| Owner's Name                  | ROSINSKI,CASEY,A (PRESIDENT), * |
| Dealer-Operator's Name        | ROSINSKI, CASEY                 |
| Dealer-Operator's Class Date  | N/A                             |
| IDO Recertification Date      | N/A                             |
| Initial License Date          | 1/23/2026                       |
| License Expiration Date       | 1/31/2027                       |
| Number of Salespersons        | 10                              |
| Number of Dealer Tags         | 28                              |
| Virginia Retail Sales         | 626                             |
| Virginia Wholesale Sales      | 0                               |
| Date of Last Inspection       | 2/19/2026                       |
| Result                        | N                               |
| Number of Consumer Complaints | 11                              |
| Online Dealer                 | Yes                             |

---

**Re: Bowditch Ford, Inc #813 | Casey A. Rosinski - July 13, 2026 Board Meeting Invitation**

---

**From** Wallace, Tenisha (MVDB) <Tenisha.Wallace@mvdb.virginia.gov>

**Date** Tue 6/30/2026 11:27 AM

**To** Casey Rosinski <Casey.r@bowditchauto.com>; MVDB BoardMeetings <boardmeetingsmvdb@gmail.com>; Walter Holmes <walter.h@bowditchauto.com>; KELSEY HOGGE <KELSEY.H@bowditchauto.com>

**Cc** Majors, Ann (MVDB) <ann.majors@mvdb.virginia.gov>; Jefferson, Michelle (MVDB) <michelle.jefferson@mvdb.virginia.gov>; Smith, Kelley (MVDB) <kelley.smith@mvdb.virginia.gov>

Good morning, Casey.

Thank you for confirming your and Walter Holmes' attendance. Your participation at the upcoming Committee and Board meeting on July 13, 2026 has been noted.

Please remember to bring a valid photo ID and arrive in adequate time for building security clearance before the 9:00 a.m. meeting.

If you have any questions or concerns regarding this matter, you may contact me.

Regards,

**Tenisha Wallace**

Administrative Assistant

2201 West Broad Street, Suite 104, Richmond, VA 23220

804-367-1100 ext. 3001#



---

**From:** Casey Rosinski <Casey.r@bowditchauto.com>

**Sent:** Tuesday, June 30, 2026 11:15 AM

**To:** MVDB BoardMeetings <boardmeetingsmvdb@gmail.com>; Walter Holmes <Walter.h@bowditchauto.com>; tenisha.wallace@mvdb.virginia.gov. <tenisha.wallace@mvdb.virginia.gov>; KELSEY HOGGE <KELSEY.H@bowditchauto.com>

**Cc:** Majors, Ann (MVDB) <ann.majors@mvdb.virginia.gov>; Jefferson, Michelle (MVDB) <michelle.jefferson@mvdb.virginia.gov>; Smith, Kelley (MVDB) <kelley.smith@mvdb.virginia.gov>; Wallace, Tenisha (MVDB) <tenisha.wallace@mvdb.virginia.gov>

**Subject:** RE: Bowditch Ford, Inc #813 | Casey A. Rosinski - July 13, 2026 Board Meeting Invitation

Hi Tenisha –

Our General Manager, Walter Holmes and I are both planning to attend the meeting.

Thank you,  
Casey A. Rosinski  
**President, Bowditch Ford**  
757-591-3600 || [www.BowditchFord.com](http://www.BowditchFord.com)

Receiving this email outside of normal working hours? Managing work and life responsibilities is unique for everyone. I have sent this email at a time that works for me. Please respond at a time that works for you.

NOTICE: Information contained in this transmission to the named addressee is proprietary and is subject to work product confidentiality. If the recipient of this transmission is not the named addressee, the recipient should immediately notify the sender and destroy the information transmitted without making any copy or distribution thereof.

---

**From:** MVDB BoardMeetings <boardmeetingsmvdb@gmail.com>  
**Sent:** Thursday, June 25, 2026 5:58 PM  
**To:** Casey Rosinski <Casey.r@bowditchauto.com>; Walter Holmes <Walter.h@bowditchauto.com>  
**Cc:** Ann Majors <ann.majors@mvdb.virginia.gov>; Michelle Jefferson <michelle.jefferson@mvdb.virginia.gov>; kelley.smith@mvdb.virginia.gov; tenisha.wallace@mvdb.virginia.gov  
**Subject:** Bowditch Ford, Inc #813 | Casey A. Rosinski - July 13, 2026 Board Meeting Invitation

**Caution:** The sender of this message is external to your organization and not recognized. Use care when replying, selecting links, or opening attachments.

**Please be advised that your matter is scheduled for review at the July 13, 2026 Board Meeting.**

Attached are the Hearing Officer's Report and related correspondence. Your attendance is not required; however, it is recommended.

Please confirm whether you plan to attend by **Friday, July 3, 2026**. You may reply to this email or contact Tenisha Wallace at 804-367-1100, ext. 3001#, or via email at [tenisha.wallace@mvdb.virginia.gov](mailto:tenisha.wallace@mvdb.virginia.gov).

Respectfully submitted,

## **Motor Vehicle Dealer Board**

2201 West Broad Street, Suite 104, Richmond, VA 23220

Phone: 804-367-1100

Have a question? You can find most answers on our website! [Motor Vehicle Dealer Board](#)



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**Bowditch Ford, Inc #813 | Casey A. Rosinski - July 13, 2026 Board Meeting Invitation**

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**From** MVDB BoardMeetings <boardmeetingsmvdb@gmail.com>

**Date** Thu 6/25/2026 5:58 PM

**To** casey.r@bowditchauto.com <casey.r@bowditchauto.com>; walter.h@bowditchauto.com <walter.h@bowditchauto.com>

**Cc** Majors, Ann (MVDB) <ann.majors@mvdb.virginia.gov>; Jefferson, Michelle (MVDB) <michelle.jefferson@mvdb.virginia.gov>; Smith, Kelley (MVDB) <kelley.smith@mvdb.virginia.gov>; Wallace, Tenisha (MVDB) <tenisha.wallace@mvdb.virginia.gov>

 1 attachment (1,004 KB)

7-13-26 Board Meeting Invitation Bowditch Ford, Inc #813.pdf;

**Please be advised that your matter is scheduled for review at the July 13, 2026 Board Meeting.**

Attached are the Hearing Officer's Report and related correspondence. Your attendance is not required; however, it is recommended.

Please confirm whether you plan to attend by **Friday, July 3, 2026**. You may reply to this email or contact Tenisha Wallace at 804-367-1100, ext. 3001#, or via email at [tenisha.wallace@mvdb.virginia.gov](mailto:tenisha.wallace@mvdb.virginia.gov).

Respectfully submitted,

**Motor Vehicle Dealer Board**

2201 West Broad Street, Suite 104, Richmond, VA 23220

Phone: 804-367-1100

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*COMMONWEALTH of VIRGINIA*  
*Motor Vehicle Dealer Board*

June 25, 2026

**Via First Class Mail & Email**

Casey A. Rosinski  
Bowditch Ford, Inc #813  
11291 Jefferson Ave  
Newport News, VA 23601

casey.r@bowditchauto.com  
walter.h@bowditchauto.com

RE: Informal Fact-Finding Conference – Hearing Officer's Report  
Dealer Practices Committee and Full Board Review

Dear Casey A. Rosinski:

On June 4, 2026, an informal fact-finding conference was electronically conducted with the office of the Motor Vehicle Dealer Board (Board). Please find an attached copy of the Hearing Officer's report.

During the Committee and Full Board meetings, you will have an opportunity to speak to your case. Please be advised that the Hearing Officer's Report is a recommendation only. The final decision in this matter rests solely with the Board. The Board has the authority to accept, modify, or reject the recommendation, including the authority to eliminate, increase, or decrease any civil penalty assessed and to suspend or revoke any license issued by the Board.

The Hearing Officer's Report and case file will be presented to the Dealer Practices Committee on:

**Date:** July 13, 2026  
**Time:** 9:00 a.m.  
**Location:** Department of Motor Vehicles, Executive Conference Room 702  
2300 West Broad Street  
Richmond, Virginia 23269

The Dealer Practices Committee will review the report and case file and determine what, if any, recommendations to make to the Full Board. The Full Board will consider the Committee's recommendations at their meeting immediately following the Committee meetings.

**While your attendance is not required, it is strongly recommended that you participate in the meetings.** Being present will provide you with the opportunity to respond to any questions from Board members.

**2201 West Broad Street • Suite 104 • Richmond, Virginia 23220**  
Telephone: (804)367-1100 Email: [dboard@mvdv.virginia.gov](mailto:dboard@mvdv.virginia.gov)

Board Meeting Invitation  
Casey A. Rosinski  
Bowditch Ford, Inc #813  
June 25, 2026  
Page 2

If you plan to attend the Board meeting, you are required to present a government-issued photo ID (such as a driver's license) to comply with DMV's security requirements. Please arrive before 9:00 a.m. to allow sufficient time to clear security.

If you have any questions, you may contact Tenisha Wallace at the Motor Vehicle Dealer Board office at 804-367-1100 ext. 3001# or [tenisha.wallace@mvdb.virginia.gov](mailto:tenisha.wallace@mvdb.virginia.gov).

Sincerely,  
Motor Vehicle Dealer Board

Enclosures: Hearing Officer's Report

cc: Ann Majors, Operations Manager  
Michelle Jefferson, MVDB Field Representative  
Kelley Smith, MVDB Executive Director



## COMMONWEALTH of VIRGINIA



### INFORMAL CONFERENCE

Hearing Officer: Beverly L. Carroll

Hearing Date: Thursday, June 4, 2026 10:00 a.m.

Certificate No. 813

**Motor Vehicle Dealer Board vs. Casey Rosinski, Bowditch Ford**

#### Conference Purpose

The purpose of the conference was to grant Mr. Rosinski an Informal Conference. This conference is under Va. Code 46.2-1576, to determine what recommendations for actions, if needed, should be presented to the Board for violations of Virginia Motor Vehicle Dealer codes.

#### Conference Details

| Codes         | Description                                             |
|---------------|---------------------------------------------------------|
| 46.2-1542     | Failure to provide title within 30 days                 |
| 46.2-1574     | Acts of officers, directors, partners, and salespersons |
| 46.2-1575 (2) | Failure to comply subsequent to written warning         |
| 46.2-1575 (6) | Deceptive acts and practices                            |

#### Attendees

Operations Manager: Ann Majors  
Consumer/Advertising Analyst: Diane Handy  
Field Representative: Michelle Jefferson  
Dealer/Operator: Casey Rosinski  
General Manager: Walter Holmes

### Agency Exhibits

| <b>Exhibit #</b> |                                                                                                                                                                                                                                                                                                                  |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                | Request for hearing officer                                                                                                                                                                                                                                                                                      |
| 2                | Overview documentation for dealership established 4/6/94<br>9 active salespersons 28 dealer plates 702 retail sales<br>Renewal application and checklist for Casey Rosinski dated 12/30/24                                                                                                                       |
| 3                | Customer complaints:<br>9/18/25 Isaac Harvey<br>10/29/25 Todd Craig<br>12/9/25 Justin Lawhorne<br>1/5/26 Rachel King<br>1/7/26 Randall Ours<br>1/20/26 Elizabeth Bolling Brannan<br>1/20/26 Brian Lovell<br>2/25/26 Raedean Nicholson<br>2/26/26 Gypsy Petz<br>3/3/26 Christopher Wilson<br>4/20/26 Christine E. |
| 4                | Dates names and violation description of 11 customer complaints since 9/18/25                                                                                                                                                                                                                                    |
| 5                | Dealership investigation 7/16/2024 - unsatisfactory                                                                                                                                                                                                                                                              |
| 6                | Violation letter dated 9/10/2024 \$1,000 civil penalty                                                                                                                                                                                                                                                           |
| 7                | Random inspection dated 2/19/2026 in response to customer complaints                                                                                                                                                                                                                                             |

### Chronology/Findings of Fact

| <b><u>Date</u></b> | <b><u>Exhibit</u></b> | <b><u>Action</u></b>                                                                                                                                                                 |
|--------------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9/18/25            | 3                     | Customer complaints:<br><b>Isaac Harvey</b> – sale on 6/30/25<br>As of date of complaint – no title and trade in not paid off                                                        |
| 10/20/25           |                       | <b>Todd Craig</b> – sale 8/25/25<br>As of date of complaint – no title and trade in not paid off<br>Says dealership does not answer calls and offers no solution.                    |
| 12/9/25            |                       | <b>Justin Lawhorne</b> sale 5/7/25<br>As of date of complaint – no title and trade in not paid off                                                                                   |
| 1/5/2026           |                       | <b>Rachel King</b> sale 9/3/2025 trade in not paid off as of 1/3/2026<br>Customer claimed her credit score dropped 80 points with missed payments in October, November, and December |
| 1/7/2026           |                       | <b>Randall Ours</b> sale 9/11/25<br>As of date of complaint – no title and trade in not paid off                                                                                     |



|           |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1/20/2026 |   | <p><b>Elizabeth Bolling Brannan</b> transaction 12/27/2025<br/> Purchased vehicle needed repair within one week – no response from dealer, so she took it elsewhere for repair<br/> 1/7/2025 she was told it was ineligible for warranty because it had been altered – dealer did not disclose it had been altered, nor did she sign “as is”</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 1/20/2026 |   | <p><b>Brian Lovell</b> – Sale 12/11/25<br/> As of date of complaint – no title and trade in not paid off<br/> Customer made two additional payments</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 2/25/2026 |   | <p><b>Raedean Nicholson</b> – sale 12/29/25<br/> As of date of complaint – no title and trade in not paid off</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 2/26/2026 |   | <p><b>Gypsy Petz</b> – sale 11/1/2025 112 days with no paperwork or title</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 3/3/2026  |   | <p><b>Christopher Wilson</b> sale 1/26/26<br/> As of date of complaint – no title and trade in not paid off<br/> Customer unable to reach dealer and reported decline in his credit score</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 4/20/2026 |   | <p><b>Christine E.</b> she was a participant in the Address Confidentiality Program. She made the following allegations:<br/> She accused the dealership of running a credit check without her permission.<br/> She was told to get a co-signer and they made him the primary signer, making her the secondary.<br/> She claimed Casey misrepresented dealership as “veteran owned”.<br/> She accused dealership personnel of copying and retaining ACP Documents.<br/> She accused the dealer of not disclosing defect they should have known at the time of sale – repair order prior to sale provided<br/> Repair order was in name of dealership, not customer.<br/> She received no proof of safety inspection.<br/> She was provided a loaner, but provided no paperwork, including authorization, insurance, etc. She had verbal permission only.</p> |
|           | 4 | List of dates, names and description of 11 customer complaints since 9/18/2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 7/16/2024 | 5 | <p>Dealer investigation – unsatisfactory<br/> Failure to provide title within 30 days<br/> Sales and dealer plate records not in order<br/> Ms. Jefferson showed 5 vehicles had not been paid off, yet were advertised for resale.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|            |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|            |   | POD run 7/5/2023 – 7/5/2024 407 tags printed, 5 voided, 0 reprints, 0 transports, 3 maintained. 7 PODs unaccounted for.<br>Also evidence of customer names used consecutively and date of sale information altered to print additional tags.                                                                                                                                                                                                                                                                |
| 9/10/2024  | 6 | Violation letter for 1529 with \$1,000 civil penalty                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 2/199/2026 | 7 | Random inspection in response to consumer complaints<br>Lawhorne: documentation of check to lienholder 12/10/25<br>Nicholson – documentation of check to lienholder 2/6/25<br>Wichael – Credit union employee Ms Perry contacted Ms. Jefferson 12/8/25 advising her of dealer failure to pay off vehicle – had contacted dealership several times<br>117 days past due – check documentation 11/6/26<br>King - dealer unable to provide proof of payoff<br>Craig – dealer unable to provide proof of payoff |

### **Respondent's Position**

Casey Rosinski testified that he took over the dealership when his father died, making him a 4<sup>th</sup> generation owner. The violation and civil penalty received in 2024 were due at least in part to the cyber attack on 1/19/2024 leaving CDK down for 8 weeks.

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He provided documentation and explanation for the following specific complaints, indicating that the complaints had been resolved, and customers had been reimbursed for all late fees and interest.

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Ms. King was not happy with her original purchase and returned the vehicle. The dealership allowed her to drive a loaner for a month while she waited for them to find her another vehicle. Because the original sale fell through, the customer may not have been aware that she was responsible for continued payments on her trade-in. The dealership did not pay off her initial trade in until she purchased the "second" vehicle. Customer may have misunderstood that she was responsible for the payments until the actual sale was finalized.

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Receipt for next day air – title 4/10/26 reimbursement of DMV Fees

Copy of customer reimbursement check for \$372.53 fees and interest  
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|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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Mr. Rosinski and Mr. Holmes testified that the changes they have made in response to these complaints included:

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- Mr. Rosinski requested that Ms. Jefferson come in and meet with the new comptroller.

Mr. Rosinski concluded his testimony by saying, "We are doing everything in our power to handle this with our customers, so they do not feel they have to approach you."

### **Hearing Officer Narrative**

Casey Rosinski and Walter Holmes were very cooperative and went to great lengths to provide extensive documentation regarding each of the eleven complaints made against Bowditch Ford since September 2025. While the number of complaints in nine months is very troubling, the time between the report of the complaint to the dealer and the dealer's resolution of the complaint is commendable.

**46.2-1542** Dealer documentation acknowledged nine violations of failure to provide title to the customer within thirty days. All nine title delay complaints were resolved and customers were reimbursed for interest and late fees.

**46.2-1574** Acts of officers, directors, partners, and salespersons resulted in a delayed pay off for seven trade in vehicles. Dealer provided documentation of ultimate payment for all seven of these trade ins. All seven of these delayed payoff for trade in complaints have now been resolved and customers were reimbursed for interest and late fees.

**46.2-1575.2** The violation letter and resulting civil penalty in 2024 may have been due in part to circumstances beyond their control, but it does serve as written warning for many of the same issues represented in these complaints, including issuance of titles within 30 days. In addition, emails from the Dealer Board regarding each of these violations served as additional written warning.

**46.2-1575.6** Deceptive acts and practices – Accusations of deception were based on customer complaint and either not specifically substantiated, or shown to be rooted in customer misunderstanding. Any employee connected to these complaints was terminated, and customers were reimbursed for all interest and late fees associated with the complaint.

Two of the complaints were in regard to repairs and showed no evidence of dealer malpractice. In addition, the repairs were done at dealer expense.

### **Conclusions of Law**

| <b>Codes</b>  | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 46.2-1542     | <b>Failure to provide title within 30 days</b> – Hearing officer recommends a \$500 civil penalty for each of the 9 violations <b>\$4500</b>                                                                                                                                                                                                                                                                                                                                         |
| 46.2-1574     | <b>Acts of officers, directors, partners, and salespersons</b> – Hearing officer recommends a \$500 civil penalty for each of the 7 complaints for late trade in payoffs @ \$500 each <b>\$3500</b>                                                                                                                                                                                                                                                                                  |
| 46.2-1575 (2) | <b>Failure to comply subsequent to written warning</b> <b>\$1000</b>                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 46.2-1575 (6) | <b>Deceptive acts and practices</b> – Because accusations of deception were based on customer complaint and not specifically substantiated, because dealer terminated employment of employees involved in complaint, and because dealer response to the complaints was so prompt, Hearing officer does not recommend penalties for Deceptive Acts and Practices against the dealership for this at this time. However, this does serve as written warning for any future violations. |



## Informal Conference Recommendations

**Date: Tuesday, June 9, 2026**

**Hearing Officer: Beverly L. Carroll**

**Dealer/Operator: Casey Rosinski, Bowditch Ford #813**

**Found in Violation:**

**46.2-1542 Failure to provide title within 30 days**

**46.2-1574 Acts of Officers, directors, partners, and salespersons**

**46.2-1575.2 Failure to comply subsequent to written warning**

| Hearing Officer Recommendation:                   | Statement of Explanation:                                                                                                                                                                                                                                                       |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> No Further Action        |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> Warning                  |                                                                                                                                                                                                                                                                                 |
| <input checked="" type="checkbox"/> Civil Penalty | <b>\$4500:</b> Failure to provide title (\$500 for each for 9 violations)<br><b>\$3500:</b> Acts of officers, directors, partners, and salespersons (\$500 each for 7 violations)<br><b>\$1000:</b> Failure to comply subsequent to written warning<br><b>TOTAL: \$9,000.00</b> |
| <input type="checkbox"/> Revocation               |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> Suspension               |                                                                                                                                                                                                                                                                                 |
| <input checked="" type="checkbox"/> Inspection    | Satisfactory inspection within 60 days of Board decision.                                                                                                                                                                                                                       |
| <input type="checkbox"/> Further Training         |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> License not recommended  |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> License recommended      |                                                                                                                                                                                                                                                                                 |

Beverly L. Carroll  
Hearing Officer

*Beverly L. Carroll*

Date: June 9, 2026





*COMMONWEALTH of VIRGINIA*  
*Motor Vehicle Dealer Board*

June 25, 2026

**Via First Class Mail & Email**

Casey A. Rosinski  
Bowditch Ford, Inc #813  
11291 Jefferson Ave  
Newport News, VA 23601

casey.r@bowditchauto.com  
walter.h@bowditchauto.com

RE: Informal Fact-Finding Conference – Hearing Officer's Report  
Dealer Practices Committee and Full Board Review

Dear Casey A. Rosinski:

On June 4, 2026, an informal fact-finding conference was electronically conducted with the office of the Motor Vehicle Dealer Board (Board). Please find an attached copy of the Hearing Officer's report.

During the Committee and Full Board meetings, you will have an opportunity to speak to your case. Please be advised that the Hearing Officer's Report is a recommendation only. The final decision in this matter rests solely with the Board. The Board has the authority to accept, modify, or reject the recommendation, including the authority to eliminate, increase, or decrease any civil penalty assessed and to suspend or revoke any license issued by the Board.

The Hearing Officer's Report and case file will be presented to the Dealer Practices Committee on:

**Date:** July 13, 2026  
**Time:** 9:00 a.m.  
**Location:** Department of Motor Vehicles, Executive Conference Room 702  
2300 West Broad Street  
Richmond, Virginia 23269

The Dealer Practices Committee will review the report and case file and determine what, if any, recommendations to make to the Full Board. The Full Board will consider the Committee's recommendations at their meeting immediately following the Committee meetings.

**While your attendance is not required, it is strongly recommended that you participate in the meetings.** Being present will provide you with the opportunity to respond to any questions from Board members.

**2201 West Broad Street • Suite 104 • Richmond, Virginia 23220**  
Telephone: (804)367-1100 Email: [dboard@mvdv.virginia.gov](mailto:dboard@mvdv.virginia.gov)

Board Meeting Invitation  
Casey A. Rosinski  
Bowditch Ford, Inc #813  
June 25, 2026  
Page 2

If you plan to attend the Board meeting, you are required to present a government-issued photo ID (such as a driver's license) to comply with DMV's security requirements. Please arrive before 9:00 a.m. to allow sufficient time to clear security.

If you have any questions, you may contact Tenisha Wallace at the Motor Vehicle Dealer Board office at 804-367-1100 ext. 3001# or [tenisha.wallace@mvdb.virginia.gov](mailto:tenisha.wallace@mvdb.virginia.gov).

Sincerely,  
Motor Vehicle Dealer Board

Enclosures: Hearing Officer's Report

cc: Ann Majors, Operations Manager  
Michelle Jefferson, MVDB Field Representative  
Kelley Smith, MVDB Executive Director



## COMMONWEALTH of VIRGINIA



### INFORMAL CONFERENCE

Hearing Officer: Beverly L. Carroll

Hearing Date: Thursday, June 4, 2026 10:00 a.m.

Certificate No. 813

**Motor Vehicle Dealer Board vs. Casey Rosinski, Bowditch Ford**

#### Conference Purpose

The purpose of the conference was to grant Mr. Rosinski an Informal Conference. This conference is under Va. Code 46.2-1576, to determine what recommendations for actions, if needed, should be presented to the Board for violations of Virginia Motor Vehicle Dealer codes.

#### Conference Details

| Codes         | Description                                             |
|---------------|---------------------------------------------------------|
| 46.2-1542     | Failure to provide title within 30 days                 |
| 46.2-1574     | Acts of officers, directors, partners, and salespersons |
| 46.2-1575 (2) | Failure to comply subsequent to written warning         |
| 46.2-1575 (6) | Deceptive acts and practices                            |

#### Attendees

Operations Manager: Ann Majors  
Consumer/Advertising Analyst: Diane Handy  
Field Representative: Michelle Jefferson  
Dealer/Operator: Casey Rosinski  
General Manager: Walter Holmes

### Agency Exhibits

| <b>Exhibit #</b> |                                                                                                                                                                                                                                                                                                                  |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                | Request for hearing officer                                                                                                                                                                                                                                                                                      |
| 2                | Overview documentation for dealership established 4/6/94<br>9 active salespersons 28 dealer plates 702 retail sales<br>Renewal application and checklist for Casey Rosinski dated 12/30/24                                                                                                                       |
| 3                | Customer complaints:<br>9/18/25 Isaac Harvey<br>10/29/25 Todd Craig<br>12/9/25 Justin Lawhorne<br>1/5/26 Rachel King<br>1/7/26 Randall Ours<br>1/20/26 Elizabeth Bolling Brannan<br>1/20/26 Brian Lovell<br>2/25/26 Raedean Nicholson<br>2/26/26 Gypsy Petz<br>3/3/26 Christopher Wilson<br>4/20/26 Christine E. |
| 4                | Dates names and violation description of 11 customer complaints since 9/18/25                                                                                                                                                                                                                                    |
| 5                | Dealership investigation 7/16/2024 - unsatisfactory                                                                                                                                                                                                                                                              |
| 6                | Violation letter dated 9/10/2024 \$1,000 civil penalty                                                                                                                                                                                                                                                           |
| 7                | Random inspection dated 2/19/2026 in response to customer complaints                                                                                                                                                                                                                                             |

### Chronology/Findings of Fact

| <b><u>Date</u></b> | <b><u>Exhibit</u></b> | <b><u>Action</u></b>                                                                                                                                                                 |
|--------------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9/18/25            | 3                     | Customer complaints:<br><b>Isaac Harvey</b> – sale on 6/30/25<br>As of date of complaint – no title and trade in not paid off                                                        |
| 10/20/25           |                       | <b>Todd Craig</b> – sale 8/25/25<br>As of date of complaint – no title and trade in not paid off<br>Says dealership does not answer calls and offers no solution.                    |
| 12/9/25            |                       | <b>Justin Lawhorne</b> sale 5/7/25<br>As of date of complaint – no title and trade in not paid off                                                                                   |
| 1/5/2026           |                       | <b>Rachel King</b> sale 9/3/2025 trade in not paid off as of 1/3/2026<br>Customer claimed her credit score dropped 80 points with missed payments in October, November, and December |
| 1/7/2026           |                       | <b>Randall Ours</b> sale 9/11/25<br>As of date of complaint – no title and trade in not paid off                                                                                     |

|           |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1/20/2026 |   | <p><b>Elizabeth Bolling Brannan</b> transaction 12/27/2025<br/> Purchased vehicle needed repair within one week – no response from dealer, so she took it elsewhere for repair<br/> 1/7/2025 she was told it was ineligible for warranty because it had been altered – dealer did not disclose it had been altered, nor did she sign “as is”</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 1/20/2026 |   | <p><b>Brian Lovell</b> – Sale 12/11/25<br/> As of date of complaint – no title and trade in not paid off<br/> Customer made two additional payments</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 2/25/2026 |   | <p><b>Raedean Nicholson</b> – sale 12/29/25<br/> As of date of complaint – no title and trade in not paid off</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 2/26/2026 |   | <p><b>Gypsy Petz</b> – sale 11/1/2025 112 days with no paperwork or title</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 3/3/2026  |   | <p><b>Christopher Wilson</b> sale 1/26/26<br/> As of date of complaint – no title and trade in not paid off<br/> Customer unable to reach dealer and reported decline in his credit score</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 4/20/2026 |   | <p><b>Christine E.</b> she was a participant in the Address Confidentiality Program. She made the following allegations:<br/> She accused the dealership of running a credit check without her permission.<br/> She was told to get a co-signer and they made him the primary signer, making her the secondary.<br/> She claimed Casey misrepresented dealership as “veteran owned”.<br/> She accused dealership personnel of copying and retaining ACP Documents.<br/> She accused the dealer of not disclosing defect they should have known at the time of sale – repair order prior to sale provided<br/> Repair order was in name of dealership, not customer.<br/> She received no proof of safety inspection.<br/> She was provided a loaner, but provided no paperwork, including authorization, insurance, etc. She had verbal permission only.</p> |
|           | 4 | List of dates, names and description of 11 customer complaints since 9/18/2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 7/16/2024 | 5 | <p>Dealer investigation – unsatisfactory<br/> Failure to provide title within 30 days<br/> Sales and dealer plate records not in order<br/> Ms. Jefferson showed 5 vehicles had not been paid off, yet were advertised for resale.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|            |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|            |   | POD run 7/5/2023 – 7/5/2024 407 tags printed, 5 voided, 0 reprints, 0 transports, 3 maintained. 7 PODs unaccounted for.<br>Also evidence of customer names used consecutively and date of sale information altered to print additional tags.                                                                                                                                                                                                                                                                |
| 9/10/2024  | 6 | Violation letter for 1529 with \$1,000 civil penalty                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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Mr. Rosinski concluded his testimony by saying, "We are doing everything in our power to handle this with our customers, so they do not feel they have to approach you."

### **Hearing Officer Narrative**

Casey Rosinski and Walter Holmes were very cooperative and went to great lengths to provide extensive documentation regarding each of the eleven complaints made against Bowditch Ford since September 2025. While the number of complaints in nine months is very troubling, the time between the report of the complaint to the dealer and the dealer's resolution of the complaint is commendable.

**46.2-1542** Dealer documentation acknowledged nine violations of failure to provide title to the customer within thirty days. All nine title delay complaints were resolved and customers were reimbursed for interest and late fees.

**46.2-1574** Acts of officers, directors, partners, and salespersons resulted in a delayed pay off for seven trade in vehicles. Dealer provided documentation of ultimate payment for all seven of these trade ins. All seven of these delayed payoff for trade in complaints have now been resolved and customers were reimbursed for interest and late fees.

**46.2-1575.2** The violation letter and resulting civil penalty in 2024 may have been due in part to circumstances beyond their control, but it does serve as written warning for many of the same issues represented in these complaints, including issuance of titles within 30 days. In addition, emails from the Dealer Board regarding each of these violations served as additional written warning.

**46.2-1575.6** Deceptive acts and practices – Accusations of deception were based on customer complaint and either not specifically substantiated, or shown to be rooted in customer misunderstanding. Any employee connected to these complaints was terminated, and customers were reimbursed for all interest and late fees associated with the complaint.

Two of the complaints were in regard to repairs and showed no evidence of dealer malpractice. In addition, the repairs were done at dealer expense.

### **Conclusions of Law**

| <b>Codes</b>  | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 46.2-1542     | <b>Failure to provide title within 30 days</b> – Hearing officer recommends a \$500 civil penalty for each of the 9 violations <b>\$4500</b>                                                                                                                                                                                                                                                                                                                                         |
| 46.2-1574     | <b>Acts of officers, directors, partners, and salespersons</b> – Hearing officer recommends a \$500 civil penalty for each of the 7 complaints for late trade in payoffs @ \$500 each <b>\$3500</b>                                                                                                                                                                                                                                                                                  |
| 46.2-1575 (2) | <b>Failure to comply subsequent to written warning</b> <b>\$1000</b>                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 46.2-1575 (6) | <b>Deceptive acts and practices</b> – Because accusations of deception were based on customer complaint and not specifically substantiated, because dealer terminated employment of employees involved in complaint, and because dealer response to the complaints was so prompt, Hearing officer does not recommend penalties for Deceptive Acts and Practices against the dealership for this at this time. However, this does serve as written warning for any future violations. |

## Informal Conference Recommendations

**Date: Tuesday, June 9, 2026**

**Hearing Officer: Beverly L. Carroll**

**Dealer/Operator: Casey Rosinski, Bowditch Ford #813**

**Found in Violation:**

**46.2-1542 Failure to provide title within 30 days**

**46.2-1574 Acts of Officers, directors, partners, and salespersons**

**46.2-1575.2 Failure to comply subsequent to written warning**

| Hearing Officer Recommendation:                   | Statement of Explanation:                                                                                                                                                                                                                                                       |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| No Further Action                                 |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> Warning                  |                                                                                                                                                                                                                                                                                 |
| <input checked="" type="checkbox"/> Civil Penalty | <b>\$4500:</b> Failure to provide title (\$500 for each for 9 violations)<br><b>\$3500:</b> Acts of officers, directors, partners, and salespersons (\$500 each for 7 violations)<br><b>\$1000:</b> Failure to comply subsequent to written warning<br><b>TOTAL: \$9,000.00</b> |
| <input type="checkbox"/> Revocation               |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> Suspension               |                                                                                                                                                                                                                                                                                 |
| <input checked="" type="checkbox"/> Inspection    | Satisfactory inspection within 60 days of Board decision.                                                                                                                                                                                                                       |
| <input type="checkbox"/> Further Training         |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> License not recommended  |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> License recommended      |                                                                                                                                                                                                                                                                                 |

Beverly L. Carroll  
Hearing Officer

*Beverly L. Carroll*

Date: June 9, 2026



## COMMONWEALTH of VIRGINIA



### INFORMAL CONFERENCE

Hearing Officer: Beverly L. Carroll

Hearing Date: Thursday, June 4, 2026 10:00 a.m.

Certificate No. 813

**Motor Vehicle Dealer Board vs. Casey Rosinski, Bowditch Ford**

#### Conference Purpose

The purpose of the conference was to grant Mr. Rosinski an Informal Conference. This conference is under Va. Code 46.2-1576, to determine what recommendations for actions, if needed, should be presented to the Board for violations of Virginia Motor Vehicle Dealer codes.

#### Conference Details

| Codes         | Description                                             |
|---------------|---------------------------------------------------------|
| 46.2-1542     | Failure to provide title within 30 days                 |
| 46.2-1574     | Acts of officers, directors, partners, and salespersons |
| 46.2-1575 (2) | Failure to comply subsequent to written warning         |
| 46.2-1575 (6) | Deceptive acts and practices                            |

#### Attendees

Operations Manager: Ann Majors

Consumer/Advertising Analyst: Diane Handy

Field Representative: Michelle Jefferson

Dealer/Operator: Casey Rosinski

General Manager: Walter Holmes

### Agency Exhibits

| <b>Exhibit #</b> |                                                                                                                                                                                                                                                                                                                  |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                | Request for hearing officer                                                                                                                                                                                                                                                                                      |
| 2                | Overview documentation for dealership established 4/6/94<br>9 active salespersons 28 dealer plates 702 retail sales<br>Renewal application and checklist for Casey Rosinski dated 12/30/24                                                                                                                       |
| 3                | Customer complaints:<br>9/18/25 Isaac Harvey<br>10/29/25 Todd Craig<br>12/9/25 Justin Lawhorne<br>1/5/26 Rachel King<br>1/7/26 Randall Ours<br>1/20/26 Elizabeth Bolling Brannan<br>1/20/26 Brian Lovell<br>2/25/26 Raedean Nicholson<br>2/26/26 Gypsy Petz<br>3/3/26 Christopher Wilson<br>4/20/26 Christine E. |
| 4                | Dates names and violation description of 11 customer complaints since 9/18/25                                                                                                                                                                                                                                    |
| 5                | Dealership investigation 7/16/2024 - unsatisfactory                                                                                                                                                                                                                                                              |
| 6                | Violation letter dated 9/10/2024 \$1,000 civil penalty                                                                                                                                                                                                                                                           |
| 7                | Random inspection dated 2/19/2026 in response to customer complaints                                                                                                                                                                                                                                             |

### Chronology/Findings of Fact

| <b><u>Date</u></b> | <b><u>Exhibit</u></b> | <b><u>Action</u></b>                                                                                                                                                                 |
|--------------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9/18/25            | 3                     | Customer complaints:<br><b>Isaac Harvey</b> – sale on 6/30/25<br>As of date of complaint – no title and trade in not paid off                                                        |
| 10/20/25           |                       | <b>Todd Craig</b> – sale 8/25/25<br>As of date of complaint – no title and trade in not paid off<br>Says dealership does not answer calls and offers no solution.                    |
| 12/9/25            |                       | <b>Justin Lawhorne</b> sale 5/7/25<br>As of date of complaint – no title and trade in not paid off                                                                                   |
| 1/5/2026           |                       | <b>Rachel King</b> sale 9/3/2025 trade in not paid off as of 1/3/2026<br>Customer claimed her credit score dropped 80 points with missed payments in October, November, and December |
| 1/7/2026           |                       | <b>Randall Ours</b> sale 9/11/25<br>As of date of complaint – no title and trade in not paid off                                                                                     |



|           |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1/20/2026 |   | <p><b>Elizabeth Bolling Brannan</b> transaction 12/27/2025<br/> Purchased vehicle needed repair within one week – no response from dealer, so she took it elsewhere for repair<br/> 1/7/2025 she was told it was ineligible for warranty because it had been altered – dealer did not disclose it had been altered, nor did she sign “as is”</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 1/20/2026 |   | <p><b>Brian Lovell</b> – Sale 12/11/25<br/> As of date of complaint – no title and trade in not paid off<br/> Customer made two additional payments</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 2/25/2026 |   | <p><b>Raedean Nicholson</b> – sale 12/29/25<br/> As of date of complaint – no title and trade in not paid off</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 2/26/2026 |   | <p><b>Gypsy Petz</b> – sale 11/1/2025 112 days with no paperwork or title</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 3/3/2026  |   | <p><b>Christopher Wilson</b> sale 1/26/26<br/> As of date of complaint – no title and trade in not paid off<br/> Customer unable to reach dealer and reported decline in his credit score</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 4/20/2026 |   | <p><b>Christine E.</b> she was a participant in the Address Confidentiality Program. She made the following allegations:<br/> She accused the dealership of running a credit check without her permission.<br/> She was told to get a co-signer and they made him the primary signer, making her the secondary.<br/> She claimed Casey misrepresented dealership as “veteran owned”.<br/> She accused dealership personnel of copying and retaining ACP Documents.<br/> She accused the dealer of not disclosing defect they should have known at the time of sale – repair order prior to sale provided<br/> Repair order was in name of dealership, not customer.<br/> She received no proof of safety inspection.<br/> She was provided a loaner, but provided no paperwork, including authorization, insurance, etc. She had verbal permission only.</p> |
|           | 4 | List of dates, names and description of 11 customer complaints since 9/18/2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 7/16/2024 | 5 | <p>Dealer investigation – unsatisfactory<br/> Failure to provide title within 30 days<br/> Sales and dealer plate records not in order<br/> Ms. Jefferson showed 5 vehicles had not been paid off, yet were advertised for resale.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|            |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|            |   | POD run 7/5/2023 – 7/5/2024 407 tags printed, 5 voided, 0 reprints, 0 transports, 3 maintained. 7 PODs unaccounted for.<br>Also evidence of customer names used consecutively and date of sale information altered to print additional tags.                                                                                                                                                                                                                                                                |
| 9/10/2024  | 6 | Violation letter for 1529 with \$1,000 civil penalty                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 2/199/2026 | 7 | Random inspection in response to consumer complaints<br>Lawhorne: documentation of check to lienholder 12/10/25<br>Nicholson – documentation of check to lienholder 2/6/25<br>Wichael – Credit union employee Ms Perry contacted Ms. Jefferson 12/8/25 advising her of dealer failure to pay off vehicle – had contacted dealership several times<br>117 days past due – check documentation 11/6/26<br>King - dealer unable to provide proof of payoff<br>Craig – dealer unable to provide proof of payoff |

### **Respondent's Position**

Casey Rosinski testified that he took over the dealership when his father died, making him a 4<sup>th</sup> generation owner. The violation and civil penalty received in 2024 were due at least in part to the cyber attack on 1/19/2024 leaving CDK down for 8 weeks.

He believes these recent complaints occurred as a result of the poor communication by former staff, and many customers just went to the Dealer Board in order to be heard. Mr. Rosinski testified that "Once we became aware of the complaint, we made immediate effort to resolve the complaint." Dealer response to these complaints included, but were not limited to: termination of several employees connected with the complaints (including the comptroller), and employees responsible for poor communication with the customers. The new comptroller hired at the end of 2025 faced a steep learning curve and a backlog of problems, in addition to the normal duties. In addition, customers were reimbursed for all late fees and interest.

He provided documentation and explanation for the following specific complaints, indicating that the complaints had been resolved, and customers had been reimbursed for all late fees and interest.

| Exhibit # | Exhibit Details:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2         | Documentation and recertification 1/23/26 9 salespersons                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 3         | List of dealership instructions for processing sales<br>Copy of dealership payoff request form<br><b>Harvey</b> – sale 6/30/25 complaint 9/18/25 payoff 9/23/25 55 days late<br>Documentation of payoff and title issued 10/9/25<br>additional \$336.40 was added to payoff check to compensate for late fees and interest - 1542 and late payoff on trade in<br><br><b>Craig</b> - sale 8/25/25 complaint 10/21/25 payoff made 10/30/25 36 days late<br>title issued 11/11/25<br>Payoff included reimbursement for two payments made by customer after transaction - 1542 and late payoff on trade in |

**Lawhorne** - Sale 5/7/25, complaint 11/24/25, payoff 12/10/25 187 days late  
Mr. Rosinski testified that the dealership believed the check had gone out.

Copy of check reimbursed customer for late fees and interest  
1542 and late payoff on trade in title

**King** - sale 10/9/25 complaint 1/5/26 payoff 1/6/26 60 days late  
Copy of check and title 1/14/26

Ms. King was not happy with her original purchase and returned the vehicle. The dealership allowed her to drive a loaner for a month while she waited for them to find her another vehicle. Because the original sale fell through, the customer may not have been aware that she was responsible for continued payments on her trade-in. The dealership did not pay off her initial trade in until she purchased the "second" vehicle. Customer may have misunderstood that she was responsible for the payments until the actual sale was finalized.

**Ours** - sale 9/11/25, complaint 1/7/26, payoff 1/12/26 94 days late

Mr. Rosinski testified that part of the problem with this sale was that it was out of state, and part was the result of a typographical error on the trade in and transfer title. Customer was reimbursed at payoff.  
1542 and late payoff on trade in title

**Brannan** - sale 12/27/25 complaint 1/8/26, resolved 1/20/26

Ms. Brannan went to a different dealer for initial repairs. Bowditch completed the repairs at no cost to her and provided her a loaner. They also reimbursed her \$560.12 for the cost of the repairs at the first repair shop. Documentation of invoices and reimbursement were provided.

**Lovell** - sale 12/11/25, complaint 1/19/26, payoff 2/6/26 28 days late

Copy of check showed reimbursement for fees - delivery receipt provided 1542 and late payoff on trade in title

**Nicholson** - sale 12/29/25 complaint 2/5/26 payoff 2/6/26 title 2/17/26  
10 days late

Mr. Rosinski testified that a dealer representative drove to North Carolina to expedite the resolution

Customer was reimbursed for fees, taxes and transfer registration  
1542 and late payoff on trade in title

**Petz** - sale 11/1/25, complaint 2/26/26 payoff 3/10/26

Payoff check written 2/6/26 cleared account 2/20/26 – Chase takes 10 days after receipt of funds to release title

Receipt for next day air – title 4/10/26 reimbursement of DMV Fees

Copy of customer reimbursement check for \$372.53 fees and interest  
1542 - 112 days late

|   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <p><b>Wilson</b> - sale 1/26/26 complaint 3/3/26 payoff 3/3/26 title 3/17/26<br/>7 days late Documentation of payoff and reimbursement 03/3/26<br/>1542 and late payoff on trade in</p> <p><b>Amber/Christine</b> - sale 4/9/26 complaint 4/20/26 resolution 4/21/26<br/>This customer also expressed concerns over dealership handling of her personal information since she is a participant in the Virginia Address Confidentiality Program, her status as a co-signer on a sale, and documentation provided for a loaner vehicle while dealership made repairs. No evidence was provided, nor did there seem to be any evidence of harm to the customer.</p> <p>Customer told Bowditch that her complaint was retracted, so there was no reply from Bowditch<br/>Screenshot of customer indicating satisfaction with resolution and intent to purchase from Bowditch again in the future.</p> |
| 5 | <p>Email from Donna Brett 7/22/24 Re vehicles shown to be not paid off<br/>Check to Exeter has not cleared – they do not have record – sent replacement via UPS<br/>two more delayed due to CDK shutdown, payoffs pushed back couple of weeks – in process</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6 | Documentation and check copy for \$1,000 civil penalty                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 7 | <p><b>Michael</b> sale 5/24/25 complaint 12/8/26 payoff 1/6/26<br/>This was a 3<sup>rd</sup> party complaint from the lienholder<br/>Mr. Rosinski testified that this was a very challenging issue with DMV getting the lien release from the lien holder.<br/>He apologized that it dragged out so long. Payoff check dated 1/6/26</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

Mr. Rosinski and Mr. Holmes testified that the changes they have made in response to these complaints included:

- Employees connected to transactions that resulted in customer complaints in 2025 were terminated the first week of Dec 2025 – this included employees both connected to the complaint and to the poor communication reported by many customers.
- Paperwork (instructions for processing sale and dealership payoff request form) was added in April 2026 to all dealer jackets, tracking each step to be followed in processing the transaction. New policy was also implemented that required all complaints be handled by the department manager until they are resolved.
- Dealership staff made sure that trade in checks incorporated reimbursement to customers for late fees and interest.
- Mr. Rosinski requested that Ms. Jefferson come in and meet with the new comptroller.

Mr. Rosinski concluded his testimony by saying, "We are doing everything in our power to handle this with our customers, so they do not feel they have to approach you."

### **Hearing Officer Narrative**

Casey Rosinski and Walter Holmes were very cooperative and went to great lengths to provide extensive documentation regarding each of the eleven complaints made against Bowditch Ford since September 2025. While the number of complaints in nine months is very troubling, the time between the report of the complaint to the dealer and the dealer's resolution of the complaint is commendable.

**46.2-1542** Dealer documentation acknowledged nine violations of failure to provide title to the customer within thirty days. All nine title delay complaints were resolved and customers were reimbursed for interest and late fees.

**46.2-1574** Acts of officers, directors, partners, and salespersons resulted in a delayed pay off for seven trade in vehicles. Dealer provided documentation of ultimate payment for all seven of these trade ins. All seven of these delayed payoff for trade in complaints have now been resolved and customers were reimbursed for interest and late fees.

**46.2-1575.2** The violation letter and resulting civil penalty in 2024 may have been due in part to circumstances beyond their control, but it does serve as written warning for many of the same issues represented in these complaints, including issuance of titles within 30 days. In addition, emails from the Dealer Board regarding each of these violations served as additional written warning.

**46.2-1575.6** Deceptive acts and practices – Accusations of deception were based on customer complaint and either not specifically substantiated, or shown to be rooted in customer misunderstanding. Any employee connected to these complaints was terminated, and customers were reimbursed for all interest and late fees associated with the complaint.

Two of the complaints were in regard to repairs and showed no evidence of dealer malpractice. In addition, the repairs were done at dealer expense.

### **Conclusions of Law**

| <b>Codes</b>  | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 46.2-1542     | <b>Failure to provide title within 30 days</b> – Hearing officer recommends a \$500 civil penalty for each of the 9 violations <b>\$4500</b>                                                                                                                                                                                                                                                                                                                                         |
| 46.2-1574     | <b>Acts of officers, directors, partners, and salespersons</b> – Hearing officer recommends a \$500 civil penalty for each of the 7 complaints for late trade in payoffs @ \$500 each <b>\$3500</b>                                                                                                                                                                                                                                                                                  |
| 46.2-1575 (2) | <b>Failure to comply subsequent to written warning</b> <b>\$1000</b>                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 46.2-1575 (6) | <b>Deceptive acts and practices</b> – Because accusations of deception were based on customer complaint and not specifically substantiated, because dealer terminated employment of employees involved in complaint, and because dealer response to the complaints was so prompt, Hearing officer does not recommend penalties for Deceptive Acts and Practices against the dealership for this at this time. However, this does serve as written warning for any future violations. |



## Informal Conference Recommendations

**Date: Tuesday, June 9, 2026**

**Hearing Officer: Beverly L. Carroll**

**Dealer/Operator: Casey Rosinski, Bowditch Ford #813**

**Found in Violation:**

**46.2-1542 Failure to provide title within 30 days**

**46.2-1574 Acts of Officers, directors, partners, and salespersons**

**46.2-1575.2 Failure to comply subsequent to written warning**

| Hearing Officer Recommendation:                   | Statement of Explanation:                                                                                                                                                                                                                                                       |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| No Further Action                                 |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> Warning                  |                                                                                                                                                                                                                                                                                 |
| <input checked="" type="checkbox"/> Civil Penalty | <b>\$4500:</b> Failure to provide title (\$500 for each for 9 violations)<br><b>\$3500:</b> Acts of officers, directors, partners, and salespersons (\$500 each for 7 violations)<br><b>\$1000:</b> Failure to comply subsequent to written warning<br><b>TOTAL: \$9,000.00</b> |
| <input type="checkbox"/> Revocation               |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> Suspension               |                                                                                                                                                                                                                                                                                 |
| <input checked="" type="checkbox"/> Inspection    | Satisfactory inspection within 60 days of Board decision.                                                                                                                                                                                                                       |
| <input type="checkbox"/> Further Training         |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> License not recommended  |                                                                                                                                                                                                                                                                                 |
| <input type="checkbox"/> License recommended      |                                                                                                                                                                                                                                                                                 |

Beverly L. Carroll  
Hearing Officer

*Beverly L. Carroll*

Date: June 9, 2026





# COMMONWEALTH of VIRGINIA

## *Motor Vehicle Dealer Board*

### **NOTICE OF HEARING** **CERTIFIED RETURN RECEIPT**

**70172620000017118348**

May 11, 2026

Mr. Casey A. Rosinski  
Bowditch Ford Inc.  
11291 Jefferson Ave  
Newport New, VA 23601

Dear Mr. Rosinski,

Per our conversation this afternoon, PLEASE TAKE NOTICE that on **Thursday, June 4, 2026 at 10:00 a.m.** for the offices of the Motor Vehicle Dealer Board at the address listed below, I will convene an Informal Fact-Finding Teleconference. These proceedings are being convened to address the allegations by the Board that you are in violation of VA Code, including § 46.2-1542 Failure to provide title within 30 days, § 46.2-1574 Acts of officers, directors, partners, and salespersons, §46.2-1575(2) Failure to comply subsequent to previous written warnings, § 46.2-1575(6) Deceptive acts or practices.

You may include in the teleconference any witnesses with relevant testimony. Please provide any additional relevant documentary evidence you would like to discuss to Ms. Majors by June 2. Documentation of exhibits to be discussed will be provided to you by encrypted email. Should you require hard copies of the documentary evidence be sent to you in advance of the hearing, there may be a fee charged. You may also arrange to view the evidence in our office at no charge.

Page one – Notice of Hearing  
Rosinski  
May 11, 2026

Operations Manager Ann Majors-Hiles, Field Representative Michelle Jefferson, and Consumer Analyst Diane Handy will be included in the call to give evidence for the Board.

PLEASE TAKE NOTICE ALSO that a continuance may be granted ONLY UPON WRITTEN NOTICE received by the Board BEFORE the date of the conference and ONLY FOR GOOD CAUSE SHOWN. If the continuance is not granted and you do not appear, THE HEARING MAY GO FORWARD IN YOUR ABSENCE AND A RECOMMENATION MADE TO THE BOARD.

Sincerely,

Beverly L. Carroll  
Hearing Officer

cc: Operations Manager: Ann Majors  
Field Representative: Michelle Jefferson  
Consumer Analyst: Diane Handy

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

**1. Article Addressed to:**

Mr Casey A. Rosinski  
Bowditch Ford  
11291 Jefferson Ave  
Newport News, VA 23601



9590 9402 4804 8344 2230 97

**2. Article Number (Transfer from service label)**

7017 2620 0000 1711 8348

PS Form 3811, July 2015 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

**A. Signature**

X

☐ Agent

☐ Addressee

**B. Received by (Printed Name)**

**C. Date of Delivery**

**D. Is delivery address different from item 1?** ☐ Yes  
If YES, enter delivery address below: ☐ No

**3. Service Type**

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Mail Restricted Delivery

- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Return Receipt for Merchandise
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

**CERTIFIED MAIL®**



7017 2620 0000 1711 8348  
7017 2620 0000 1711 8348

**U.S. Postal Service<sup>TM</sup>**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

**OFFICIAL USE**

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- ☐ Return Receipt (hardcopy) \$
- ☐ Return Receipt (electronic) \$
- ☐ Certified Mail Restricted Delivery \$
- ☐ Adult Signature Required \$
- ☐ Adult Signature Restricted Delivery \$

Postage

\$

Total Postage and Fees

\$

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®

Newport News, VA 23601

PS Form 3800, April 2015 PSN 7530-02-000-6047

See Reverse for Instructions

Postmark  
Here





COMMONWEALTH of VIRGINIA  
*Motor Vehicle Dealer Board*

May1, 2026  
EMAILED ONLY

Mr. Beverly Carroll, Hering Officer  
Be.varroll@verizon.net

Re: MVDB v. Bowditch Ford Inc, # 813 and Casey A. Rosinski

Dear Beverly Carroll:

Please find enclosed copies of the agency documents involving Mr. Casey A. Rosinski, owner and dealer-operator of Bowditch Ford Inc, # 813. Please convene an informal fact finding conference. The facts of this case show that Mr. Casey A. Rosinski violated Va Code:

|                 |                                                          |
|-----------------|----------------------------------------------------------|
| § 46.2-1542     | Failure to provide title within 30 days.                 |
| § 46.2-1574     | Acts of officers, directors, partners, and salespersons. |
| § 46.2-1575 (2) | Failure to comply with previous warnings.                |
| § 46.2-1575 (6) | Having used deceptive acts or practices.                 |

The Board's authority to convene the conference may be found in Va. Code §§ 46.2-1576, and 46.2-1503.4

In scheduling the hearing, please contact Ann Majors at (804) 998-7785, or [ann.majors@mvdv.virginia.gov](mailto:ann.majors@mvdv.virginia.gov), and Diane Handy at 804-367-1100 x 3015, or [diane.handy@mvdv.virginia.gov](mailto:diane.handy@mvdv.virginia.gov), and Michelle Jefferson at 804-539-5227, or [michelle.jefferson@mvdv.virginia.gov](mailto:michelle.jefferson@mvdv.virginia.gov) to present the case for the Board.

Please send the notice of hearing to:

MVDB  
Exhibit

1

Pg. 2

May 1, 2026

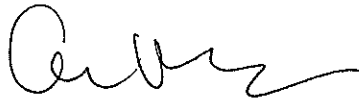
Request for Hearing Officer

Bowditch Ford # 813

Casey A. Rosinski  
Bowditch Ford Inc  
Bowditch Ford Inc # 813  
11291 Jefferson Avenue  
Newport News, VA 23601  
(410)-957-2414  
(571)-277-2363  
CASEY.R@BOWDITCHAUTO.COM

Please provide a copy of the hearing notice for my files.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ann Majors', with a stylized, flowing script.

Ann Majors  
Operations Manager

Enclosures

em     Executive Director, Kelley Smith, J.D.  
Field Representative, Michelle, Jefferson  
Field Representative Supervisor, Lisa Mack-Nelson  
Consumer/Advertising Analyst, Diane Handy



COMMONWEALTH of VIRGINIA  
*Motor Vehicle Dealer Board*

RETURN RECEIPT REQUESTED  
7019 2280 0001 5932 8739

April 29, 2026

Casey A. Rosinski  
Bowditch Ford Inc  
Bowditch Ford Inc # 813  
11291 Jefferson Avenue  
Newport News, VA 23601

Re: Title 46.2. of the Code of Virginia

Dear Mr. Casey A. Rosinski:

The purpose of this letter is to advise you that the Motor Vehicle Dealer Board (MVDB) has determined that, based on review of your dealer file, including but not limited to our review of your consumer complaints, your dealership may be in violation of Virginia Motor Vehicle Dealer Licensing Laws listed below:

|               |                                         |
|---------------|-----------------------------------------|
| § 46.2-1542   | Failure to provide title within 30 days |
| § 46.2-1574   | Acts of Officers, responsible           |
| § 46.2-1575.2 | Previous warnings                       |
| § 46.2-1575.6 | Deceptive Acts and Practices            |

These laws can be found at [www.mvdb.virginia.gov](http://www.mvdb.virginia.gov), click on the Resources link, and then click on the Licensing Codes and Regulations link, found under licensing function.

Virginia Code Section § 46.2-1507 states that any person violating any provision of the Motor Vehicle Dealer Licensing Laws may be assessed a civil penalty by the Board. No such penalty shall exceed \$1,000 for any single violation. Virginia Code § 46.2-1576 gives the Board the authority to suspend or revoke a dealer license or certificate.



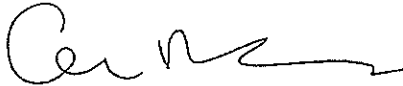
April 29, 2026  
Casey A. Rosinski  
Bowditch Ford Inc # 813  
Page Two

It has been determined that an informal fact-finding conference should be convened. The purpose of the conference will be to determine what action, if any, the Board may take concerning possible violations of Virginia's Motor Vehicle Dealer Licensing Laws.

The Board's hearing officer will be contacting you soon to schedule a date and time for the conference. As a matter of information, you have the right to waive the informal conference and request a formal conference.

If you have any questions, please feel free to contact me.

Sincerely,



Ann Majors  
Operations Manager

/am

em: Executive Director, Kelley Smith, J.D.  
Consumer Analyst, Diane Handy  
Field Representative, Michelle Jefferson  
Field Representative Supervisor, Lisa Mack-Nelson  
Bowditch Ford [CASEY.R@BOWDITCHAUTO.COM](mailto:CASEY.R@BOWDITCHAUTO.COM)

# BOWDITCH FORD INC

11291 JEFFERSON AVENUE, NEWPORT NEWS, VA 23601

Bus. Phone:(757) 595-2211

Dealer Email: CASEY.R@BOWDITCHAUTO.COM

Dealership Email: Walter.h@bowditchauto.com

Audit Sheet Date: 4/29/2026

POD Date: 02/06/2020

Online Access: YES

Certificate#: 813

Contact Phone:(757) 591-3600

POD Vendor: MVS

Online Date: 12/31/2003

## Licenses At Certificate Location

| License Type | Est. Date  | Expiration Date |
|--------------|------------|-----------------|
| ND           | 04/06/1994 | 01/31/2027      |

Owner ROSINSKI,CASEY,A  
(PRESIDENT), \*

Operator

Salespersons: Active:7 Inactive:0

| Lic. # | Last Name   | First Name | Middle | Lic. Exp. Date | Stop on Lic. |
|--------|-------------|------------|--------|----------------|--------------|
| 9408   | BOWDITCH JR | WILLITS    | HENRY  | 1/31/2027      | No           |
| 2468   | BRADBERRY   | CASEY      | DANIAL | 1/31/2027      | No           |
| 6170   | FARNHAM     | MATTHEW    | ALLEN  | 1/31/2027      | No           |
| 4315   | HOGGE       | KELSEY     | MARIE  | 1/31/2027      | No           |
| 8033   | ROSINSKI    | CASEY      | A      | 1/31/2027      | No           |
| 65816  | SPENCER     | FRANK      | W      | 1/31/2027      | No           |
| 7417   | TROWER      | LISA       | ANN    | 1/31/2027      | No           |

## Dealer Plate Insurance

|                   |                        |                         |
|-------------------|------------------------|-------------------------|
| Insurer: columbia | Policy #: ayn763328597 | Contact #: 317-965-2152 |
| From: 9/1/2025    | To: 9/1/2026           | Plates Covered: (30)    |

## Dealer Plates - Count 28

| Plate#       | Issue Date | Expiration Date | Status |
|--------------|------------|-----------------|--------|
| ASD 00000030 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134507 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134506 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134502 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134501 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134500 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134509 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134519 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134518 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134517 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134514 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134513 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134528 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134527 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134526 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134525 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134524 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134523 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134522 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134531 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134536 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134530 | 1/23/2026  | 1/31/2027       | Active |
| ASD 00134542 | 1/23/2026  | 1/31/2027       | Active |

MVDB  
Exhibit

2

**BOWDITCH FORD INC**

11291 JEFFERSON AVENUE, NEWPORT NEWS, VA 23601

**Bus. Phone:(757) 595-2211**

**Dealer Email: CASEY.R@BOWDITCHAUTO.COM**

**Dealership Email: [Walter.h@bowditchauto.com](mailto:Walter.h@bowditchauto.com)**

**Audit Sheet Date: 4/29/2026**

**POD Date: 02/06/2020**

**Online Access: YES**

**Certificate#: 813**

**Contact Phone:(757) 591-3600**

**POD Vendor: MVS**

**Online Date: 12/31/2003**

|              |           |           |        |
|--------------|-----------|-----------|--------|
| ASD 00146563 | 1/23/2026 | 1/31/2027 | Active |
| ASD 00146562 | 1/23/2026 | 1/31/2027 | Active |
| ASD 00157490 | 1/23/2026 | 1/31/2027 | Active |
| ASD 00159986 | 1/23/2026 | 1/31/2027 | Active |
| ASD 00083711 | 1/23/2026 | 1/31/2027 | Active |

### Hours Of Operation

| Monday  | Tuesday | Wednesday | Thursday | Friday  | Saturday | Sunday |
|---------|---------|-----------|----------|---------|----------|--------|
| 8:30 AM | 8:30 AM | 8:30 AM   | 8:30 AM  | 8:30 AM | 8:30 AM  | N/A    |
| 8:00 PM | 8:00 PM | 8:00 PM   | 8:00 PM  | 8:00 PM | 6:00 PM  | N/A    |

### Dealer Info

|                   |                      |                 |                |
|-------------------|----------------------|-----------------|----------------|
| Retail Unit Sales | Wholesale Unit Sales | Inspection Date | Processing Fee |
| 702               | 0                    | 02/19/2026      | 999.00         |





**Motor Vehicle Dealer Board**  
COMMONWEALTH OF VIRGINIA  
2201 W 18th St, Suite 104  
Richmond, VA 23220  
www.mvdb.vg.gov

# MOTOR VEHICLE DEALER LICENSE APPLICATION FOR INITIAL LICENSE/RENEWAL/CHANGE

813

**PURPOSE** Dealers use this form to apply for Initial Dealer License and to notify MVDB of changes. This form is also used for dealer license renewal. Dealers must review for accuracy and complete all items (front and back) and include email addresses. Dealer changes such as dealership address change/relocation, ownership changes, add/delete manufacturer or distributor-operator requires supporting documentation before the change is authorized and approved. For additional information visit [www.mvdb.vg.gov](http://www.mvdb.vg.gov)

| OFFICE USE ONLY |          |           |          |
|-----------------|----------|-----------|----------|
| CERT. NO.       | END. FEE | PLATE FEE | SLS. FEE |
| 210             | 1188     | 750       |          |
| FUND FEE        |          | TOTAL FEE |          |
|                 |          | 1808      |          |
| CHECK NUMBER    |          | NOTE      |          |
| 77456           |          | 1768      |          |
| OVERPAY         |          | SHORTAGE  |          |
|                 |          | 40        |          |
| TECH INITIALS   |          |           |          |
| MJP             |          |           |          |

|                         |                                                   |
|-------------------------|---------------------------------------------------|
| FOR LICENSE YEAR ENDING | DEALER CERTIFICATE NUMBER (if currently licensed) |
| 01/31/2026              | 813                                               |

1 If you are a Motor Vehicle Dealer please indicate which of the following applies (check only one) See letter for additional information

- ☐ \$350 Fund Fee and \$50 000 Bond  
☐ \$100 000 Bond (submit copy)

**NO BOND REQUIRED**  
**CERT 4393-1-I-0-813**  
**ENDORSEMENTS ND**

**FORD**

1/B  
Q

## 2 TYPE OF APPLICATION

Note: If this is an initial or change in location application, an approved Local Zoning Certificate must be submitted with this application. Include any supporting documentation with this application.

- ☐ INITIAL APPLICATION ☒ RENEWAL APPLICATION  
☐ CHANGE (EXPLAIN)

## 3 TYPE OF MOTOR VEHICLE DEALER LICENSE(S) Check all that apply

| FRANCHISED                                     | INDEPENDENT                                    |
|------------------------------------------------|------------------------------------------------|
| <input checked="" type="checkbox"/> CAR/TRUCK  | <input type="checkbox"/> CAR/TRUCK             |
| <input type="checkbox"/> MOTORCYCLE            | <input type="checkbox"/> MOTORCYCLE            |
| <input type="checkbox"/> RECREATIONAL VEHICLE  | <input type="checkbox"/> RECREATIONAL VEHICLE  |
| <input type="checkbox"/> TRAILER               | <input type="checkbox"/> TRAILER               |
| <input type="checkbox"/> AMBULANCE             | <input type="checkbox"/> AMBULANCE             |
| <input type="checkbox"/> FUNERAL VEHICLE       | <input type="checkbox"/> FUNERAL VEHICLE       |
| <input type="checkbox"/> FIRE FIGHTING VEHICLE | <input type="checkbox"/> FIRE FIGHTING VEHICLE |

|                                                                                                                             |                                                                        |                                                      |                          |
|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------|--------------------------|
| 4 NAME OF BUSINESS<br><b>BOWDITCH FORD INC</b>                                                                              |                                                                        | TRADING AS NAME<br><b>BOWDITCH FORD INC</b>          |                          |
| BUSINESS ADDRESS STREET (P.O. BOX ONLY IS NOT ACCEPTABLE)<br><b>11291 JEFFERSON AVENUE</b>                                  |                                                                        | CITY<br><b>NEWPORT NEWS VA</b>                       | ZIP CODE<br><b>23601</b> |
| <input type="checkbox"/> COUNTY OR <input checked="" type="checkbox"/> CITY JURISDICTION OF BUSINESS<br><b>NEWPORT NEWS</b> | DEALER-OPERATOR (PERSON OPERATING BUSINESS)<br><b>CASEY A ROSINSKI</b> |                                                      |                          |
| DEALER'S SOCIAL SECURITY OR EMPLOYER ID NUMBER<br><b>540489405</b>                                                          | DEALER'S BUSINESS PHONE<br><b>(757) 591 3600</b>                       | DEALER/OPERATOR HOME/CELL PHONE NUMBER<br><b>( )</b> |                          |
| DEALER'S EMAIL ADDRESS<br><b>Casey.R@bowditchauto.com</b>                                                                   | DEALER OPERATOR'S EMAIL ADDRESS                                        | PROCESSING FEE AMOUNT<br><b>899-</b>                 |                          |

## POSTED BUSINESS HOURS

| SUNDAY | MONDAY  | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY  | SATURDAY |
|--------|---------|---------|-----------|----------|---------|----------|
| AM     | 8 30 AM | 8 30 AM | 8 30 AM   | 8 30 AM  | 8 30 AM | 8 30 AM  |
| PM     | 8 00 PM | 8 00 PM | 8 00 PM   | 8 00 PM  | 8 00 PM | 6 00 PM  |

|                               |                                                                                                                                            |                                                     |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| 5 TYPE OF OWNERSHIP CHECK ONE | <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION <input type="checkbox"/> LLC | STATE IN WHICH INC. INCORPORATED<br><b>VIRGINIA</b> |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|

| 8 Name title and residential address of each owner member partner and/or officer of this business Use additional sheet(s) if necessary |           |         |
|----------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|
| NAME                                                                                                                                   | TITLE     | ADDRESS |
| CASEY A ROSINSKI                                                                                                                       | PRESIDENT |         |
|                                                                                                                                        |           |         |
|                                                                                                                                        |           |         |
|                                                                                                                                        |           |         |

JAN 23 2025

MVDB

for ✓

**7 FRANCHISED DEALERS ONLY** Attach a copy of the Franchise and service agreement with manufacturer or distributor if this is an initial application. Only list line makes of vehicles to be sold in this state. DO NOT list models as line-makes. Use additional sheet(s) if necessary and attach.

| MANUFACTURER | ADDRESS | LINE MAKES |
|--------------|---------|------------|
|              |         |            |
|              |         |            |
|              |         |            |
|              |         |            |

**8 FRANCHISED DEALERS ONLY** List name and address of individual awarded franchise(s) or sales agreement(s). Use additional sheet(s) if necessary and attach.

|                                       |                             |                    |                          |
|---------------------------------------|-----------------------------|--------------------|--------------------------|
| NAME<br><b>CASEY A ROSINSKI</b>       |                             |                    |                          |
| ADDRESS<br><b>11291 JEFFERSON AVE</b> | CITY<br><b>NEWPORT NEWS</b> | STATE<br><b>VA</b> | ZIP CODE<br><b>23601</b> |

**9 READ EACH QUESTION BELOW AND CHECK THE APPROPRIATE RESPONSE**

|                                                                                                                                                                                                                                                                           | YES                                 | NO                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
| <b>A</b> Has any owner partner officer or Dealer Operator of business ever been refused a Motor Vehicle Dealer's License or Certificate of Registration or had his/her license or certificate suspended or revoked?                                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>B</b> Has any owner partner officer or Dealer Operator of business ever been convicted of a felony?                                                                                                                                                                    | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>C</b> Has any owner partner officer or Dealer Operator of business ever been convicted of any fraudulent or criminal act in connection with the business of selling motor vehicles?                                                                                    | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>D</b> Has any owner partner officer or Dealer Operator of business ever been convicted of larceny of a vehicle OR receipt or sale of a stolen vehicle?                                                                                                                 | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>E</b> Has any owner partner officer or Dealer-Operator of business ever been convicted of odometer tampering or any related violation?                                                                                                                                 | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>F</b> Has any owner partner officer or Dealer Operator committed any act or omitted any duty with the result being administrative action taken by the Board or DMV?                                                                                                    | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <b>G</b> If the answer to any of the above questions is YES please explain on a separate sheet (include names dates court jurisdictions and result of administrative proceedings)                                                                                         |                                     |                                     |
| <b>H</b> Are all salespersons employees of the dealership (issued a W 2) and <u>not</u> independent contractors (issued a 1099)?                                                                                                                                          | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| <b>I</b> Is any owner partner officer or Dealer-Operator applying to be required to be or currently licensed as a vehicle manufacturer factory branch distributor distributor branch or subsidiary thereof in the Commonwealth? If YES indicate Dealer Certificate Number | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

#### PRIVACY STATEMENT

In accordance with Virginia Code §§ 2-2-803 2-2-4807 and 58-1-520 et seq the State Comptroller requires that this information including your social security number be collected for debt set off collection purposes

**10 CERTIFICATION** Read and certify by printing and signing below

I certify and affirm that all information presented in this form is true and correct that any documents I have presented to MVDB are genuine and that the information included in all supporting documentation is true and accurate. I make this certification and affirmation under penalty of perjury and I understand that knowingly making a false statement or representation on this form is a criminal violation.

|                                                                                                                                        |                                              |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| OWNER PARTNER OFFICER OF THE BUSINESS NAME (print)<br><b>CASEY A ROSINSKI</b>                                                          | NAME OF BUSINESS<br><b>BOWDITCH FORD INC</b> |
| OWNER PARTNER OFFICER OF THE BUSINESS SIGNATURE<br> | DATE (mm/dd/yyyy)<br><b>12/30/2024</b>       |

JAN 09 2025

MVDB



Outlook

---

**Re: Request for Consumer Assistance 1601**

---

From Handy, Diane (MVDB) <diane.handy@mvdb.virginia.gov>  
on behalf of  
dboardreply <dboard@mvdb.virginia.gov>  
Date Thu 9/18/2025 9:39 AM  
To [REDACTED]

---

Good Morning [REDACTED]

Your consumer complaint was forwarded to Casey Rosinski, owner of Bowditch Ford Inc, for review.

As a licensing agency, contractual disputes and monetary disputes are not within the jurisdiction of the Dealer Board. Therefore, it appears it may be necessary for you to pursue the issue through court for a resolution.

Below is a link for information that provides step-by-step instructions on the process necessary for individuals to follow when pursuing an issue through court. Also, you will find information regarding the Virginia Consumer Protection Act and the Virginia Lawyer Referral Services.

<http://www.courts.state.va.us/courts/gd/gdinfo.pdf>

<http://law.lis.virginia.gov/vacodepopularnames/virginia-consumer-protection-act/>

<https://www.vsb.org/>

By providing the above information the Dealer Board is not advocating or directing the suit of any specific individual.

The complaint will remain on record against the dealer to assist in monitoring their activities.

Thanks,  
Diane Handy  
Consumer Assistance Analyst

---

From: [REDACTED]  
Sent: Friday, September 5, 2025 3:51 PM  
To: dboardreply <dboard@mvdb.virginia.gov>  
Subject: Request for Consumer Assistance 1601



**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile**

+17575952211

**Vehicle Identification Number (VIN)**

3FMCR9GN3SRE03932

**Consumer Request (2000 Character Max)**

I purchased a 2025 Ford Bronco sport from them on June 30, 2025.

It was agreed in the contract that they would pay off an old loan to Bayport of \$12,655.23

Have made multiple attempts since July 2025 to contact them and there's always an excuse of some sort.

As of September 5th 2025, the loan has not been payed on my behalf.

Please feel free to contact me anytime by call or text at [REDACTED] or by email

[REDACTED]

Other contact names there include "Danny" Daniel Townsend (who will not get on the phone and ext "doesnt work") and "Jessica" their supposed finance clerk who has yet to respond to any messages.

Dannys email - daniel.t@bowditchauto.com

Walters email - walter.h@bowditchauto.com

9/18/25, 9:40 AM

Mail - dboardreply - Outlook

The secretary mentioned that she has people calling everyday saying their loans also havent been payed off and shes not surprised if "they go belly up".

Please help me.. ASAP.

Thank you for your time

**Accepts MVDB cannot provide legal advice**

Accepted

---

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: Windows Chrome

[REDACTED]

© Motor Vehicle Dealer Board.



Outlook

---

**Fw: Request for Consumer Assistance 1601**

---

**From** Handy, Diane (MVDB) <diane.handy@mvdb.virginia.gov>

on behalf of

dboardreply <dboard@mvdb.virginia.gov>

**Date** Thu 9/18/2025 9:39 AM

**To** casey.r@bowditchauto.com <casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>

---

Good Morning Casey Rosinski,

The Motor Vehicle Dealer Board has received the below consumer complaint from [REDACTED] against Bowditch Ford.

The complaint is being forwarded to you to bring the matter to your attention. It appears the trade in has not been paid off. The customer was informed this would be a civil matter. Should a reply be received from the dealer it will be made part of the records and may be forwarded to the customer.

The consumer complaint will remain on record against the dealer to assist in monitoring the activities.

Thanks

Diane Handy

Consumer Assistance Analyst

---

**From:** [REDACTED]

**Sent:** Friday, September 5, 2025 3:51 PM

**To:** dboardreply <dboard@mvdb.virginia.gov>

**Subject:** Request for Consumer Assistance 1601

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]



Outlook

---

**Re: Request for Consumer Assistance 1864**

---

From Handy, Diane (MVDB) <diane.handy@mvdv.virginia.gov>  
on behalf of  
dboardreply <dboard@mvdv.virginia.gov>  
Date Wed 10/29/2025 3:48 PM  
To [REDACTED]

---

It was found that you have not received a reply regarding your consumer complaint. I hope the issue has been resolved.

Your consumer complaint was forwarded to Casey Rosinski, owner of Bowditch Ford Inc, for review.

As a licensing agency, monetary disputes and contractual disputes are not within the jurisdiction of the Dealer Board. Therefore, if the dealer fails to pay off the trade vehicle, it appears it may be necessary for you to pursue the issue through court for a resolution.

Below is a link for information that provides step-by-step instructions on the process necessary for individuals to follow when pursuing an issue through court. Also, you will find information regarding the Virginia Consumer Protection Act and the Virginia Lawyer Referral Services.

<http://www.courts.state.va.us/courts/gd/gdinfo.pdf>

<http://law.lis.virginia.gov/vacodepopularnames/virginia-consumer-protection-act/>

<https://www.vsb.org/>

By providing the above information the Dealer Board is not advocating or directing the suit of any specific individual.

Your consumer complaint will remain on record against the dealership to assist in monitoring their activities.

Thanks,  
Diane Handy  
Consumer Assistance Analyst

---

From: [REDACTED]  
Sent: Tuesday, October 21, 2025 11:36 AM  
To: dboardreply <dboard@mvdv.virginia.gov>  
Subject: Request for Consumer Assistance 1864

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile**

+17575952211

**Consumer Request (2000 Character Max)**

I traded in a 2024 Toyota Camry back in August and the dealership has yet to send the payoff check to Navy Federal. I have had to make two payments at this point and every time I call the dealership they either don't answer my call or give me a non answer.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: iPhone Chrome



© Motor Vehicle Dealer Board.



**From:** [REDACTED]  
**Sent:** Monday, November 24, 2025 03:54:25 PM  
**To:** dboardreply  
**Subject:** Request for Consumer Assistance 2080

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave., Newport News, Virginia, 23601

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile**

+17575913660

**Vehicle Identification Number (VIN)**

1GCVKREC7GZ304388

**Consumer Request (500 Character Max)**

I traded this vehicle in for a newer Ford at Bowditch Ford in May of 2025. The loan for this vehicle has not been paid. They have since sold the vehicle. Speaking with several members of the sales team and the manager Walter Holmes i am assured that this will be taken care of. Checks sent out ect... This has gone on for several months. They don't intend to pay this vehicle off as agreed to in our contract.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: Android Chrome





Outlook

---

**Request for Consumer Assistance 2080**

---

**From** KATHRYN PRESCOTT <kathryn.p@bowditchauto.com>**Date** Tue 12/9/2025 5:25 PM**To** dboardreply <dboard@mvdv.virginia.gov>**Cc** Casey Rosinski <Casey.r@bowditchauto.com>; Walter Holmes <Walter.h@bowditchauto.com>; RICHARD WELTY <Richard.w@bowditchauto.com>

Hello and good afternoon, Motor Vehicle Dealer Board~

Thank you for forwarding this complaint. We take all consumer concerns and Motor Vehicle Dealer Board inquiries seriously.

We are currently reviewing the details of this matter with our internal team. We are in the process of confirming all supporting documentation and the current status of the customer's lien payoff.

We will provide a full response with our findings and next steps by tomorrow, December 10, 2025, as requested.

Thank you,

Kathryn N. Prescott  
Controller  
Bowditch Ford, Inc.  
240-786-2125

**From:** [REDACTED]  
**Sent:** Monday, November 24, 2025 3:54 PM  
**To:** dboardreply <dboard@mvdv.virginia.gov>  
**Subject:** Request for Consumer Assistance 2080

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave., Newport News, Virginia, 23601

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile****Vehicle Identification Number (VIN)**

1GCVKREC7GZ304388

**Consumer Request (500 Character Max)**

I traded this vehicle in for a newer Ford at Bowditch Ford in May of 2025. The loan for this vehicle has not been paid. They have since sold the vehicle. Speaking with several members of the sales team and the manager Walter Holmes i am assured that this will be taken care of. Checks sent out ect... This has gone on for several months. They don't intend to pay this vehicle off as agreed to in our contract.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: Android Chrome

© Motor Vehicle Dealer Board.

**From:** dboardreply <dboard@mvdv.virginia.gov>  
**Date:** December 9, 2025 at 1:41:56 PM EST  
**To:** Casey Rosinski <casey.r@bowditchauto.com>, Donna Brett  
<donna.b@bowditchauto.com>  
**Cc:** "Jefferson, Michelle (MVDB)" <Michelle.Jefferson@mvdv.virginia.gov>  
**Subject:** Fw: Request for Consumer Assistance 2080

Good afternoon,

The Motor Vehicle Dealer Board has received a complaint against your dealership, please review this complaint and reply to this email in regard to a resolution by December 12, 2025,.

Thanks

Shay Betts

Consumer Assistance Analyst



Outlook

---

**Re: Request for Consumer Assistance 2273**

---

From Handy, Diane (MVDB) <diane.handy@mvdb.virginia.gov>  
on behalf of  
dboardreply <dboard@mvdb.virginia.gov>  
Date Mon 1/5/2026 9:47 AM  
To [REDACTED]

---

Good Morning [REDACTED]

The Motor Vehicle Dealer Board (Dealer Board) is a regulatory agency responsible for licensing dealers and salespersons to sell vehicles in the state of Virginia.

Your consumer complaint was forwarded to Casey Rosinski, owner of Bowditch Ford Inc, for review.

As a licensing agency, monetary disputes and contractual disputes are not within the jurisdiction of the Dealer Board. Therefore, it appears it may be necessary for you to pursue the issue through court for a resolution.

Below is a link for information that provides step-by-step instructions on the process necessary for individuals to follow when pursuing an issue through court. Also, you will find information regarding the [Virginia Consumer Protection Act](#) and the Virginia Lawyer Referral Services.

<http://www.courts.state.va.us/courts/gd/gdinfo.pdf>

<http://law.lis.virginia.gov/vacodepopularnames/virginia-consumer-protection-act/>

<https://www.vsb.org/>

By providing the above information the Dealer Board is not advocating or directing the suit of any specific individual.

The complaint will remain on record against the dealer to assist in monitoring their activities.

Thanks,  
Diane Handy  
Consumer Assistance Analyst

---

From: Motor Vehicle Dealer Board <mvdb2201@gmail.com>  
Sent: Saturday, January 3, 2026 8:53 PM  
To: dboardreply <dboard@mvdb.virginia.gov>  
Subject: Request for Consumer Assistance 2273



**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Casey Bradberry

**Phone/Mobile**

+15409581769

**Consumer Request (500 Character Max)**

On September 3, 2025 I traded in my 2018 Ford Flex to Bowditch Ford. There was still a balance owed on the vehicle of a little \$18,000 which they still have not paid off and my credit score has dropped due to the lender reporting last payments for the months of October, November and as well as December and my credit has dropped more then 80 points

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: iPhone iPhone



© Motor Vehicle Dealer Board.



Outlook

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**Fw: Request for Consumer Assistance 2273**

---

**From** Handy, Diane (MVDB) <diane.handy@mvdb.virginia.gov>

on behalf of

dboardreply &lt;dboard@mvdb.virginia.gov&gt;

**Date** Mon 1/5/2026 9:46 AM**To** casey.r@bowditchauto.com <casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>;  
a\_casey@caseyauto.com <a\_casey@caseyauto.com> [REDACTED]  
[REDACTED]

Good Morning Casey Rosinski,

The Motor Vehicle Dealer Board has received the below consumer complaint from [REDACTED] against Bowditch Ford Inc.

The complaint is being forwarded to you to bring the matter to your attention. Should a reply be received from the dealer it will be made part of the records and may be forwarded to the customer.

The consumer complaint will remain on record against the dealer to assist in monitoring the activities.

Thanks

Diane Handy

Consumer Assistance Analyst

---

**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>**Sent:** Saturday, January 3, 2026 8:53 PM**To:** dboardreply <dboard@mvdb.virginia.gov>**Subject:** Request for Consumer Assistance 2273**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**From:** dboardreply  
**Sent:** Friday, March 20, 2026 12:49:08 PM  
**To:** Casey Rosinski;Walter Holmes  
**Cc:** Jefferson, Michelle (MVDB)  
**Subject:** Fw: Request for Consumer Assistance 2298

Good afternoon,

The Motor Vehicle Dealer Board has received a complaint against your dealership, please review this complaint and reply to this email in regard to a resolution by March 25, 2026.

Thanks

Shay Betts

Consumer Assistance Analyst

---

**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>  
**Sent:** Wednesday, January 7, 2026 5:33 PM  
**To:** dboardreply <dboard@mvdb.virginia.gov>  
**Subject:** Request for Consumer Assistance 2298

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Casey

**Phone/Mobile**

[REDACTED]

---

**Vehicle Identification Number (VIN)**

1FT8W2BA6PEE12228

**Consumer Request (500 Character Max)**

I traded in a 2021 Ford F150 vehicle at Bowditch

Ford on Sept 11, 2025, the trade-in loan has not paid off, hurting my credit. Also, I purchased vehicle 2023 Ford F250 from Bowditch Ford on Sept 11, 2025. I expected the title to be registered in my name within 30 days, but it has not been. My temporary tags are about to expire (or have expired). I want the titling issue resolved.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: iPhone iPhone

[REDACTED]

**From:** dboardreply  
**Sent:** Friday, March 20, 2026 12:50:38 PM  
**To:** [REDACTED]  
**Subject:** Re: Request for Consumer Assistance 2298

Good afternoon,

Your complaint has been sent to the dealer for review, I have asked that the dealer respond to this complaint on or before March 25, 2026.

Please submit a copy of your buyers order for further review.

Thanks,

Shay Betts

Consumer Assistance Analyst

---

**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>  
**Sent:** Wednesday, January 7, 2026 5:33 PM  
**To:** dboardreply <dboard@mvdb.virginia.gov>  
**Subject:** Request for Consumer Assistance 2298

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**





Outlook

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**Re: Request for Consumer Assistance 2303**

---

From Handy, Diane (MVDB) <diane.handy@mvdb.virginia.gov>  
on behalf of  
dboardreply <dboard@mvdb.virginia.gov>  
Date Tue 1/20/2026 3:20 PM  
To [REDACTED]

---

Good Afternoon,

Your consumer complaint was forwarded to Casey Rosinski, owner of Bowditch Ford Inc, to bring the matter to his attention.

As a licensing agency, repair issues are not within the jurisdiction of the Dealer Board. Therefore, it appears it may be necessary for you to pursue the issue through court for a resolution.

Below is a link for information that provides step-by-step instructions on the process necessary for individuals to follow when pursuing an issue through court. Also, you will find information regarding the Virginia Consumer Protection Act and the Virginia Lawyer Referral Services.

<http://www.courts.state.va.us/courts/gd/gdinfo.pdf>

<http://law.lis.virginia.gov/vacodepopularnames/virginia-consumer-protection-act/>

<https://www.vsb.org/>

By providing the above information the Dealer Board is not advocating or directing the suit of any specific individual.

The complaint will remain on record against the dealer to assist in monitoring their activities.

Thanks,  
Diane Handy  
Consumer Assistance Analyst

---

From: Motor Vehicle Dealer Board <mvdb2201@gmail.com>  
Sent: Thursday, January 8, 2026 7:48 AM  
To: dboardreply <dboard@mvdb.virginia.gov>  
Subject: Request for Consumer Assistance 2303

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

---

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Heffersin Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile**

+17579120860

**Vehicle Identification Number (VIN)**

2c3cdzfj6ph596456

**Consumer Request (500 Character Max)**

I purchased a 23 Dodge Challenger on 12/27/2025. The car needed repair and I kept calling for the additional sales paperwork and warranty info to no avail. I took to a local dealer 1/7/2026 as you are 2.5 hours away and the car has been altered and has no warranty and is ineligible for any warranty. I was not told this car was altered nor did I sign an 'as is' clause.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

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**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: iPhone iPhone



© Motor Vehicle Dealer Board.

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Outlook

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**Fw: Request for Consumer Assistance 2303**

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**From** Handy, Diane (MVDB) <diane.handy@mvdb.virginia.gov>

on behalf of

dboardreply &lt;dboard@mvdb.virginia.gov&gt;

**Date** Tue 1/20/2026 3:20 PM**To** a\_casey@caseyauto.com <a\_casey@caseyauto.com>; [REDACTED]  
[REDACTED] casey.r@bowditchauto.com <casey.r@bowditchauto.com>; Donna Brett  
<donna.b@bowditchauto.com>

[REDACTED]

The Motor Vehicle Dealer Board has received the below consumer complaint from [REDACTED]  
Brannan against Bowditch Ford Inc.

The complaint is being forwarded to you to bring the matter to your attention. Should a reply be  
received from the dealer it will be made part of the records and may be forwarded to the customer.

The consumer complaint will remain on record against the dealer to assist in monitoring the activities.

Thanks

Diane Handy

Consumer Assistance Analyst

---

**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>**Sent:** Thursday, January 8, 2026 7:48 AM**To:** dboardreply <dboard@mvdb.virginia.gov>**Subject:** Request for Consumer Assistance 2303**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**



Outlook

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**Re: Request for Consumer Assistance 2303**

---

From Walter Holmes <Walter.h@bowditchauto.com>

Date Tue 1/20/2026 4:14 PM

To dboardreply <dboard@mvdv.virginia.gov>; a\_casey@caseyauto.com <a\_casey@caseyauto.com>; [REDACTED]; Casey Rosinski <Casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>

Good Afternoon Ms. Handy,

Thank you for contacting us and for outlining [REDACTED] concerns regarding her 2023 Dodge Challenger purchased on December 27, 2025. We appreciate her bringing this matter to our attention and understand her frustration.

We would like to confirm that [REDACTED] was in our dealership today, during which time we addressed her concerns directly. She was reimbursed for monies incurred related to this issue, and her vehicle is currently in our service department. OEM parts are being installed at no cost to her and she was provided a loaner vehicle while we complete the service.

Additionally, the vehicle was sold with an extended warranty, and we would like to clarify that this warranty will be honored by our dealership. Any covered repairs related to the warranty will be handled accordingly.

Our intent is to ensure that her vehicle is properly serviced and that all outstanding concerns are addressed in a timely and satisfactory manner. Should you have any additional questions or require further assistance once services are completed, please feel free to contact us directly.

Additionally please remove Donna Brett from any additional correspondence and add me so we can ensure prompt response.

Sincerely,

**Walter Holmes**

**General Manager, Bowditch Ford**

757-591-3660 || [www.bowditchford.com](http://www.bowditchford.com)

---

**From:** dboardreply <dboard@mvdv.virginia.gov>

**Sent:** Tuesday, January 20, 2026 3:20 PM

**To:** a\_casey@caseyauto.com <a\_casey@caseyauto.com>; [REDACTED]; [REDACTED]; Casey Rosinski <Casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>

**Subject:** Fw: Request for Consumer Assistance 2303





Outlook

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**Fw: Request for Consumer Assistance 2403**

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**From** Betts, Shenae (MVDB) <Shenae.Betts@mvdb.virginia.gov>

on behalf of

dboardreply &lt;dboard@mvdb.virginia.gov&gt;

**Date** Tue 1/20/2026 7:59 AM**To** casey.r@bowditchauto.com <casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>**Cc** Jefferson, Michelle (MVDB) <Michelle.Jefferson@mvdb.virginia.gov>

Good morning,

The Motor Vehicle Dealer Board has received a complaint against your dealership, please review this complaint and reply to this email in regards to a resolution by January 26, 2026.

Thanks

Shay Betts

Consumer Assistance Analyst

---

**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>**Sent:** Monday, January 19, 2026 8:43 PM**To:** dboardreply <dboard@mvdb.virginia.gov>**Subject:** Request for Consumer Assistance 2403**Name****Phone/Mobile****Email**



**Dealership Name**

Bowditch ford

**DealershipAddress**

11291 Jefferson ave q, q, Newport News, Virginia, 23601

**Dealership Point of Contact**

shannon unknownfinance manager owner is Curtis or gm

**Phone/Mobile**

+14348254976

**Vehicle Identification Number (VIN)**

1FTFW5L86SFB49360

**Consumer Request (500 Character Max)**

I PURCHASED the above vin vehicle on the 11th of December while at Langley AFB. also traded in my 2022 F-150 which they have not paid of in over 39 days now. I have had to make two vehicle payments this month and still not paid off. They also have failed to register my new vehicle at all. They sold my trade in without paying it off which I am pretty sure is illegal. . i also purchased protection plan that was not what sprayed for interior and paint i want refunded and extended warranty.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: Apple Safari



Outlook

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**Re: Request for Consumer Assistance 2403**

---

**From** Betts, Shenae (MVDB) <Shenae.Betts@mvdb.virginia.gov>  
on behalf of  
dboardreply <dboard@mvdb.virginia.gov>  
**Date** Tue 1/20/2026 8:00 AM  
**To** [REDACTED]

Good morning,

Your complaint has been sent to the dealer for review, I have asked that the dealer respond to this complaint on or before January 26, 2026.

Thanks,  
Shay Betts  
Consumer Assistance Analyst

---

**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>  
**Sent:** Monday, January 19, 2026 8:43 PM  
**To:** dboardreply <dboard@mvdb.virginia.gov>  
**Subject:** Request for Consumer Assistance 2403

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch ford

**DealershipAddress**

11291 Jefferson ave q, q, Newport News, Virginia, 23601

**Dealership Point of Contact**

shannon unknownfinance manager owner is Curtis or gm

**Phone/Mobile**

+14348254976

**Vehicle Identification Number (VIN)**

1FTFW5L86SFB49360

**Consumer Request (500 Character Max)**

I PURCHASED the above vin vehicle on the 11th of December while at Langley AFB. also traded in my 2022 F-150 which they have not paid of in over 39 days now. I have had to make two vehicle payments this month and still not paid off.They also have failed to register my new vehicle at all. They sold my trade in without paying it off which I am pretty sure is illegal. . i also purchased protection plan that was not what sprayed for interior and paint i want refunded and extended warranty.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: Apple Safari





Outlook

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**Re: 2533 URGENT**

---

**From** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Date** Wed 2/25/2026 2:40 PM**To** [REDACTED]

Good Afternoon,

---

It appears Bowditch Ford Inc is in violation of VA Code §46.2-1542(B) for failure to obtain or apply for title within 30 days. Notification was sent to Casey Rosinski, owner of the dealership.

Your consumer complaint was forwarded to DMV Law Enforcement for further review regarding the title. You can reach DMV law enforcement for a follow-up on their investigation at [enforcement@dmv.virginia.gov](mailto:enforcement@dmv.virginia.gov). Please allow several days before contacting them as they will need to assign your complaint to a special agent in the area of the dealership.

The consumer complaint will remain on record against the dealership to assist in monitoring their activities.

Thanks

Diane Handy

Consumer Assistance Analyst

---

**From:** [REDACTED]**Sent:** Wednesday, February 25, 2026 8:31 AM**To:** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Cc:** [REDACTED]; Bowditch Ford

&lt;bowditchford@bowditchford.forddirectcrmpro.com&gt;

**Subject:** 2533 URGENT

To whom it may concern:

I have reached out numerous times. Bowditch Ford needs to send the paperwork for the 2021 Ford Explorer 1FM5K8LC4MGB88776 to the DMV in NC. The purchase date was 12/29/25. NC DMV will not let me do anything. Bowditch will no longer return my phone calls. I fear I will be penalized.

Thank you,  
[REDACTED]



Outlook

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**Title Issue - Complaint from [REDACTED] against Bowditch Ford Inc**

---

**From** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Date** Wed 2/25/2026 2:36 PM**To** Enforcement <Enforcement@dmv.virginia.gov>**Cc** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>

1 attachment (299 KB)

Xerox Scan\_02252026141625.pdf;

**To:** Enforcement**From:** Diane Handy  
Motor Vehicle Dealer Board**Subject:** Referral of Information

The attachment is a consumer complaint from [REDACTED] against Bowditch Ford Inc (dealer #813). It appears the dealer has failed to obtain title for a vehicle they sold December 29, 2025.





Outlook

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**From Motor vehicle Dealer Board regarding Title and Registration**

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**From** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Date** Wed 2/25/2026 2:23 PM**To** CASEY.R@BOWDITCHAUTO.COM <CASEY.R@BOWDITCHAUTO.COM>; Walter.h@bowditchauto.com <Walter.h@bowditchauto.com>; [REDACTED]**Cc** Mack-Nelson, Lisa (MVDB) <lisa.macknelson@mvdb.virginia.gov>

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 1 attachment (282 KB)

Xerox Scan\_02252026133515.pdf;

February 25, 2026

Casey Rosinski  
Bowditch Ford Inc  
11291 Jefferson Avenue.  
Newport News, Virginia 23601

Dear Casey Rosinski:

This is in regards to the below consumer complaint filed against your dealership by [REDACTED] regarding title and registration to a 2021 Ford Explorer he purchased December 29, 2025. The below email is a follow-up from his initial complaint. The customer had filed a complaint on February 5, 2026, which was forwarded to the dealer. A reply was received on February 9, 2026, stating the customer's trade-in along with the North Carolina title and registration submission have been issued and mailed. For your review the attachment is the correspondence.

It appears Bowditch Ford Inc is in violation of VA Code §46.2-1542(B) for failure to obtain or apply for a title within 30 days. If this information does not appear to be correct, please respond attach your reply to this email.

Mr. Rosinski, any future allegations of violations of a similar nature could result in a warning letter and/or the Board convening an informal fact-finding conference.

Sincerely,

Diane Handy  
Consumer Assistance Analyst

C: DMV Law Enforcement

---

**From:** Raedean Nicholson <rnicholson04@gmail.com>**Sent:** Wednesday, February 25, 2026 8:31 AM



To: dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>

Cc: [REDACTED]; Bowditch Ford  
<bowditchford@bowditchford.forddirectcrmpro.com>

Subject: 2533 URGENT

To whom it may concern:

I have reached out numerous times. Bowditch Ford needs to send the paperwork for the 2021 Ford Explorer 1FM5K8LC4MGB88776 to the DMV in NC. The purchase date was 12/29/25. NC DMV will not let me do anything. Bowditch will no longer return my phone calls. I fear I will be penalized.

Thank you,

[REDACTED]



## Outlook

**Re: Request for Consumer Assistance 2533**

From Handy, Diane (MVDB) <diane.handy@mvdb.virginia.gov>  
on behalf of  
dboardreply <dboard@mvdb.virginia.gov>

Date Tue 2/10/2026 11:02 AM

To

Hello.

**The dealer has responded to your consumer complaint which you will find below.**

Kathryn Prescott, Controller of Bowditch Ford, responded to your issue and indicated the payoff check for the trade-in and the North Carolina title and registration have been issued and mailed.

**Your consumer complaint will remain on record against the dealer to assist in monitoring their activities.**

Thanks  
Diane Handy  
Consumer Assistance Analyst

**DEALER RESPONSE:**

Bowditch Ford of Newport News, VA has reviewed the concerns outlined in the complaint. The matter has now been addressed and the payoff check for the customer's trade-in along with the North Carolina title and registration submission have been issued and mailed.

We have provided written documentation for the customer's records for any credit bureau or lender inquiries. If any credit reporting impact is identified, Bowditch Ford will cooperate fully in accordance with applicable Fair Credit Reporting Act (FCRA) dispute and documentation procedures.

Bowditch Ford considers this matter resolved and will remain available should any additional information be required.

**Thank you,**

**Kathryn N. Prescott**  
Controller  
Bowditch Ford, Inc.

**From:** Handy, Diane (MVDB) on behalf of dboardreply <dboard@mvdb.virginia.gov>  
**Sent:** Friday, February 6, 2026 8:06 AM

To: [REDACTED]

Subject: Re: Request for Consumer Assistance 2533

Good Morning,

Your consumer complaint was forwarded to Casey Rosinski, owner of Bowditch Ford, for his review and reply. It was requested that a reply be received by February 11, 2026.

Please attach a copy of your buyer's order to this email. Once the requested information is received your title issue can be reviewed further.

As a licensing agency, monetary disputes and contractual disputes are not within the jurisdiction of the Dealer Board. Therefore, it appears it may be necessary for you to pursue the issue through court for a resolution.

Below is a link for information that provides step-by-step instructions on the process necessary for individuals to follow when pursuing an issue through court. Also, you will find information regarding the Virginia Consumer Protection Act and the Virginia Lawyer Referral Services.

<http://www.courts.state.va.us/courts/gd/gdinfo.pdf>

<http://law.lis.virginia.gov/vacodepopularnames/virginia-consumer-protection-act/>

<https://www.vsb.org/>

By providing the above information the Dealer Board is not advocating or directing the suit of any specific individual.

The complaint will remain on record to against the dealer to assist in monitoring their activities.

Thanks,  
Diane Handy  
Consumer Assistance Analyst

---

From: Motor Vehicle Dealer Board <mvd2201@gmail.com>  
Sent: Thursday, February 5, 2026 7:33 PM  
To: dboardreply <dboard@mvd.virginia.gov>  
Subject: Request for Consumer Assistance 2533

Name

[REDACTED]

Phone/Mobile

[REDACTED]

**Email****Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Jessica Hart

**Phone/Mobile**

+17577500139

**Vehicle Identification Number (VIN)**

1FM5K8LC4MGB88776

**Consumer Request (500 Character Max)**

We are filing a complaint against Bowditch Ford of Newport News, VA. On 12/29/2025, we traded in a vehicle with a loan that Bowditch Ford agreed to pay off. The lien remains unpaid, with a payment due 2/8/2026, risking credit harm. The dealer has also failed to submit North Carolina title and registration paperwork. Multiple attempts to resolve this directly have been unsuccessful.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: Apple Chrome







Outlook

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**Status Update - Consumer Assistance 2636**

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**From** KATHRYN PRESCOTT <kathryn.p@bowditchauto.com>**Date** Fri 2/27/2026 2:56 PM**To** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Cc** Walter Holmes <Walter.h@bowditchauto.com> 1 attachment (72 KB)

02.20.26 78522 [REDACTED]

Dear Ms. Handy~

Thank you for the opportunity to provide a status update regarding the above-referenced matter.

On February 6, 2026, Bowditch Ford issued check number 78522 in the amount of \$62,490.98 to satisfy the customer's outstanding lien with Chase. A copy of the check is attached for reference. The check cleared our bank on February 20, 2026.

We have been in contact with Chase to request expedited release of the title. Per their internal policy, they will not release the title until the tenth (10th) business day following confirmed receipt of funds. Based on their stated processing timeline, the title is expected to be release on or about March 4, 2026.

Upon receipt of the title from Chase, Bowditch Ford will immediately forward it to the customer to complete the registration process.

We appreciate the Board's attention to this matte and remain committed to ensuring timely compliance and resolution. We will update you once the title has been expedited to our customer, Gypsy Petz.

Best,

*Katt*

Kathryn N. Prescott

Controller | Bowditch Ford, Inc.

Office of the Controller

757-591-2211 || [www.BowditchFord.com](http://www.BowditchFord.com)

240-786-2125 || mobile

---

**From:** Casey Rosinski <Casey.r@bowditchauto.com>**Sent:** Thursday, February 26, 2026 1:22 PM**To:** Walter Holmes <Walter.h@bowditchauto.com>



**Cc:** [REDACTED]**Subject:** FW: Request for Consumer Assistance 2636

FYI;

Casey A. Rosinski

**President, Bowditch Ford**757-591-3600 || [www.BowditchFord.com](http://www.BowditchFord.com)757-593-1543 || [mobile](#)

Receiving this email outside of normal working hours? Managing work and life responsibilities is unique for everyone. I have sent this email at a time that works for me. Please respond at a time that works for you.

NOTICE: Information contained in this transmission to the named addressee is proprietary and is subject to work product confidentiality. If the recipient of this transmission is not the named addressee, the recipient should immediately notify the sender and destroy the information transmitted without making any copy or distribution thereof.

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**From:** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Sent:** Thursday, February 26, 2026 1:17 PM**To:** Casey Rosinski <Casey.r@bowditchauto.com>; Walter Holmes <Walter.h@bowditchauto.com>; [REDACTED]**Cc:** Jefferson, Michelle (MVDB) <Michelle.Jefferson@mvdb.virginia.gov>**Subject:** Fw: Request for Consumer Assistance 2636

Casey Rosinski,

The Motor Vehicle Dealer Board has received the below consumer complaint from [REDACTED] against Bowditch Ford Inc.

Please review the issue and attach your reply to this email regarding the status of the title by March 4, 2026.

Thanks

Diane Handy

Consumer Assistance Analyst

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**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>**Sent:** Friday, February 20, 2026 4:21 PM**To:** [dboardcomplaints@mvdb.virginia.gov](mailto:dboardcomplaints@mvdb.virginia.gov) <[dboardcomplaints@mvdb.virginia.gov](mailto:dboardcomplaints@mvdb.virginia.gov)>**Subject:** Request for Consumer Assistance 2636**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]



Outlook

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**Re: Request for Consumer Assistance 2636**

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**From** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Date** Thu 2/26/2026 1:19 PM**To** [REDACTED]

Gypsy Petz,

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Your consumer complaint was forwarded to Casey Rosinski, owner of Bowditch Ford Inc, for review. It was requested that a reply be received by March 4, 2026.

Did you get a buyer's order (bill of sale)? If so, please attach it to this email.

Thanks

Diane Handy

Consumer Assistance Analyst

---

**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>**Sent:** Friday, February 20, 2026 4:21 PM**To:** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Subject:** Request for Consumer Assistance 2636**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave., Newport News, Virginia, 23601

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile**

+17575952211

**Vehicle Identification Number (VIN)**

KMUHEESC2SU229636

**Consumer Request (500 Character Max)**

I purchased 11/1/2025 Still NO paperwork ,NO title so I can not pay my licensing and taxes, and I am encuring fees! They insisted I use their lender, I did and the dealer kept the title, Paid off lender 11/24/25. DMV record shows as of 2/10/26 title is in previos owners name. Today makes 112 days w/ no paperwork ,no title. I live in Wy. so I had car shipped. I made contact by phone/email NUMERIOUS times, said they would send, nothing! Do they have a loan not paid on my car? I need help!

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: Apple Chrome





Outlook

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**Re: Request for Consumer Assistance 2710**

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From dboardcomplaints@mvdv.virginia.gov <dboardcomplaints@mvdv.virginia.gov>

Date Fri 4/3/2026 10:42 AM

To [REDACTED]

Good morning Christopher Wilson,

Your consumer complaint was forwarded to Casey Rosinski, owner of Bowditch Ford Inc, to bring the matter to her attention.

As a licensing agency, contractual disputes and monetary disputes are not within the jurisdiction of the Dealer Board. Therefore, it appears it may be necessary for you to pursue the issue through court for a resolution.

Below is a link for information that provides step-by-step instructions on the process necessary for individuals to follow when pursuing an issue through court. Also, you will find information regarding the Virginia Consumer Protection Act and the Virginia Lawyer Referral Services.

<http://www.courts.state.va.us/courts/gd/gdinfo.pdf>

<http://law.lis.virginia.gov/vacodepopularnames/virginia-consumer-protection-act/>

<https://www.vsb.org/>

By providing the above information the Dealer Board is not advocating or directing the suit of any specific individual.

The consumer complaint will remain on record against the dealer to assist in monitoring their activities.

Thanks,  
Diane Handy  
Consumer Assistance Analyst

---

From: Motor Vehicle Dealer Board <mvdv2201@gmail.com>

Sent: Tuesday, March 3, 2026 9:31 AM

To: dboardcomplaints@mvdv.virginia.gov <dboardcomplaints@mvdv.virginia.gov>

Subject: Request for Consumer Assistance 2710

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

---

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Avenue, Newport News, Virginia, 23607

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile**

+17575952211

**Vehicle Identification Number (VIN)**

1FTFW3L80SFA47265

**Consumer Request (500 Character Max)**

I traded in a toyota corolla for the above VIN number. Bowditch has to this day not sent the pay off and have sold the car to another customer. The original lien holder is telling me the car is out for repo and hurting my credit because Bowditch has not sent payoff. I've tried contacting the dealership and I get hung up on or voicemails left unanswered.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: Windows Chrome



© Motor Vehicle Dealer Board.





Outlook

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**Fw: Request for Consumer Assistance 2710**

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**From** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Date** Fri 4/3/2026 10:41 AM**To** CASEY.R@BOWDITCHAUTO.COM <CASEY.R@BOWDITCHAUTO.COM>; Walter.h@bowditchauto.com  
<Walter.h@bowditchauto.com>; [REDACTED]

Good morning Casey Rosinski,

The Motor Vehicle Dealer Board has received the below consumer complaint from [REDACTED]  
against Bowditch Ford Inc.

The complaint is being forwarded to you to bring the matter to your attention. Should a reply be  
received, it will be made as part of the records and may be forwarded to the customer.

Thanks

Diane Handy

Consumer Assistance Analyst

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**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>**Sent:** Tuesday, March 3, 2026 9:31 AM**To:** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>**Subject:** Request for Consumer Assistance 2710**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

## **Majors, Ann (MVDB)**

---

**From:** Majors, Ann (MVDB) <Ann.Majors@mvdb.virginia.gov>  
**Sent:** Wednesday, April 29, 2026 9:34 AM  
**To:** Majors, Ann (MVDB)  
**Subject:** FW: ACP CONFIDENTIAL CONSUMER COMPLAINT AGAINST BOWDITCH FORD, INCORPORATED CONFIDENTIALITY REQUEST UNDER VIRGINIA ADDRESS CONFIDENTIALITY PROGRAM (ACP)

**From:** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>  
**Sent:** Tuesday, April 21, 2026 10:38 AM  
**To:** Casey Rosinski <casey.r@bowditchauto.com>; Walter Holmes <walter.h@bowditchauto.com>  
**Cc:** Jefferson, Michelle (MVDB) <Michelle.Jefferson@mvdb.virginia.gov>  
**Subject:** Fw: ACP CONFIDENTIAL CONSUMER COMPLAINT AGAINST BOWDITCH FORD, INCORPORATED CONFIDENTIALITY REQUEST UNDER VIRGINIA ADDRESS CONFIDENTIALITY PROGRAM (ACP)

Good afternoon,

The Motor Vehicle Dealer Board has received a complaint against your dealership, please review this complaint and reply to this email in regard to a resolution by April 28, 2026.

Thanks

Shay Betts

Consumer Assistance Analyst

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**From:** [REDACTED]  
**Sent:** Monday, April 20, 2026 7:11 PM  
**To:** dboardcomplaints@mvdb.virginia.gov <dboardcomplaints@mvdb.virginia.gov>; Enforcement <enforcement@dmv.virginia.gov>; [REDACTED]  
**Subject:** ACP CONFIDENTIAL CONSUMER COMPLAINT AGAINST BOWDITCH FORD, INCORPORATED CONFIDENTIALITY REQUEST UNDER VIRGINIA ADDRESS CONFIDENTIALITY PROGRAM (ACP)

I am requesting review by Virginia DMV enforcement of the dealer transaction, tag and registration handling, possible misuse of address information, and all related dealer-sale conduct involving this vehicle transaction.

ACP CONFIDENTIAL CONSUMER COMPLAINT AGAINST BOWDITCH FORD, INCORPORATED  
CONFIDENTIALITY REQUEST UNDER VIRGINIA ADDRESS CONFIDENTIALITY PROGRAM (ACP)

I am a participant in the Virginia Address Confidentiality Program. I request that this complaint, all communications about it, and all records identifying me be handled using only my ACP substitute mailing address and my sealed name not be disclosed.

Please do not use, disclose, publish, or circulate my confidential residential address or location information in connection with this complaint or my sealed legal name.

If any additional address information is believed to be necessary, please advise me through my ACP substitute address only.

Dealer complained against:

BOWDITCH FORD, INCORPORATED  
Virginia SCC Entity ID: 00588251  
11291 Jefferson Ave.  
Newport News, VA 23601

I am filing a formal consumer complaint against Bowditch Ford, Incorporated regarding a vehicle sold to me on 04/09/2026.

I am requesting that this matter be investigated in connection with the sale, financing process, disclosure of vehicle condition, handling of my Address Confidentiality Program information, retention of sensitive sealed identity documents, withholding of my vehicle after sale, and failure to provide clear written documentation regarding the status of the vehicle, financing, tags, registration, and loaner arrangement.

I purchased the vehicle from Bowditch on 04/09/2026. Before I came in, I was told that if I had a cosigner I would be approved. I relied on that representation in proceeding with the transaction. However, once the documents were prepared, the deal was handled differently than represented, including placing me as the secondary person on the documents, with Ken Heath as the primary.

To my knowledge, my credit was run before I signed authorization for that back in March when Ken was present and paperwork was later overnighted to the primary signer without proper handling of the return process and he had to pay 80.00.

The salesperson I dealt with was Casey. Casey represented to me that his brother, whom he claimed owns the dealership, had approved what was being done. Casey also represented the dealership to me as veteran-owned. I am including those statements because they were part of the way the transaction and dealership were presented to me. I am reporting them as representations made to me during the sales process.

I have documentary proof that Bowditch completed and processed this transaction as a sale on 04/09/2026. I have a Virginia Buyer's Order dated 04/09/2026 from Bowditch for the vehicle.

Based on the lender information and the documents in my possession, this remains an active sale unless and until Bowditch proves otherwise in writing.

I need to clarify the registration history. After the sale, the dealership did not understand that my Address Confidentiality Program substitute address could be used for vehicle registration purposes. Instead of properly handling the registration through my ACP address, the dealership initially attempted to temporarily register the vehicle using Virginia tags with a Missouri address. For temp tags.



After this issue was raised and after threats were made by Matt and others that worked there because staff did not understand ACP they were canceling the deal, the dealership later apologized and then issued permanent tags using my ACP address. This past Friday permanent tags were officially issued.

This sequence shows that my ACP address was valid and usable, and that the problem was the dealership's misunderstanding and mishandling of the registration process rather than any defect in my information.

My ACP address is lawful, and it should not have been treated as a basis to intimidate me or threaten cancellation of the transaction.

As well as questioning the handling of the vehicle.

I am also concerned that sealed name-change documents and ACP-related documents were copied and retained by the dealership even though they are highly sensitive.

---

The most serious issue concerns the vehicle's condition and the dealership's failure to disclose recent defect history.

I later obtained Hyundai VIN service history for this vehicle. That report shows that immediately before my purchase, the prior owner had brought the vehicle in for very recent complaints involving the same or very similar problems I experienced after purchase. Repair Order 310444 was opened on 03/25/2026 and closed on 04/02/2026 from Hampton Hyundai.

The complaint states that the check engine light was on and that the vehicle hesitated and sometimes jerked. The correction notes show code P04500, a faulty EVAP canister, and replacement of the EVAP canister.

Repair Order 310774 was opened on 04/07/2026 and closed on 04/09/2026. The complaint states that the vehicle felt like it was running rough and notes that the customer had already been there on 04/02/2026 for CEL and running rough from Hyundai Hampton.

I purchased the vehicle on 04/09/2026, the same day Repair Order 310774 was closed. Bowditch sold the vehicle to me the same day it acquired it. Bowditch did no service on the vehicle before sale and provided me no prior service records at the time of purchase.

I did not learn of this Hyundai service history until after the sale and calling the dealership who is currently fixing my vehicle that they sent it to.

I then had the vehicle for only about a week before I had to return it on Saturday because it developed the same issue pattern for them to fix the vehicle and hopefully have it back to me today.

Based on this timeline, I believe Bowditch knew or should have known that the vehicle had a very recent history of drivability and emissions-related problems before selling it to me.

I also question whether Bowditch complied with Virginia's inspection and disclosure obligations. I want proof that the vehicle was inspected between the time Bowditch acquired it and the time it sold it to me, or proof that I was given any written disclosure before sale if the vehicle did not or did pass inspection.

I also question whether Bowditch had lawful authority to sell the vehicle to me when it did.

The vehicle was acquired and sold on the same date, 04/09/2026.

I am requesting proof of the trade transaction, proof of Bowditch's authority to sell the vehicle, and proof of any payoff or lien handling before or at the time of my purchase.

I want proof of sale of the trade and proof of payoff before or at the time the vehicle was sold to me.

After I returned the vehicle on Saturday for repair of the same issue, the dealership gave me inconsistent information about what was happening.

They had me come pick up a loaner with one dealer tag and stated no paperwork was needed.

I was told Shannon and Casey would handle the matter and upon arrival I was given keys to a loaner and told my vehicle would be fixed either that day or today at the latest.

They claimed to have changed the coil pack then stated they were taking it to Hyundai none of which I have proof of, just verbal communication.

I was later led to believe the vehicle had been taken to Hampton Hyundai, but I then learned it had not actually been dropped off that morning and instead was dropped off later, around 1:30 p.m.

I was also told the repair was opened under Bowditch ford at Hampton Hyundai / the dealership rather than under me.

I still have sale paperwork and a first payment due, yet the dealership put me in a loaner and has no idea when it will be returned.

The dealership also placed me in a loaner vehicle without providing any written paperwork authorizing me to drive it.

I requested it via email as I was given verbal permission to drive to CT and wasn't comfortable driving it.

I asked again and was told by the guy Matt who made threats not to worry about it til tomorrow and hope my vehicle is back if not he will then sent me an email to Docusign the loaner paperwork if able to.

I was not given a written loaner agreement, proof of authorization, written insurance terms, mileage terms, return terms, or any other documentation showing I was lawfully and properly authorized to operate the vehicle other than an email showing they were giving me a loaner and verbal permission to drive it.

When I asked for documentation, the dealership verbally told me it was "fine" for me to drive the loaner without paperwork.

When I continued asking for written documentation, they asked if I was on a dealer tag and what I was driving.

I was therefore left in a position where the dealership was withholding my own vehicle while also expecting me to drive a loaner with no written agreement, no written proof of authorization, and no written insurance or use terms.

This created unnecessary risk, confusion, and hardship, including interfering with my ability to retrieve my belongings from Connecticut and go to work.

Because I have the Buyer's Order, because permanent tags were ultimately issued using my ACP address, I do not consent to the dealership treating this vehicle as if it can simply be taken back without providing the exact written contractual and legal basis for doing so and withholding information on the true nature of the vehicles emissions and failing to provide work in the obligated time and returning my vehicle.

I have voicemails over this stating they will bring me my vehicle and I can continue to drive this loaner. I have emails that need to be requested during investigations to show what they have done and text messages.

I believe this matter should be reviewed for potential improper or deceptive dealer conduct, including:

1. Misrepresenting approval terms before I came to the dealership.
2. Running credit before authorization, to my knowledge. Prior to 4.9.26
3. Structuring the deal differently than represented, including placing me as secondary after telling me I would be approved with a cosigner.
4. Representations made by salesperson Casey that his brother, whom he claimed owns the dealership, had approved these actions.
5. Representations during the sales process that the dealership was veteran-owned.
6. Mishandling the tag and registration process by initially attempting to register the vehicle with incorrect address information, threatening problems after learning of my ACP status, and only later correcting the issue by issuing permanent tags using my ACP address.
7. Selling the vehicle the same day it was acquired and the same day a Hyundai repair order for rough running was closed.
8. Failing to disclose material recent defect history involving CEL, hesitation, jerking, rough running, and EVAP-related repair history.
9. Failing to provide prior service history or explain the recent repair history before sale.
10. Threatening cancellation based on my lawful ACP address.
11. Retaining or mishandling sealed name-change documents and ACP-related documents.
12. Treating the sale as active while later withholding my vehicle and knowingly and willingly placing me in a loaner without correct paperwork.
13. Providing inconsistent information about where the vehicle was, when it was delivered for repair, and under whose name the repair was being handled.
14. Putting me in a verbal-only loaner arrangement without written documentation and an email about said loaner only.
15. Verbally telling me it was "fine" to drive the loaner without paperwork and then demanding information about the tag when I asked for written documentation. Then telling me it's fine your vehicle should be back tomorrow.
16. Failing to provide proof that Bowditch had lawful authority to sell the vehicle on 04/09/2026, including trade acquisition, title reassignment, and payoff or lien handling.
17. Failing to provide proof of inspection before retail sale or any written disclosure that the vehicle did not pass inspection before sale.



Potential unlawful conduct I request be reviewed includes:

1. Potential violation of Virginia Code § 46.2-1539 if the vehicle was sold without the required inspection between dealer possession and retail sale.
2. Potential issues in the handling of registration and tag paperwork if incorrect address information was used before the dealership later corrected the registration and issued permanent tags with my ACP address.
3. Potential civil disclosure violations if required used-vehicle disclosures were not provided.
4. Potential deceptive-practice issues if the approval terms, sale status, defect history, ACP-related handling, or loaner arrangement were misrepresented.

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I understand that I am reporting potential violations for review and am not determining criminal guilt myself.

I request assistance in obtaining:

1. Written confirmation of all service provided prior to sale.
2. The exact location of my vehicle, Hampton Hyundai's full address, the repair order number, and all repair records relating to this repair visit and when it will be returned to me and when they will be picking up the Loaner.
3. Copies of all buyer's orders, financing documents, credit application materials, title and registration submissions, Buyer's Guide, AS IS disclosures if any, warranty disclosures if any, inspection records, tag and registration paperwork, and pre-sale diagnostic or service records in Bowditch's possession.
4. Proof that Bowditch had lawful authority to sell the vehicle to me on 04/09/2026, including trade-in acquisition paperwork, title reassignment paperwork, payoff statement or payoff transmission records if applicable, lien-release status, and the exact date and time Bowditch took possession of the vehicle.
5. Proof of sale of the trade and proof of payoff before or at the time the vehicle was sold to me.
6. Written clarification regarding the full registration history, including what address information the dealership first attempted to use, why it initially attempted to register the vehicle using a Missouri address, when and why it changed course, who authorized the correction, when the dealership apologized, and all records showing issuance of the permanent tags using my ACP address.
7. A written explanation of why I was put into a loaner without any paperwork, who authorized that arrangement, what vehicle and tag were involved, what insurance coverage applied, what the terms of use were, and why the dealership verbally told me it was "fine" to drive the vehicle without paperwork and when I requested documentation told me it would be handled tomorrow if my vehicle is not back.
8. Written clarification of what sealed name-change documents and ACP-related documents were copied, who accessed them, whether they were shared, and what retention or security procedures apply.
9. Proof of Virginia safety inspection before sale, or written disclosure provided before sale if the vehicle did not pass inspection.
10. Return of my purchased vehicle fixed immediately and all video and audio calls footage from dealership during the time I was there and all emails as well from the dealership.

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Attached or available supporting documents include:

Exhibit A – Virginia SCC record identifying Bowditch Ford, Incorporated

Exhibit B – Buyer's Order dated 04/09/2026

Exhibit C – Hyundai Vehicle History Report

Exhibit D – Screenshots and communications

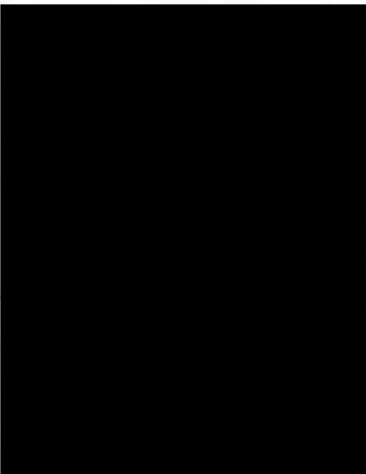
Exhibit E – Tag and registration paperwork in my possession

Exhibit F – Additional sale and finance paperwork in my possession

Thank you for your review of this complaint.

Sincerely,

## Bowditch # 813

|    | Created    | ConsumerName                                                                      | ViolationType             |
|----|------------|-----------------------------------------------------------------------------------|---------------------------|
| 1  | 9/18/2025  |  | Court/Monetary            |
| 2  | 10/29/2025 |                                                                                   | Court/Monetary            |
| 3  | 12/9/2025  |                                                                                   | Inquiry Letter            |
| 4  | 1/5/2026   |                                                                                   | Court/Monetary            |
| 5  | 1/20/2026  |                                                                                   | Repair                    |
| 6  | 2/10/2026  |                                                                                   | 30-Day Tag Violation 1542 |
| 7  | 3/20/2026  |                                                                                   | Inquiry Letter            |
| 8  | 4/3/2026   |                                                                                   | Court/Monetary            |
| 9  | 4/23/2026  |                                                                                   | Court/Monetary            |
| 10 | 4/23/2026  |                                                                                   | Court/Monetary & 1542     |
| 11 | 4/29/2026  |                                                                                   | Repair                    |

# BOWDITCH FORD INC

Certificate#: 813

11291 JEFFERSON AVENUE  
NEWPORT NEWS VA 23601

| Business Phone | Expiration | Inspection Date   |
|----------------|------------|-------------------|
| (757) 595-2211 | 01/31/27   | 07/16/24 11:00 AM |

## Dealership Info

| Inspection Date | District | Inspection Type      | Jurisdiction | License type | Processing Fee |
|-----------------|----------|----------------------|--------------|--------------|----------------|
| 07/16/24        | 6        | Dealer Investigation | NEWS         | ND           | 999.00         |

## Questions - Any question answered no must be explained.

| #  | Question                                                                                                                                                                                                                             | Answer | Amount |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|
| 1  | 46.2-1534 Does the dealership sign contain the trade name in letters no less than 6 inches in height?                                                                                                                                | YES    |        |
| 2  | 46.2-1533 Are Business Hours posted and maintained in compliance with the statute?                                                                                                                                                   | YES    |        |
| 3  | 46.2-1510 Is the sales, service, and office space at least 250 sq. ft. devoted exclusively to the dealerships, is the dealership properly equipped, and has the dealership designated space for the display of at least 10 vehicles? | YES    |        |
| 4  | 46.2-1515 Is the dealer certificate properly displayed in a conspicuous place?                                                                                                                                                       | YES    |        |
| 5  | 46.2-1518 Is the list of salesperson(s) current and conspicuously displayed?                                                                                                                                                         | YES    |        |
| 6  | 46.2-1530 Is the processing fee sign conspicuously displayed in a public sales area?                                                                                                                                                 | YES    | 799    |
| 7  | 46.2-1529 Are all employee and sales records, vehicle inventory records and titles, etc. properly completed and maintained for 5 years (or by computer with proper approval)?                                                        | NO     |        |
| 8  | 46.2-1530 46.2-1529 Are copies (front and back) of titles maintained for completed sales?                                                                                                                                            | YES    |        |
| 9  | 46.2-1532 Are odometer records maintained in original or duplicated form for 5 years?                                                                                                                                                | YES    |        |
| 10 | 46.2-1542/46.2-1550.2/46.2-1559 Are all Plate records in proper order?                                                                                                                                                               | NO     |        |
| 11 | 46.2-1548 46.2-1550 Are plates used as authorized and are written records maintained?                                                                                                                                                | YES    |        |
| 12 | If online Dealer, are plates and decals kept in a secure location?                                                                                                                                                                   | YES    |        |
| 13 | 46.2-1537 Are all salespersons licensed and employees of the dealership (issued a W-2) and not independent contractors(issued a 1099)?                                                                                               | YES    |        |
| 14 | 46.2-1539 Are all vehicles sold at retail safety inspected and records maintained?                                                                                                                                                   | YES    |        |
| 15 | Was a copy of the Audit Report provided to the Dealer representative?                                                                                                                                                                | YES    |        |

## Insurance

| Insurer                              | Policy No. | Policy Dates        | Plates Insured |
|--------------------------------------|------------|---------------------|----------------|
| motorist commerical mutual insurance | 5000602073 | 09/01/23 - 09/01/24 | YES            |



## BOWDITCH FORD INC

Certificate#: 813

11291 JEFFERSON AVENUE  
NEWPORT NEWS VA 23601

| Business Phone | Expiration | Inspection Date   |
|----------------|------------|-------------------|
| (757) 595-2211 | 01/31/27   | 07/16/24 11:00 AM |

### Interview

| Interviewed   | Position             | Field Rep          | Rep Phone# | Inspection Result |
|---------------|----------------------|--------------------|------------|-------------------|
| jessica moats | title administrative | Michelle Jefferson |            | U                 |

### Regulatory Section

#### Action To Take

Regulatory Letter

### Comments

Dealer investigation conducted 07/16/2024 at 11:00 am

Questions #1-5 The dealership postings and dealership sign were properly posted and in compliance.

Question #6- Processing fee displayed in public sales area.

Questions #7- All the sales records checked were found not in proper order.

Question #8,9- Records reviewed were found in order.

Question #10,11- Dealer plate records were not found in proper order and written records are not being maintained.

Question #12- Dealership is an online dealer, plates and decals were stored in a secure location.

Question #13- The Salespersons are employees of the dealership are W-2

Question #14- All vehicles sold at retail safety inspection records were maintained.

Field Representative conducted an dealer investigation of dealership due to consumer complaint: Failure to Title Vehicles within the required 30-day period, Failure to Pay Off Customer Vehicles. Dealers vendor provided a list of pending transactions and pending with error. At the time of inspection dealer indicated the pending with error list was duplicate transactions which needed to be deleted. FR also inquired on 5 used vehicles which shown on transaction pending list:

1. 1C6RR7LT1KS557073

2.KMHCU4AE3CU160482

3.1FM5K8HC1MGC28675

4.1C4HJXDN1NW260443

5.1FTFW1E58NFC37648

At the time of inspection dealer was unable to provide FR reason why 5 vehicles have yet to been paid off. On 07/22/2024 dealer emailed FR advising

KMHCU4AE3CU160482 - Check to Exeter had not cleared our account. They do not show record of having it sending out a replacement via UPS for tracking

1FM5K8HC1MGC28675- Due to the CDK shutdown, our payoffs were pushed back a couple of weeks. They are in process now.

1FTFW1E58NFC37648- Also due to the CDK shutdown.

No reason provided by dealer why vehicle has been paid off 1C6RR7LT1KS557073 and 1C4HJXDN1NW260443.

Forward to DMV for review

VA Code 46.2-1529- Are all employee and sales records, vehicle inventory records and titles, etc. properly completed and maintained for 5 years.

VA Code 46.2-1542- Temporary Registration

## BOWDITCH FORD INC

Certificate#: 813

11291 JEFFERSON AVENUE  
NEWPORT NEWS VA 23601

| Business Phone | Expiration | Inspection Date   |
|----------------|------------|-------------------|
| (757) 595-2211 | 01/31/27   | 07/16/24 11:00 AM |

### Comments

Field Representative requested the Print on Demand(POD) which was dated July 05, 2023 to July 05, 2024. There is a total of 407 tags printed 5 tags voided, 0 tags reprinted, 0 tags transports and 3 maintained. Ms. Moats (title clerk) presented the FR with 7 customer deals that were completed during the time of the POD run. The customer deals which she provided all 7 of those deals were completed deals. The POD run stated there were 628 retail sales. Therefore, 7 POD's are unaccounted for. FR detected instances where the customer names was used consecutively & date of sale information had been altered to print additional tags to customers. List of customers used consecutively list forwarded to supervisor LMN  
Review for violation of VA Code 46.2-1542 & VA Code 46.2-1529.





# COMMONWEALTH of VIRGINIA

## *Motor Vehicle Dealer Board*

**RETURN RECEIPT REQUESTED**  
**9589 0710 5270 1227 5310 39**

September 10, 2024

Casey A. Rosinski  
Bowditch Ford Inc #813  
11291 Jefferson Avenue  
Newport News VA 23601

Re: Title 46.2. of the Code of Virginia

Dear Casey A. Rosinski:

Enclosed you will find a Motor Vehicle Dealer Board dealer record of inspection dated July 16, 2024, regarding among other violations, your dealership's failure to have all dealer records available for inspection during your posted hours of operations.

**§ 46.2-1529. Dealer records.**

All dealer records regarding employees; lists of vehicles in inventory for sale, resale, or on consignment; vehicle purchases, sales, trades, and transfers of ownership; collections of taxes; titling, uninsured motor vehicle, and registration fees; odometer disclosure statements; records of permanent dealer registration plates assigned to the dealer and temporary transport plates and temporary certificates of registration; proof of safety inspections performed on vehicles sold at retail; and other records required by the Department or the Board shall be maintained on the premises of the licensed location...

Virginia Code Section 46.2-1507 gives the Motor Vehicle Dealer Board the authority to assess civil penalties that do not exceed \$1,000.00 for any single violation of Chapter 46.2 of the Code of Virginia. It has been determined that you should be offered the option to pay a civil penalty of \$1,000.00 for the missing 16 files/records that were not available for inspection.

MVDB  
Exhibit

6

Casey A. Rosinski  
Bowditch Ford Inc #813

September 10, 2024

Page 2

Virginia Code Section 46.2-1507 gives the Motor Vehicle Dealer Board the authority to assess civil penalties that do not exceed \$1,000.00 for any single violation of Chapter 46.2 of the Code of Virginia. It has been determined that you should be offered the option to pay a civil penalty of \$1,000.00 for the missing 7 files/records that were not available for inspection (\$1,000.00).

This letter also serves as a warning against violating any Motor Vehicle Dealer Licensing Laws, which can be found at <https://mvdb.virginia.gov/codes-and-regulations/>.

**If you do not file a written appeal requesting an Informal Fact-Finding Conference or pay the \$1,000.00 civil penalty on or before October 10, 2024, we will consider this decision as final; and that you have waived your right to appeal. Failure to respond by the due date could result in the suspension or revocation of your licenses, and the agency placing the civil penalty into The Virginia Debt Set off Program.**

**Should you choose to appeal this civil penalty please understand that all violations issued against your dealership, including consumer complaints, may be submitted for consideration if an informal fact finding conference is convened.**

Direct your questions to the Field Representative Supervisor, Lisa Mack-Nelson at 804 367 1100, ext. 3005# or [lisa.macknelson@mvdb.virginia.gov](mailto:lisa.macknelson@mvdb.virginia.gov).

Sincerely,



William R. Childress  
Executive Director

/lmn

em: Field Representative Michelle Jefferson

# BOWDITCH FORD INC

Certificate#: 813

11291 JEFFERSON AVENUE  
NEWPORT NEWS VA 23601

| Business Phone | Expiration | Inspection Date   |
|----------------|------------|-------------------|
| (757) 595-2211 | 01/31/27   | 02/19/26 13:00 PM |

## Dealership Info

| Inspection Date | District | Inspection Type   | Jurisdiction | License type | Processing Fee |
|-----------------|----------|-------------------|--------------|--------------|----------------|
| 02/19/26        | 6        | Random Inspection | NEWS         | ND           | 999.00         |

## Questions - Any question answered no must be explained.

| #  | Question                                                                                                                                                                                                                             | Answer | Amount |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|
| 1  | 46.2-1534 Does the dealership sign contain the trade name in letters no less than 6 inches in height?                                                                                                                                | YES    |        |
| 2  | 46.2-1533 Are Business Hours posted and maintained in compliance with the statute?                                                                                                                                                   | YES    |        |
| 3  | 46.2-1510 Is the sales, service, and office space at least 250 sq. ft. devoted exclusively to the dealerships, is the dealership properly equipped, and has the dealership designated space for the display of at least 10 vehicles? | YES    |        |
| 4  | 46.2-1515 Is the dealer certificate properly displayed in a conspicuous place?                                                                                                                                                       | YES    |        |
| 5  | 46.2-1518 Is the list of salesperson(s) current and conspicuously displayed?                                                                                                                                                         | YES    |        |
| 6  | 46.2-1530 Is the processing fee sign conspicuously displayed in a public sales area?                                                                                                                                                 | YES    | 999    |
| 7  | 46.2-1529 Are all employee and sales records, vehicle inventory records and titles, etc. properly completed and maintained for 5 years (or by computer with proper approval)?                                                        | NO     |        |
| 8  | 46.2-1530 46.2-1529 Are copies (front and back) of titles maintained for completed sales?                                                                                                                                            | NO     |        |
| 9  | 46.2-1532 Are odometer records maintained in original or duplicated form for 5 years?                                                                                                                                                | YES    |        |
| 10 | 46.2-1542/46.2-1550.2/46.2-1559 Are all Plate records in proper order?                                                                                                                                                               | YES    |        |
| 11 | 46.2-1548 46.2-1550 Are plates used as authorized and are written records maintained?                                                                                                                                                | YES    |        |
| 12 | If online Dealer, are plates and decals kept in a secure location?                                                                                                                                                                   | YES    |        |
| 13 | 46.2-1537 Are all salespersons licensed and employees of the dealership (issued a W-2) and not independent contractors(issued a 1099)?                                                                                               | YES    |        |
| 14 | 46.2-1539 Are all vehicles sold at retail safety inspected and records maintained?                                                                                                                                                   | YES    |        |
| 15 | Was a copy of the Audit Report provided to the Dealer representative?                                                                                                                                                                | YES    |        |

## Insurance

| Insurer                        | Policy No.   | Policy Dates        | Plates Insured |
|--------------------------------|--------------|---------------------|----------------|
| continental casualty insurance | aya763320841 | 09/01/25 - 09/01/26 | YES            |

MVDB  
Exhibit

7





VIRGINIA  
BUYERS ORDER

Customer's Name(s): [REDACTED] Deal Number: 123285  
Address: [REDACTED] Date: 05/24/2025  
Phone (1): [REDACTED] Telephone (2): [REDACTED] County: [REDACTED]  
E-Mail: [REDACTED]

|                                                                                  |           |                                                                                                 |                            |                  |
|----------------------------------------------------------------------------------|-----------|-------------------------------------------------------------------------------------------------|----------------------------|------------------|
| YEAR 2022                                                                        | MAKE FORD | MODEL EXPEDITION                                                                                | BODY STYLE                 | COLOR BLACK      |
| VIN FMJUZAT5NEA57569                                                             |           | ODOMETER READING (See separate disclosure) 60232                                                | SALESPERSON LINDA PUGLISSE |                  |
| VEHICLE IS <input type="checkbox"/> NEW <input checked="" type="checkbox"/> USED |           | TYPE OF TRANSACTION <input checked="" type="checkbox"/> PURCHASE <input type="checkbox"/> LEASE | IN SERVICE DATE            | STOCK NO. P12075 |
| DEMONSTRATOR <input type="checkbox"/> PREVIOUSLY DELIVERED (see separate Notice) |           |                                                                                                 |                            |                  |

| ITEMIZATION OF OPTIONAL ACCESSORIES AND PRODUCTS                                                                                                                                                                                                                            |  | PRICE OF VEHICLE (including Freight Handling & Delivery) | 40250.00 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------|----------|
|                                                                                                                                                                                                                                                                             |  | GAP INS                                                  | N/A      |
|                                                                                                                                                                                                                                                                             |  | ROAD HAZARD FEE                                          | N/A      |
|                                                                                                                                                                                                                                                                             |  | TOTAL FOR OPTIONAL ACCESSORIES/PRODUCTS                  | N/A      |
| WARRANTY STATEMENT - See Paragraph 7                                                                                                                                                                                                                                        |  | TOTAL PURCHASE PRICE                                     | 40250.00 |
| S IS: I UNDERSTAND THAT THIS VEHICLE IS BEING SOLD "AS IS" WITH ALL FAULTS AND IS NOT COVERED BY ANY DEALER WARRANTY. I UNDERSTAND THAT THE DEALER IS NOT REQUIRED TO MAKE ANY REPAIRS AFTER I BUY THIS VEHICLE. I WILL HAVE TO PAY FOR ANY REPAIRS THIS VEHICLE WILL NEED. |  | PROCESSING FEE                                           | 899.00   |
|                                                                                                                                                                                                                                                                             |  | VA. TITLE TAX 4.1500 %                                   | 1707.68  |
|                                                                                                                                                                                                                                                                             |  | DEALER'S BUSINESS LICENSE TAX                            | 32.30    |
|                                                                                                                                                                                                                                                                             |  | LICENSE FEE                                              | 46.50    |
|                                                                                                                                                                                                                                                                             |  | TITLE FEE                                                | 15.00    |
|                                                                                                                                                                                                                                                                             |  | ON-LINE SYSTEMS FILING FEE                               | 29.00    |

| TRADE-IN VEHICLE INFORMATION                                                                                                                                  |                              | TOTAL DELIVERED PRICE                         | 42979.48 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------------------------|----------|
| Make: TOYOTA                                                                                                                                                  | Model/Body Style: TUNDRA     | INITIAL DOWN PAYMENT (1)                      | 4000.00  |
| Color: BLAZING BLUE PEARL                                                                                                                                     | Serial No: 1TFDY5F15JX681711 | TRADE-IN EQUITY (2)                           | -2700.00 |
| Odometer Reading (See separate disclosure): 99000                                                                                                             | to-In Allowance: 25000.00    | ADDITIONAL DOWN PAYMENT (Due At Delivery) (3) | N/A      |
| Estimated Balance Owed & Lienholder: 27700.00                                                                                                                 | ABNB                         | N/A (4)                                       | N/A      |
| Balance Owed on the Trade-In Vehicle is an Estimated Amount. Purchaser is Responsible for the actual Balance Owed to payoff the lien. Please see Paragraph 6. |                              | TOTAL DOWN PAYMENT (Lines 1+2+3+4)            | 1300.00  |
|                                                                                                                                                               |                              | SERVICE CONTRACT (including Tax of \$ 90.00)  | 3090.00  |
|                                                                                                                                                               |                              | UNPAID BALANCE DUE                            | 44769.48 |

LESS SPECIFICALLY INDICATED, NO LIABILITY INSURANCE INCLUDED

IF YOU ARE FINANCING THIS VEHICLE, PLEASE READ THIS NOTICE: YOU ARE PROPOSING TO ENTER INTO A RETAIL INSTALLMENT SALES CONTRACT WITH THE DEALER. PART OF YOUR CONTRACT INVOLVES FINANCING THE PURCHASE OF YOUR VEHICLE. IF YOU ARE FINANCING THIS VEHICLE AND THE DEALER INTENDS TO TRANSFER YOUR FINANCING TO A FINANCE PROVIDER SUCH AS A BANK, CREDIT UNION OR OTHER LENDER, YOUR VEHICLE PURCHASE DEPENDS ON THE FINANCE PROVIDER'S APPROVAL OF YOUR PROPOSED RETAIL INSTALLMENT SALES CONTRACT. IF YOUR RETAIL INSTALLMENT SALES CONTRACT IS APPROVED WITHOUT A CHANGE THAT INCREASES THE COST OR RISK TO YOU OR THE DEALER, YOUR PURCHASE CANNOT BE CANCELLED. IF YOUR RETAIL INSTALLMENT SALES CONTRACT IS NOT APPROVED, THE DEALER WILL NOTIFY YOU VERBALLY OR IN WRITING. YOU CAN THEN DECIDE TO PAY FOR THE VEHICLE IN SOME OTHER MANNER OR YOU OR THE DEALER CAN CANCEL YOUR PURCHASE. IF THE SALE IS CANCELLED, YOU NEED TO RETURN THE VEHICLE TO THE DEALER WITHIN 24 HOURS OF VERBAL OR WRITTEN NOTICE IN THE SAME CONDITION IT WAS GIVEN TO YOU, EXCEPT FOR NORMAL WEAR AND TEAR. ANY DOWN PAYMENT OR TRADE-IN YOU GAVE THE DEALER WILL BE RETURNED TO YOU. IF YOU DO NOT RETURN THE VEHICLE WITHIN 24 HOURS OF VERBAL OR WRITTEN NOTICE OF CANCELLATION, THE DEALER MAY LOCATE THE VEHICLE AND TAKE IT BACK WITHOUT FURTHER NOTICE TO YOU AS LONG AS THE DEALER FOLLOWS THE LAW AND DOES NOT CAUSE A BREACH OF THE PEACE WHEN TAKING THE VEHICLE BACK. IF THE DEALER DOES NOT RETURN YOUR DOWN PAYMENT AND ANY TRADE-IN WHEN THE DEALER GETS THE VEHICLE BACK IN THE SAME CONDITION IT WAS GIVEN TO YOU, EXCEPT FOR NORMAL WEAR AND TEAR, THE DEALER MAY BE LIABLE TO YOU UNDER THE VIRGINIA CONSUMER PROTECTION ACT. IF YOU ARE LEASING THIS VEHICLE, THE SAME PROCEDURES, RIGHTS, AND OBLIGATIONS APPLICABLE TO A RETAIL INSTALLMENT SALES CONTRACT APPLY TO THE LEASE.

Buyers Order, along with other documents signed by Purchaser(s) in connection with this Buyers Order, comprise the entire agreement between the parties affecting this purchase. No oral agreements or understandings shall be binding upon the parties. Purchaser(s) acknowledge that he/she has been given the opportunity to review all documents prior to signing them and that he/she has not signed any documents in blank. By signing this Buyers Order, Purchaser(s) further acknowledge that he/she is 18 years of age or older, has read all of the terms, and received a fully completed copy. THIS BUYERS ORDER IS NOT BINDING UPON EITHER DEALER OR PURCHASER UNTIL SIGNED BY AN AUTHORIZED DEALERSHIP REPRESENTATIVE. Until made effective, Purchaser(s) may cancel this Buyers Order and recover his/her Down Payment.

Purchaser(s) Signature: [REDACTED] Date: 05/24/2025  
Accepted by Authorized Dealership Representative Date: [REDACTED]



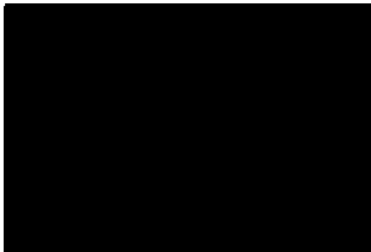
# A Pull Ticket

## ORIGINAL REGISTRATION

Customer Number

1149569

Owner



Lienholder Code

4CELT

Lienholder

EXETER FINANCE LLC

PO BOX 677

WILMINGTON OH 45177

Customer Number

0362803

Plate Number

16980788

Date Issued

07/07/2025

Title in Hand

Yes

Vehicle Info

1MJU2AT5NEA57569

2022

FORD

EXPEDITION

SU

GAS

Color

ACK

Vehicle Use

PRIVATE

Axles

2

EW

5532

Plate Number

K6663

Plate Type

PAVL

Month Decal

JUL

Year Decal

2025

Expiration Date

07/31/2025

6079154

2051970

Expiry Date

24/2025

Odometer at Issuing

60232

Submitted by

WDITCH FORD INC.

91 JEFFERSON AVE

WPORT NEWS VA 23601

Dealer Number

813

### Fees & Taxes Summary

|                         |              |                |             |
|-------------------------|--------------|----------------|-------------|
| Base Price              | \$ 40,250.00 | SALES TAX      | \$ 1,670.38 |
| State Amount            | \$ 0.00      | TITLE          | \$ 15.00    |
| Available Selling Price | \$ 40,250.00 | PROCESSING TAX | \$ 37.31    |
|                         |              | REG            | \$ 2.85     |
|                         |              | Total          | \$ 1,725.54 |

Messages





# Origin Motor Vehicle Report

## Vehicle Info.

|             |                   |                   |           |
|-------------|-------------------|-------------------|-----------|
| Vehicle ID  | 5TEGY5F15JX681711 | Year              | 2018      |
| Make        | TOYOTA            | Model             | TUNDRA    |
| Trim        | PICKUP            | Color             | BLUE      |
| Engine      | TXG6767           | Transmission      | 2         |
| Drivetrain  | PAVL              | MSRP              | \$2797    |
| Status      | Active            | Registration Date | 2/19/2028 |
| Expiry Date | 7/31/2025         | Registration Fee  | N/A       |
| Usage       | LIGHT DUTY        | Annual Fee        | N/A       |

## Registered Owner Info.

|               |     |
|---------------|-----|
| Owner Name    |     |
| Owner Address |     |
| Owner City    |     |
| Owner State   |     |
| Owner Zip     |     |
| Owner Phone   |     |
| Owner Email   |     |
| Owner Title   |     |
| Owner Status  | N/A |
| Owner Type    | N/A |
| Owner Age     | N/A |
| Owner Gender  | N/A |

## Lienholder Info.

|                    |     |
|--------------------|-----|
| Lienholder Name    |     |
| Lienholder Address |     |
| Lienholder City    |     |
| Lienholder State   |     |
| Lienholder Zip     |     |
| Lienholder Phone   |     |
| Lienholder Email   |     |
| Lienholder Title   |     |
| Lienholder Status  | N/A |
| Lienholder Type    | N/A |

## Location Address

|                       |         |
|-----------------------|---------|
| Location Jurisdiction | HAMPTON |
| Location Rights       | N/A     |

## Vehicle History

|             |            |                   |                        |
|-------------|------------|-------------------|------------------------|
| Number      | 2516816804 | Sales Price       | \$41919.00             |
| Linked Date | 7/20/2022  | Sales Taxes       | \$1739.64              |
| Age Date    | 1/24/2026  | Vehicle Ownership | OHIO                   |
| Title Date  | 1/24/2026  | Selling Dealer    | CARDIRECT, LLC, 043768 |
| Ref:        | N/A        |                   |                        |



Virginia Department of Motor Vehicles  
100 Office Park Drive  
Chesapeake, Virginia 23026-4000  
www.dmv.virginia.gov

# APPLICATION FOR CERTIFICATE OF TITLE AND REGISTRATION

VSA 17A (07/01/2024)

**PURPOSE:** Use this form to apply for a title and/or to register a passenger vehicle, motorcycle, truck, motor home (RV), or trailer.  
**INSTRUCTIONS:** Complete this form and return to any DMV customer service center (CSC). DMV may request proof of any information provided.

## OWNER INFORMATION

|                                                                                                                                                                                                                            |                                                                                                                              |                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| APPLICATION TYPE<br>(check one)                                                                                                                                                                                            | <input checked="" type="checkbox"/> Title<br><input type="checkbox"/> Title and Registration (license plates issued)         | Electronic Title Option -- I want DMV to maintain an electronic certificate of title on file for this vehicle. (No paper title will be issued) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO                                        |
| Is this vehicle owned by individual(s)?<br>(check one)                                                                                                                                                                     | <input checked="" type="checkbox"/> Vehicle is owned by individual(s)<br><input type="checkbox"/> Vehicle is business owned. | If this application is for joint ownership, do you wish clear rights of ownership to be transferred to the surviving owner in the event of the death of either the owner or co-owner? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |
| OWNER'S FULL LEGAL NAME (last, first, mi, suffix) OR BUSINESS NAME (if business owned)                                                                                                                                     |                                                                                                                              | TELEPHONE NUMBER                                                                                                                                                                                                                                          |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | [REDACTED]                                                                                                                                                                                                                                                |
| OWNER'S FULL LEGAL NAME (last, first, mi, suffix)                                                                                                                                                                          |                                                                                                                              | TELEPHONE NUMBER                                                                                                                                                                                                                                          |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | [REDACTED]                                                                                                                                                                                                                                                |
| NOTE: Owners (and Lessees if applicable) MUST provide their residence/home/business address where requested, this address can not be a P.O. Box. You must complete form ISD-01 if you would like your address(es) updated. |                                                                                                                              | RESIDENCE/BUSINESS JURISDICTION<br>HAMPTON                                                                                                                                                                                                                |
| OWNER'S STREET ADDRESS (Apt # if applicable)                                                                                                                                                                               |                                                                                                                              | CITY                                                                                                                                                                                                                                                      |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | [REDACTED]                                                                                                                                                                                                                                                |
| OWNER'S MAILING ADDRESS (if different from above)                                                                                                                                                                          |                                                                                                                              | CITY                                                                                                                                                                                                                                                      |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | [REDACTED]                                                                                                                                                                                                                                                |
| OWNER'S STREET ADDRESS (Apt # if applicable)                                                                                                                                                                               |                                                                                                                              | CITY                                                                                                                                                                                                                                                      |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | [REDACTED]                                                                                                                                                                                                                                                |
| OWNER'S MAILING ADDRESS (if different from above)                                                                                                                                                                          |                                                                                                                              | CITY                                                                                                                                                                                                                                                      |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | [REDACTED]                                                                                                                                                                                                                                                |
| LOCATION WHERE VEHICLE IS PRINCIPALLY GARAGED<br>CITY <input type="checkbox"/> COUNTY <input type="checkbox"/> TOWN OF HAMPTON                                                                                             |                                                                                                                              | Are any of the owners/lessees on active military duty or service? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO                                                                                                                     |
| YOU WOULD LIKE YOUR REGISTRATION RENEWALS SENT TO AN ADDRESS OTHER THAN YOUR RESIDENCE/BUSINESS ADDRESS, ENTER IT BELOW                                                                                                    |                                                                                                                              |                                                                                                                                                                                                                                                           |
| REGISTRATION MAILING ADDRESS - OPTIONAL                                                                                                                                                                                    |                                                                                                                              | CITY                                                                                                                                                                                                                                                      |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | STATE                                                                                                                                                                                                                                                     |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | ZIP CODE                                                                                                                                                                                                                                                  |
| [REDACTED]                                                                                                                                                                                                                 |                                                                                                                              | [REDACTED]                                                                                                                                                                                                                                                |

## VEHICLE INFORMATION

|                                             |                                                                                                                                                   |                     |                                                 |                                                          |                                                                                                  |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| YEAR<br>2022                                | MAKE<br>FORD                                                                                                                                      | MODEL<br>Expedition | BODY TYPE<br>SU                                 | VEHICLE IDENTIFICATION NUMBER (VIN)<br>1FMJU2AT5NEA57569 | NUMBER OF AXLES<br>2                                                                             |
| GVWR (single vehicle weight - manufacturer) | GROSS WEIGHT (combined truck + attached trailer)                                                                                                  |                     | GVWR (combined weight truck + attached trailer) |                                                          |                                                                                                  |
| 132                                         |                                                                                                                                                   |                     |                                                 |                                                          |                                                                                                  |
| FUEL TYPE<br>(check one)                    | <input checked="" type="checkbox"/> GAS<br><input type="checkbox"/> DIESEL<br><input type="checkbox"/> ELECTRIC<br><input type="checkbox"/> OTHER | OTHER FUEL TYPE     | VEHICLE COLOR<br>BLK                            | PRIMARY                                                  | IS THIS A LOW SPEED VEHICLE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |
| VEHICLE STATE OR RESIDENCY-OWNED?           | <input type="checkbox"/> YES - enter agency code <input type="checkbox"/> NO                                                                      | DIVISION CODE       | PREVIOUS TITLE NUMBER                           | STATE<br>VA                                              | IS THIS A LOGGING VEHICLE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO   |

## LIEN INFORMATION

|                                                                                                                                                                  |                                       |                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-------------------|
| IS THERE A LIEN ON THIS VEHICLE? <input checked="" type="checkbox"/> YES - YOU MUST COMPLETE THIS SECTION <input type="checkbox"/> NO - SKIP TO THE NEXT SECTION |                                       |                   |
| DATE OF FIRST LIEN (mm/dd/yyyy)<br>1/24/2025                                                                                                                     | LIENHOLDER NAME<br>EXETER FINANCE LLC | LIENHOLDER CODE   |
| LIENHOLDER MAILING ADDRESS<br>PO BOX 677                                                                                                                         | CITY<br>WILMINGTON                    | STATE<br>OH       |
|                                                                                                                                                                  |                                       | ZIP CODE<br>45177 |
| Additional liens: complete VSA 66 and attach to this form.                                                                                                       |                                       |                   |

## SOURCE OF OWNERSHIP INFORMATION

|                                                                                                                                                              |                             |                                          |                                              |                               |                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------------------|----------------------------------------------|-------------------------------|---------------------------------|
| HOW WAS THIS VEHICLE SOLD TO YOU?<br>(check one) <input checked="" type="checkbox"/> USED <input type="checkbox"/> NEW <input type="checkbox"/> DEMONSTRATOR |                             | PURCHASE DATE (mm/dd/yyyy)<br>05/24/2025 | RENTOR NUMBER                                | DEALERS ONLY                  | VA DEALER LICENSE NUMBER<br>813 |
| SALES PRICE<br>10,250.00                                                                                                                                     | PROCESSING FEE<br>\$ 899.00 | SALES AND USE TAX                        | VEHICLE PURCHASED FROM<br>Bowditch Ford Inc. | MANUFACTURER REBATE/INCENTIVE |                                 |
| DEALER ADDRESS<br>291 Jefferson Ave                                                                                                                          |                             | CITY<br>NEWPORT NEWS                     | STATE<br>VA                                  | ZIP CODE<br>23601             |                                 |

## LEASE INFORMATION (if applicable)

|                                                    |                  |                                  |
|----------------------------------------------------|------------------|----------------------------------|
| LESSOR'S FULL LEGAL NAME (last, first, mi, suffix) | TELEPHONE NUMBER | DMV CUSTOMER NUMBER / FEIN / SSN |
| [REDACTED]                                         | [REDACTED]       | [REDACTED]                       |
| LESSOR'S RESIDENCE/BUSINESS ADDRESS                | CITY             | STATE                            |
| [REDACTED]                                         | [REDACTED]       | [REDACTED]                       |
|                                                    |                  | ZIP CODE                         |
|                                                    |                  | [REDACTED]                       |

## ODOMETER STATEMENT

|                                                                                                                                                    |                                                                                                                                                                                                                   |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ODOMETER READING (no tenths)<br>232                                                                                                                | Federal and state laws require that you state the mileage in connection with the transfer of ownership. Failure to complete the statement or providing a false statement may result in fines and/or imprisonment. |
| To the best of my knowledge that: (check one) <input checked="" type="checkbox"/> The odometer reading above is the ACTUAL MILEAGE of the vehicle. |                                                                                                                                                                                                                   |
| <input type="checkbox"/> The odometer reading above is NOT the ACTUAL MILEAGE. (Odometer discrepancy.)                                             |                                                                                                                                                                                                                   |
| <input type="checkbox"/> The odometer reading above is IN EXCESS of its mechanical limits.                                                         |                                                                                                                                                                                                                   |
| <input type="checkbox"/> Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)  |                                                                                                                                                                                                                   |

LOG NUMBER

TITLE NUMBER

# **PERSONAL PROPERTY TAX RELIEF ELIGIBILITY**

Answer the questions below to determine if your vehicle qualifies for car tax relief.

- |    |                                                                                                                                           |                          |                          |
|----|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| a. | Is more than 50% of the vehicle's annual mileage used as a business expense for federal income tax purposes OR reimbursed by an employer? | YES                      | NO                       |
| b. | Is more than 50% of the depreciation associated with the vehicle deducted as a business expense for federal income tax purposes?          | <input type="checkbox"/> | <input type="checkbox"/> |
| c. | Is the cost of the vehicle expensed pursuant to Section 179 of the Internal Revenue Service Code?                                         | <input type="checkbox"/> | <input type="checkbox"/> |
| d. | If the vehicle is leased by an individual, does the leasing company pay the tax without reimbursement from the individual?                | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered YES to ANY of the above questions, check Business Use. Your vehicle is considered by State law to have a business use and does NOT qualify for Personal Property Tax Relief. ☐ BUSINESS USE

If you answered NO to ALL of the above questions, check Personal Use and answer the question below.

☒ PERSONAL USE -- Is this vehicle held in a private trust for non-business purposes by an individual beneficiary? ☐ YES ☐ NO

## **INSURANCE CERTIFICATION**

I/We certify that this vehicle is insured by a liability policy issued through an insurance company licensed to do business in Virginia and it will remain insured while registered, whether or not it is operated. Penalties are severe for violation of this requirement.

NAME OF INSURANCE COMPANY

state farm

## **REGISTRATION INFORMATION**

NOTE: Virginia offers more than 200 unique plates for our customers. Please visit <https://www.dmv.virginia.gov/> for a listing of special plates available. Not all plates are available for all vehicle types and some special plates require a certification form. Review our website for additional information.

REGISTRATION PERIOD (check one): ☐ ONE YEAR ☐ THREE YEARS (\$3 discount - not for emissions area)  
☐ TWO YEARS (\$2 discount) ☐ TRANSFER

REGISTRATION TYPE (check one): ☐ PRIVATE ☐ RENTAL ☐ FOR HIRE (complete For Hire Information below)

Trailer Permanent - (one time fee) select size: ☐ Regular size plate ☐ Small size plate (trailer gross weight must be 4,000 lbs or less)

## **REGISTRATION RECORD INDICATOR**

Special Communication Needs Indicator - For ☐ myself or ☐ a person who regularly occupies this vehicle, I request a DMV record indicator for a disability that can impair communication. The adult occupant, parent, legal guardian of an individual who regularly occupies the vehicle who has a communication impairment authorizes and consents to the release of their communication impairment information to employees and agents of criminal justice agencies as defined in Virginia Code § 9.1-101.

## **FOR HIRE INFORMATION**

Check to indicate how the vehicle being registered will be used (check all that apply). If the vehicle will be used in property carrier operations, and those operations exclusively use passenger cars, motorcycles, autocycles, mopeds, or vehicles with a gross vehicle weight rating (GVWR) of 10,000 pounds or less, then registration for hire is not required.

### **PASSENGER CARRIER OPERATIONS**

- |                                                           |                                                     |                                                           |
|-----------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------------|
| <input type="checkbox"/> Common Carrier - Regular Route   | <input type="checkbox"/> Employee Hauler            | <input type="checkbox"/> Sight-seeing Carrier             |
| <input type="checkbox"/> Common Carrier - Irregular Route | <input type="checkbox"/> Contract Passenger Carrier | <input type="checkbox"/> Non-Emergency Medical Transport  |
| <input type="checkbox"/> Nonprofit/Tax-Exempt             | <input type="checkbox"/> Taxicab                    | <input type="checkbox"/> Exempt Operations - Passengers * |

### **PROPERTY CARRIER OPERATIONS**

- |                                                         |
|---------------------------------------------------------|
| <input type="checkbox"/> Property Carrier *             |
| <input type="checkbox"/> Household Goods Carrier *      |
| <input type="checkbox"/> Exempt Operations - Property * |

\* You must also complete the For-Hire Vehicles Registration Request (MCS115)

Do you hold a valid intrastate operating authority certificate/permit? ☐ YES ☐ NO

If no, and you are a passenger carrier you must also complete the For-Hire Vehicles Registration Request (MCS115).

## **NOTICE**

**PRIVACY NOTICE:** The information, including Social Security Number, is requested in accordance with Virginia Code §§46.2-623 and 46.2-629. Any person who refuses to supply the required information will be denied a certificate of title and/or registration. By signing this form, you authorize DMV's exchange of title and registration records with business, law enforcement, or government entities and you authorize DMV's exchange of title and registration records in accordance with Va. Code §§46.2-208 through 46.2-214 and 18 U.S.C. 2721.

**POWER OF ATTORNEY FOR NON-RESIDENT(S) AND CORPORATION(S) NOT DOMICILED IN VIRGINIA:** Pursuant to the provisions of Virginia Code §46.2-601, I/we appoint the Commissioner of the Department of Motor Vehicles of the Commonwealth of Virginia, to be my/our true and legal agent upon whom all legal processes against me/us may be served in any legal proceeding arising from the operation and/or use of any motor vehicle registered in my/our name(s) in the Commonwealth of Virginia. I/we agree that any lawful process or notice to me/us which is served on the Commissioner shall have the same legal effect as if served on me/us within the Commonwealth of Virginia.

## **CERTIFICATION**

I/we certify and affirm that all information presented in this form is true and correct, that any documents I/we have presented to DMV are genuine, and that the information included in all supporting documentation is true and accurate. I/We make this certification and affirmation under penalty of perjury and I/we understand that knowingly making a false statement or representation on this form is a criminal violation.

APPLICANT NAME (print)

[Redacted Name]

DATE (mm/dd/yyyy)

05/24/2025

DATE (mm/dd/yyyy)

05/24/2025

## **DMV USE ONLY**

COPIES OF ADDRESS (specify proof document(s) presented)

|                          |                          |                                                                                |                               |
|--------------------------|--------------------------|--------------------------------------------------------------------------------|-------------------------------|
| SALES PRICE \$ 40,250.00 | TITLE FEE \$             | WITH LIEN? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO | DMV FEE \$                    |
| PROCESSING FEE \$ 599.00 | TRANSFER FEE \$          | IF HELD, REASON: SUBMIT VIRGINIA TITLE                                         | CSR STAMP: Bowditch Ford Inc. |
| SALES & USE TAX \$       | REGISTRATION FEE \$ 0.00 | TOTAL \$ 0.00                                                                  | SOURCE CODE: 287              |

# Payoff Quote Results from ABNB Federal Credit Union

Dealership Name: BOWDITCH FORD INCORPORATED

Applicant:

Name: [REDACTED]

Address: [REDACTED]

Account Number: 4200772336

|                          |                        |
|--------------------------|------------------------|
| Transaction Type         | Retail                 |
| Vehicle Info:            |                        |
| VIN                      | STFDY5F15JX681711      |
| Year                     | 2018                   |
| Make                     | Toyota                 |
| Model                    | Tundra 4WD             |
| Payment Info:            |                        |
| Next Payment Amount      | \$685.23 on 05/31/2025 |
| Payoff Amount            | \$28,268.72            |
| Payoff Requested Date    | 01/08/2026             |
| ollar Day Rate(Per Diem) | \$4.27                 |
| Good Through Date        | 01/07/2026             |

23150 - 27,700  
47500 - 568.72  
\$ 28,268.72

Payoff Address/Instructions

- Note customers name, account number, and VIN on payoff check.
- For every day after the payoff request date, add the per diem amount to the payoff amount
- Title or Lien release will be sent out 5 business days after the payoff is posted
- Please provide the address where we should send you the title/lien release.
- To ensure timely release;
  - Use Dealer Funds - not a certified or bank check - that clearly notes your name and address.
  - Send check in enough time to be received by the payoff expiration date. Note: if the vehicle is registered in CA or VA, the lien free title will be sent directly from the DMV in approximately 15 days.
- Mail payoff check to:

|                           |                           |
|---------------------------|---------------------------|
| Regular Mail:             | Overnight Mail:           |
| ABNB Federal Credit Union | ABNB Federal Credit Union |
| ATTN: Payoff Department   | ATTN: Payoff Department   |
| 830 Greenbrier Circle     | 830 Greenbrier Circle     |
| Chesapeake, VA 23320      | Chesapeake, VA 23320      |

Disclaimer: Payoff Quote results information is provided by Finance Source. RouteOne does not verify the accuracy of this information.

iew/Print Label

1. Ensure there are no other shipping or tracking labels attached to your package. Select the Print button on the print dialogue box that appears. Note: If your browser does not support this function, select Print from the File menu to print the label.

2. Fold the printed label at the solid line below. Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

3. GETTING YOUR SHIPMENT TO UPS

Customers with a scheduled Pickup

- o Your driver will pickup your shipment(s) as usual.

Customers without a scheduled Pickup

- o Schedule a Pickup on ups.com to have a UPS driver pickup all of your packages.
- o Take your package to any location of The UPS Store®, UPS Access Point(TM) location, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. To find the location nearest you, please visit the 'Locations' Quick link at ups.com.

|                            |                            |                       |
|----------------------------|----------------------------|-----------------------|
| UPS Access Point™          | UPS Access Point™          | UPS Access Point™     |
| UPS STORE # 7081           | THE UPS STORE              | THE UPS STORE         |
| 127 JEFFERSON AVE          | 11712 JEFFERSON AVE        | 26 TOWN CENTER WAY    |
| NEWPORT NEWS VA 23601-2528 | NEWPORT NEWS VA 23606-4406 | HAMPTON VA 23666-1999 |

FOLD HERE

7579332100 3621  
11291 JEFFERSON AVENUE  
NEWPORT NEWS VA 23601

SHIP TO:  
ABNB FCU  
830 GREENBRIER CIRCLE  
CHESAPEAKE VA 23320

VA 234 9-10

UPS NEXT DAY AIR

1S

TRACKING #: 1Z 279 108 44 9770 2370

BILLING: P/P

Reference #1: WICHAEL PAYOFF  
XOL 25.12.24 NV45 2.0A 01/2026\*

1/09/2026

ABNB Federal Credit Union 28,268.72

Twenty-eight thousand two hundred sixty-eight and 72/100

*[Signature]*

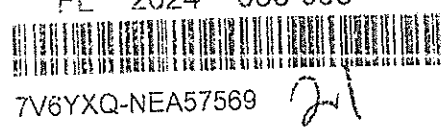
[Redacted]

[Redacted]

[Redacted]



|                       |      |      |      |                          |                  |            |
|-----------------------|------|------|------|--------------------------|------------------|------------|
| Identification Number | Year | Make | Body | WT-L-BHP                 | Vessel Regs. No. | Title Num. |
| 1FMJ12AT5NEA57569     | 2022 | FORD | UT   | 5692                     |                  | 156092     |
| Registered Owner      |      |      |      | Date of Issue 09/05/2024 |                  |            |



7V6YXQ-NEA57569

EAN HOLDINGS, LLC  
14002 E 21ST ST STE 1500  
TULSA OK 74134-1424

Title \_\_\_\_\_  
Date \_\_\_\_\_

**IMPORTANT INFORMATION**

- When ownership of the vehicle described herein is transferred, the seller **MUST** complete in full the Transfer of Title by Seller section at the bottom of the certificate of title.
- Upon sale of this vehicle, the seller must complete the notice of sale on the reverse side of this form.
- Remove your license plate from the vehicle.
- See the web address below for more information and the appropriate forms required for the purchaser to title and register the vehicle, mobile home or vessel:  
<http://www.flhsmv.gov/html/titinf.html>

Mail To:

EAN HOLDINGS, LLC  
14002 E 21ST ST STE 1500  
TULSA OK 74134-1424



**CERTIFICATE OF TITLE**

|                                                  |       |               |                 |               |                  |                 |
|--------------------------------------------------|-------|---------------|-----------------|---------------|------------------|-----------------|
| Identification Number                            | Year  | Make          | Body            | WT-L-BHP      | Vessel Regs. No. | Title Number    |
| 1FMJ12AT5NEA57569                                | 2022  | FORD          | UT              | 5692          |                  | 156092768       |
| Prev State                                       | Color | Primary Brand | Secondary Brand | No of Brands  | Use              | Prev Issue Date |
| MA                                               | BLK   |               |                 |               | LEASE            |                 |
| Odometer Status or Vessel Manufacturer or OH use |       |               |                 | Engine Drive  | Hull Material    | Prop            |
| 49262 MI 09/05/2024 ACTUAL                       |       |               |                 |               |                  |                 |
|                                                  |       |               |                 | Date of Issue | Date             |                 |
|                                                  |       |               |                 | 09/05/2024    |                  |                 |

Registered Owner

EAN HOLDINGS, LLC  
14002 E 21ST ST STE 1500  
TULSA OK 74134-1424

1st Lienholder

NONE

DIVISION OF MOTORIST SERVICES

TALLAHASSEE



FLORIDA

DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES

Robert R. Kynoch  
Director

Control Number

170071281

David M. Kerner  
Executive Director

**TRANSFER OF TITLE BY SELLER (This section must be completed at the time of sale.)**

Federal and/or state law require that the seller state the mileage, purchaser's name, selling price and date sold in connection with the transfer of ownership.

Failure to complete or providing a false statement may result in fines and/or imprisonment.

This title is warranted to be free from any liens except as noted on the back of this certificate and the motor vehicle or vessel described is hereby transferred to:

Seller Must Enter Purchaser's Name: \_\_\_\_\_  
 Seller Must Enter Selling Price: \_\_\_\_\_  
 L/W state that this ☐ is or ☒ 5 digit odometer now reads 1 49262 (no tenths) miles, date read 09/05/2024 and I hereby certify that to the best of my knowledge the odometer reading:  
☒ 1. reflects ACTUAL MILEAGE ☐ 2. is IN EXCESS OF ITS MECHANICAL LIMITS. ☐ 3. is NOT THE ACTUAL MILEAGE.

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.

SELLER Must Sign Here: EAN HOLDINGS LLC

CO-SELLER Must Sign Here: \_\_\_\_\_

Print Here: Adrian Diaz as Agent

Print Here: \_\_\_\_\_

Selling Dealer's License Number: \_\_\_\_\_ Tax No.: \_\_\_\_\_ Tax Collected: \_\_\_\_\_

Auction Name: \_\_\_\_\_ License Number: \_\_\_\_\_

PURCHASER Must Sign Here: Michelle Johnson

CO-PURCHASER Must Sign Here: \_\_\_\_\_

Print Here: \_\_\_\_\_ Print Here: \_\_\_\_\_

NOTICE: PENALTY IS REQUIRED BY LAW IF NOT SUBMITTED FOR TRANSFER WITHIN 30 DAYS AFTER DATE OF PURCHASE

DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLES  
DIVISION OF MOTOR VEHICLES  
2000 Apalachee Parkway - 1st Floor - Tallahassee, Florida 32309  
(Office of Sale of Motor Vehicle, Mobile Motor Vehicle)

Florida Statutes, requires that the seller file a Notice of Sale with the department within 30 days after the sale of the motor vehicle, vessel or aircraft. This form removes any civil liability for the operation of the sold motor vehicle, vessel or aircraft. In addition to filing this form, we suggest you obtain a title certificate of title or other type of ownership document for the sold vehicle. Complete the information on the back of this document at the perforation and mail to the address above or send it to your local tax collector's office or license plate agency.

Vehicle of \_\_\_\_\_, transferred by assignment of a no declared Motor Vehicle on Title to:

First \_\_\_\_\_ Last \_\_\_\_\_ Purchaser's DWT \_\_\_\_\_

Selling Price \$ \_\_\_\_\_

FOR PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE.

Signature \_\_\_\_\_ Co-Signer's Signature \_\_\_\_\_

THE SUBMISSION OF THIS FORM, ACCURATELY COMPLETED, TO A TAX COLLECTOR'S OFFICE, LICENSE PLATE AGENCY OR TO THE ADDRESS ABOVE WILL ALLOW THE TITLE CLERK TO UPDATE THE DMV DATABASE TO REFLECT THE TITLE RECORD AS "SOLD". HOWEVER, OWNERSHIP STATUS WILL NOT CHANGE UNTIL THE PURCHASER APPLIES FOR AND IS ISSUED A CERTIFICATE OF TITLE.

CAUTION: PERJURY - Federal and state laws require that you state the mileage in connection with transfer of motor vehicle. Failure to complete or providing a false statement may result in fines and/or imprisonment.

Selling Dealer's License No. SS61 Selling Dealer's Name JEFFERSON Tax No. \_\_\_\_\_ Tax Collected: \_\_\_\_\_  
Selling Dealer's Address 721 1/2 N. GUYTON BLVD. Date Sold: 7-23-25

Purchaser's Name Bowditch Ford Address 11791 Jefferson Ave Newport News VA 23601

I STATE THAT THIS ☐ 5 OR ☒ 6 DIGIT ODOMETER NOW READS 60 000 MILES, DATE READ 7/23/25, AND I HEREBY CERTIFY THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING  
CAUTION: READ CAREFULLY BEFORE YOU CHECK A BOX ☒ 1. REFLECTS ACTUAL MILEAGE ☐ 2. IS IN EXCESS OF ITS MECHANICAL LIMITS ☐ 3. IS NOT THE ACTUAL MILEAGE. WARNING - ODOMETER DISCREPANCY

Purchaser Must Sign Here Jefferson Co-Purchaser Must Sign Here \_\_\_\_\_  
Print Name Jefferson Print Name \_\_\_\_\_  
Seller/Agent Must Sign Here Jefferson Auction Name (When Applicable) \_\_\_\_\_  
Print Name \_\_\_\_\_ Auction License Number \_\_\_\_\_

Selling Dealer's License No. \_\_\_\_\_ Selling Dealer's Name \_\_\_\_\_ Tax No. \_\_\_\_\_ Tax Collected: \_\_\_\_\_  
Selling Dealer's Address \_\_\_\_\_ Date Sold: \_\_\_\_\_

Purchaser's Name \_\_\_\_\_ Address \_\_\_\_\_  
I STATE THAT THIS ☐ 5 OR ☐ 6 DIGIT ODOMETER NOW READS \_\_\_\_\_ MILES, DATE READ \_\_\_\_\_, AND I HEREBY CERTIFY THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING  
CAUTION: READ CAREFULLY BEFORE YOU CHECK A BOX ☐ 1. REFLECTS ACTUAL MILEAGE ☐ 2. IS IN EXCESS OF ITS MECHANICAL LIMITS ☐ 3. IS NOT THE ACTUAL MILEAGE. WARNING - ODOMETER DISCREPANCY

Purchaser Must Sign Here \_\_\_\_\_ Co-Purchaser Must Sign Here \_\_\_\_\_  
Print Name \_\_\_\_\_ Print Name \_\_\_\_\_  
Seller/Agent Must Sign Here \_\_\_\_\_ Auction Name (When Applicable) \_\_\_\_\_  
Print Name \_\_\_\_\_ Auction License Number \_\_\_\_\_

Selling Dealer's License No. \_\_\_\_\_ Selling Dealer's Name \_\_\_\_\_ Tax No. \_\_\_\_\_ Tax Collected: \_\_\_\_\_  
Selling Dealer's Address \_\_\_\_\_ Date Sold: \_\_\_\_\_

Purchaser's Name \_\_\_\_\_ Address \_\_\_\_\_  
I STATE THAT THIS ☐ 5 OR ☐ 6 DIGIT ODOMETER NOW READS \_\_\_\_\_ MILES, DATE READ \_\_\_\_\_, AND I HEREBY CERTIFY THAT TO THE BEST OF MY KNOWLEDGE THE ODOMETER READING  
CAUTION: READ CAREFULLY BEFORE YOU CHECK A BOX ☐ 1. REFLECTS ACTUAL MILEAGE ☐ 2. IS IN EXCESS OF ITS MECHANICAL LIMITS ☐ 3. IS NOT THE ACTUAL MILEAGE. WARNING - ODOMETER DISCREPANCY

Purchaser Must Sign Here \_\_\_\_\_ Co-Purchaser Must Sign Here \_\_\_\_\_  
Print Name \_\_\_\_\_ Print Name \_\_\_\_\_  
Seller/Agent Must Sign Here \_\_\_\_\_ Auction Name (When Applicable) \_\_\_\_\_  
Print Name \_\_\_\_\_ Auction License Number \_\_\_\_\_

DEALER  
CJST

2022 FORD EXPEDITION

4490000

TITLE STATE FL FORD VEHICLE MAKE

2022 EXPEDITION

1FMJH2AT5NEA57569  
IDENTIFICATION NUMBER

Federal and State law require that you state the mileage in connection with the transfer of ownership.  
Failure to complete or providing a false statement may result in fines and / or imprisonment.  
The undersigned dealer hereby certifies that the vehicle described in this title has been transferred to the following: (printed name and address)

80282

☐ Model year is 10 years or older and was exempt from odometer disclosure in prior state  
☒ Mileage must be present out-of-state title showing exemption

Date of Sale 05/24/2025

Dealer's No. 813

BOWDITCH FORD INC 11281 JEFFERSON AVE--NEWPORT NEWS, VA 23601

EXETER FINANCE LLC

LIFOR'S NAME

05/24/2025

DATE OF LIEN

05/24/2025

DATE

## RE-ASSIGNMENT BY DEALER

Federal and State law requires that you state the mileage in connection with the transfer of ownership.

Failure to complete or providing a false statement may result in fines and / or imprisonment.

The undersigned dealer hereby certifies that the vehicle described in this title has been transferred to the following: (printed name and address)

I certify to the best of my knowledge that the odometer reading is: ☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical LimitsODOMETER READING  
(No Tenths)

☐ Model year is 10 years or older and was exempt from odometer disclosure in prior state  
☐ Mileage must be present out-of-state title showing exemption

Date of Sale

Dealer's No.

Signature of Dealer or Agent / Printed Name

Printed Firm Name and Address

I am aware of the above odometer certification made by the seller

Signature(s) of Buyer(s) / Printed Name

I warrant the title to the above motor vehicle except that at the time of delivery it is subject to the following liens and none others:

LIFOR'S NAME

DATE OF LIEN

SIGNATURE OF DEALER OR AUTHORIZED REPRESENTATIVE

DATE

## RE-ASSIGNMENT BY DEALER

Federal and State law requires that you state the mileage in connection with the transfer of ownership.

Failure to complete or providing a false statement may result in fines and / or imprisonment.

The undersigned dealer hereby certifies that the vehicle described in this title has been transferred to the following: (printed name and address)

I certify to the best of my knowledge that the odometer reading is: ☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical LimitsODOMETER READING  
(No Tenths)

☐ Model year is 10 years or older and was exempt from odometer disclosure in prior state  
☐ Mileage must be present out-of-state title showing exemption

Date of Sale

Dealer's No.

Signature of Dealer or Agent / Printed Name

Printed Firm Name and Address

I am aware of the above odometer certification made by the seller

Signature(s) of Buyer(s) / Printed Name

I warrant the title to the above motor vehicle except that at the time of delivery it is subject to the following liens and none others:

LIFOR'S NAME

DATE OF LIEN

SIGNATURE OF DEALER OR AUTHORIZED REPRESENTATIVE

DATE

ANY WILLFUL MISINFORMATION GIVEN WITH FRAUDULENT INTENT MAY BE PUNISHABLE AS PROVIDED BY LAW.  
NO ADDITIONAL RE-ASSIGNMENTS PERMITTED. WHEN RE-ASSIGNMENT N.C. 410 COMPLETED, TITLE MUST BE SECURED.

4490000 1 BF-FI

Customer: [REDACTED]

Deal/Stock No.: P12075

# ODOMETER DISCLOSURE STATEMENT

(Federal and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to provide or providing a false statement may result in fines and/or imprisonment.

EDMUND FORD INC (transferor's name, Print) state that the odometer now reads 60232 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

(1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

(2) I hereby certify that the odometer reading is **NOT** the actual mileage.  
**WARNING - ODOMETER DISCREPANCY.**

|                                                          |                            |                     |
|----------------------------------------------------------|----------------------------|---------------------|
| MAKE<br><u>ORD</u>                                       | MODEL<br><u>EXPEDITION</u> | BODY TYPE           |
| VEHICLE IDENTIFICATION NUMBER<br><u>FMJU2AT5NEA57569</u> |                            | YEAR<br><u>2022</u> |

TRANSFEROR'S SIGNATURE

EDMUND FORD INC  
PRINTED NAME291 JEFFERSON AVE  
TRANSFEROR'S ADDRESS (STREET)WPORT NEWS  
CITYVA  
STATE23601  
ZIP CODE12/24/2025  
DATE OF STATEMENT

TRANSFEREE'S SIGNATURE

TRANSFEREE'S NAME

TRANSFEREE'S NAME

TRANSFEREE'S ADDRESS (STREET)

VA  
STATE23669  
ZIP CODE

# Exhibit 1

## Evidence

N/A



---

# Exhibit 2

## Evidence



**Motor Vehicle Dealer Board**

COMMONWEALTH OF VIRGINIA

2201 West Broad Street, Suite 104

Richmond, Virginia 23220

www.mvdb.virginia.gov

# MOTOR VEHICLE DEALER LICENSE APPLICATION FOR INITIAL LICENSE/RENEWAL/CHANGE

**POSE:** Dealers use this form to apply for initial Dealer License and to notify MVDB of changes. This form is also used for dealer license renewal. Dealers must review for accuracy and complete all items (front and back) and include email addresses. Dealer changes such as dealership address change/relocation, ownership changes, add/delete manufacturer or distributor-operator requires supporting documentation before the change is authorized and approved. For additional information, visit [www.mvdb.gov](http://www.mvdb.gov).

| OFFICE USE ONLY |           |         |
|-----------------|-----------|---------|
| CERT. END FEE   | PLATE FEE | SLS FEE |
| FUND FEE        | TOTAL FEE |         |
| CHECK NUMBER    | NOTE      |         |
| OVERPAY         | SHORTAGE  |         |
| TECH INITIALS   |           |         |

|                                              |                                                                            |
|----------------------------------------------|----------------------------------------------------------------------------|
| FOR LICENSE YEAR ENDING<br><b>01/31/2027</b> | DEALER CERTIFICATE NUMBER (if currently licensed)<br><b>4393-1-I-0-813</b> |
|----------------------------------------------|----------------------------------------------------------------------------|

1. If you are a Motor Vehicle Dealer, please indicate which of the following applies. (check only one.) See letter for additional information.

- ☐ \$350 Fund Fee and \$50,000 Bond  
☐ \$100,000 Bond (submit copy)

**NO BOND REQUIRED**  
**CERT: 4393-1-I-0-813**  
**ENDORSEMENTS: ND**

**FORD**

## 2. TYPE OF APPLICATION

Note: If this is an initial or change in location application, an approved Local Zoning Certificate must be submitted with this application. Include any supporting documentation with this application.

- ☐ INITIAL APPLICATION ☒ RENEWAL APPLICATION  
☐ CHANGE (EXPLAIN)

## 3. TYPE OF MOTOR VEHICLE DEALER LICENSE(S) Check all that apply.

| FRANCHISED                                     | INDEPENDENT                                    |
|------------------------------------------------|------------------------------------------------|
| <input checked="" type="checkbox"/> CAR/TRUCK  | <input type="checkbox"/> CAR/TRUCK             |
| <input type="checkbox"/> MOTORCYCLE            | <input type="checkbox"/> MOTORCYCLE            |
| <input type="checkbox"/> RECREATIONAL VEHICLE  | <input type="checkbox"/> RECREATIONAL VEHICLE  |
| <input type="checkbox"/> TRAILER               | <input type="checkbox"/> TRAILER               |
| <input type="checkbox"/> AMBULANCE             | <input type="checkbox"/> AMBULANCE             |
| <input type="checkbox"/> FUNERAL VEHICLE       | <input type="checkbox"/> FUNERAL VEHICLE       |
| <input type="checkbox"/> FIRE-FIGHTING VEHICLE | <input type="checkbox"/> FIRE-FIGHTING VEHICLE |

## 4. NAME OF BUSINESS

**BOWDITCH FORD INC**

## TRADING AS NAME

**BOWDITCH FORD INC**

BUSINESS ADDRESS: STREET (P.O. BOX ONLY IS NOT ACCEPTABLE)

**11291 JEFFERSON AVENUE**

CITY

**NEWPORT NEWS VA 23601**

ZIP CODE

☐ COUNTY OR ☒ CITY JURISDICTION OF BUSINESS

**NEWPORT NEWS**

DEALER-OPERATOR (PERSON OPERATING BUSINESS)

**CASEY A ROSINSKI**

DEALER'S SOCIAL SECURITY OR EMPLOYER ID NUMBER

**540489405**

DEALER'S BUSINESS PHONE

**(757) 591 3600**

DEALER/OPERATOR HOME/CELL PHONE NUMBER

**( )**

DEALER'S EMAIL ADDRESS

**casey.r@bowditchauto.com**

DEALER-OPERATOR'S EMAIL ADDRESS

PROCESSING FEE AMOUNT

**\$499-**

## POSTED BUSINESS HOURS

| SUNDAY | MONDAY  | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY  | SATURDAY |
|--------|---------|---------|-----------|----------|---------|----------|
| AM     | 8:30 AM | 8:30 AM | 8:30 AM   | 8:30 AM  | 8:30 AM | 8:30 AM  |
| PM     | 8:00 PM | 8:00 PM | 8:00 PM   | 8:00 PM  | 8:00 PM | 6:00 PM  |

## 5. TYPE OF OWNERSHIP CHECK ONE:

- ☐ INDIVIDUAL ☐ PARTNERSHIP ☒ CORPORATION ☐ LLC

STATE IN WHICH INCORPORATED

**VIRGINIA**

## 6. Name, title and residential address of each owner, member, partner and/or officer of this business. Use additional sheet(s), if necessary.

| NAME              | TITLE     | ADDRESS |
|-------------------|-----------|---------|
| CASEY A. ROSINSKI | PRESIDENT |         |
|                   |           |         |
|                   |           |         |
|                   |           |         |

## DEALER PLATE APPLICATION

|                                                                                                                                                                                                                                                                                                                                            |                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <b>AGENCY USE ONLY</b>                                                                                                                                                                                                                                                                                                                     |                                         |
| BUSINESS TRADING AS NAME<br><b>BOWDITCH FORD INC</b>                                                                                                                                                                                                                                                                                       | DEALER CERTIFICATE NUMBER<br><b>813</b> |
| BUSINESS ADDRESS<br><b>11291 JEFFERSON AVENUE</b>                                                                                                                                                                                                                                                                                          | BUSINESS TELEPHONE NUMBER<br>( )        |
| CITY<br><b>NEWPORT NEWS</b>                                                                                                                                                                                                                                                                                                                | STATE<br><b>VA</b>                      |
|                                                                                                                                                                                                                                                                                                                                            | ZIP CODE<br><b>23601</b>                |
| ND 30 RESERVED *<br>RETAIL-SALES: 660<br>*0000030D -0000030D * #0083711D -0083711D 0134500D -0134502D<br>*0134506D -0134507D 0134509D -0134509D * 0134513D -0134514D<br>*0134517D -0134519D* 0134522D -0134528D *0134530D -0134531D<br>*0134536D -0134536D 0134542D -0134542D 0146562D -0146563D<br>*0157490D -0157490D 0159986D -0159988D |                                         |
| For Initial Applicants: You are allowed 4 plates per salesperson. Minimum 2 plates per plate type.                                                                                                                                                                                                                                         |                                         |

| PRORATED PLATE FEE CHART (no refund on plates) |                                                           |                           |                                    | PLATES AND/OR DECALS REQUEST                            |            |
|------------------------------------------------|-----------------------------------------------------------|---------------------------|------------------------------------|---------------------------------------------------------|------------|
| Months                                         | Car - Truck - Motorcycle - Recreational Vehicle - Trailer |                           |                                    | Indicate Number of Plates Requested (new or additional) |            |
| TOTAL MONTHS OF REGISTRATION                   | FIRST 2 PLATES                                            | EACH ADDITIONAL PLATE FEE | ADDITIONAL FEE FOR RESERVED PLATES | CAR / TRUCK                                             | MOTORCYCLE |
| 12 months                                      | 60.00                                                     | 26.00                     | 10.00                              |                                                         |            |
| 11 months                                      | 55.00                                                     | 23.83                     | 9.17                               |                                                         |            |
| 10 months                                      | 50.00                                                     | 21.67                     | 8.33                               |                                                         |            |
| 9 months                                       | 45.00                                                     | 19.50                     | 7.50                               |                                                         |            |
| 8 months                                       | 40.00                                                     | 17.33                     | 6.67                               |                                                         |            |
| 7 months                                       | 35.00                                                     | 15.17                     | 5.83                               |                                                         |            |
| 6 months                                       | 30.00                                                     | 13.00                     | 5.00                               |                                                         |            |
| 5 months                                       | 25.00                                                     | 10.83                     | 4.17                               |                                                         |            |
| 4 months                                       | 20.00                                                     | 8.67                      | 3.33                               |                                                         |            |
| 3 months                                       | 15.00                                                     | 6.50                      | 2.50                               |                                                         |            |
| 2 months                                       | 10.00                                                     | 4.33                      | 1.67                               |                                                         |            |
| 1 month                                        | 5.00                                                      | 2.17                      | .83                                |                                                         |            |

| REPLACEMENT PLATE / DECAL REQUEST                                                                                      |              |              |
|------------------------------------------------------------------------------------------------------------------------|--------------|--------------|
| Plate Replacement for Lost / Stolen / Damaged Plate(s)<br>Indicate plate numbers below. Fee \$10.00 (includes decals). |              |              |
| PLATE NUMBER                                                                                                           | PLATE NUMBER | PLATE NUMBER |
|                                                                                                                        |              |              |
| Decal Replacement Only<br>Indicate month and/or year below. Fee \$1.00.                                                |              |              |
| MONTH                                                                                                                  | YEAR         |              |
|                                                                                                                        |              |              |

| INSURANCE CERTIFICATION (check one box)                                                                                         |                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/>                                                                                             | I/we certify that vehicles owned or assigned to my firm are insured by a policy issued through an insurance company licensed to do business in Virginia and that the policy provides at least the minimum amount of coverage as required by Virginia law. |
| <input type="checkbox"/>                                                                                                        | A certificate of self-insurance number _____ has been issued by DMV pursuant to Section 46.2-368 for the series of dealer's license plates issued.                                                                                                        |
| NOTE: AUTOMOBILE LIABILITY INSURANCE MUST BE MAINTAINED ON EACH DEALER'S LICENSE PLATE FOR AS LONG AS THAT PLATE REMAINS VALID. |                                                                                                                                                                                                                                                           |

| CERTIFICATION                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                            |                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| I certify and affirm that all information presented in this form is true and correct, that any documents I have presented to MVDB are genuine, and that the information included in all supporting documentation is true and accurate. I make this certification and affirmation under penalty of perjury and I understand that knowingly making a false statement or representation on this form is a criminal violation. |                                                                                                                            |                                      |
| OWNER, PARTNER OR OFFICER NAME (print)<br><b>CASEY A. ROSINSKI</b>                                                                                                                                                                                                                                                                                                                                                         | OWNER, PARTNER OR OFFICER SIGNATURE<br> | DATE (mm/dd/yyyy)<br><b>1-5-2020</b> |





**Motor Vehicle Dealer Board**  
COMMONWEALTH OF VIRGINIA

2201 West Broad Street, Suite 104  
Richmond, Virginia 23220  
[www.mvdb.virginia.gov](http://www.mvdb.virginia.gov)

**COMMONWEALTH OF VIRGINIA**  
**MOTOR VEHICLE DEALER BOARD**

MVDB 1 (04/16)

**CERTIFICATE NUMBER: 4393-1-1-0-813**

**ISSUED: 01/23/2026**  
**EXPIRES: 01/31/2027**  
**210 MVBDDS**

**THIS IS TO CERTIFY THAT:**

**T/A BOWDITCH FORD INC**  
**11291 JEFFERSON AVENUE**  
**NEWPORT NEWS VA 23601**

**IS HEREBY LICENSED, AS PROVIDED IN THE VIRGINIA MOTOR VEHICLE**  
**DEALER LICENSING LAWS, CHAPTER 15, TITLE 46.2 CODE OF VIRGINIA**  
**TO ENGAGE IN THE BUSINESS IN THE COMMONWEALTH WITH THE FOLLOWING**  
**ENDORSEMENT(S):**  
**+ FRANCHISE DEALER**  
**- NEW AND USED CARS AND TRUCKS**

*William Childress*

**William R. Childress**  
**Executive Director,**  
**Motor Vehicle Dealer Board**

*Gerald F. Lackey*

**Gerald F. Lackey, Ph.D.**  
**Commissioner, Department of Motor Vehicles**  
**Chair, Motor Vehicle Dealer Board**

**Dealer Details**

**Dealership:**

BOWDITCH FORD INC

**Owner:**

ROSINSKI, CASEY, A (PRESIDENT), \*

**Address:**

11291 JEFFERSON AVENUE

**Address2:**

**City:**

NEWPORT NEWS

**State:**

VA

**Zipcode:**

23601

**Phone:**

7575952211

**Expiration:**

2027-01-31

**DealerType:**

Franchised Dealer

**SalesPersons:**

BOWDITCH JR, WILLITS, H

BRADBERRY, CASEY, D

FARNHAM, MATTHEW, A

HOGGE, KELSEY, M

JOHNSON, SHANNON, L

RAY, ANTHONY, L

ROSINSKI, CASEY, A

SPENCER, FRANK, W

TROWER, LISA, A

**DealerOperator:**

CASEY ROSINSKI

**CountOfSalespersons: 9**





SHOWROOM  
HOURS OF OPERATION

MONDAY-FRIDAY  
8:30AM-8:00PM

SATURDAY  
9:00AM-6:00PM





**PROCESSING FEE**  
**\$999.00**



Bowditch Ford Inc

[Ford Employee Pricing Sales Event - Find Your Next Ford \(https://www.bowditchford.net/new-inventory/index.html\)](https://www.bowditchford.net/new-inventory/index.html)

## New Ford for Sale in Newport News, VA

Search our inventory...



< F-150 20 2026 91 4WD 79 Gasoline 82 Automatic 115 \$40,000 and below 54 FX4 Off-Road Package 3 Explorer 15 AWD 21 Mustang 9

127 Vehicles



### 2026 Ford Maverick XL Truck SuperCrew EcoBoost I4 GTDi DOHC Turbocharged VCT

Pricing

Info

|                       |                 |
|-----------------------|-----------------|
| MSRP <sup>1</sup>     | \$29,105        |
| Discounts             | -\$428          |
| Processing Fee        | \$999           |
| <b>Bowditch Price</b> | <b>\$29,676</b> |

**Want a Lower Price?**  
**START HERE!**



Unlock Instant Price

Google

(<https://maps.google.com/maps?ll=37.065689,-76.470077&z=16&t=m&hl=en&gl=US&mapclient=apiv3>) Report a map error (<https://www.google.com/maps/@37.065689,-76.470077,16z/data=!1m1!1e1!12b1?source=apiv3&mapsrc=apiv3>)

# Get in Touch

Contact our Sales Department at  
**948-224-0379**

|           |            |
|-----------|------------|
| Monday    | 8:30am-8pm |
| Tuesday   | 8:30am-8pm |
| Wednesday | 8:30am-8pm |
| Thursday  | 8:30am-8pm |
| Friday    | 8:30am-8pm |
| Saturday  | 8:30am-6pm |
| Sunday    | Closed     |





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/7/2028

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

**PRODUCER**  
NavSav Holdings, LLC dba NavSav Tennessee  
7675 Folsom Dr  
Suite 300A  
Beaumont TX 77706-7296

CONTACT NAME: Zach Hickson

PHONE (A/C, No, Ext): 317-965-2152

FAX (A/C, No):

E-MAIL: ZachHickson@navsav.com

INSURER(S) AFFORDING COVERAGE

NAIC #

License#: PC-1654559

BOWDFOR-01

INSURER A: Continental Casualty Company

20443

INSURER B: Columbia Insurance Company

27812

INSURER C: The Continental Insurance Co.

35289

INSURER D: General Security Indemnity Co. of Arizona

20559

INSURER E:

INSURER F:

**INSURED**  
Bowditch Ford, Inc.  
11291 Jefferson Avenue  
Newport News VA 23601

**COVERAGES**

CERTIFICATE NUMBER: 1294061088

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR LTR | TYPE OF INSURANCE                                                                                                                                                                                                                                                                                                                   | ADDL(SUBR) INSD WVD              | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS                                                                                                                                                                                                                                                |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------|-------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A        | COMMERCIAL GENERAL LIABILITY<br><input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR<br><input checked="" type="checkbox"/> GARAGE LIABILITY<br>GEN'L AGGREGATE LIMIT APPLIES PER:<br><input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOG<br>OTHER: |                                  |               | 9/1/2025                | 9/1/2026                | EACH OCCURRENCE \$1,000,000<br>DAMAGE TO RENTED PREMISES (Ea occurrence) \$100,000<br>MED EXP (Any one person) \$5,000<br>PERSONAL & ADV INJURY \$Included<br>GENERAL AGGREGATE \$2,000,000<br>PRODUCTS - COMP/OP AGG \$2,000,000<br>EPLI \$1,000,000 |
| B        | AUTOMOBILE LIABILITY<br><input checked="" type="checkbox"/> ANY AUTO<br><input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS<br><input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY                                                         |                                  |               | 9/1/2025                | 9/1/2026                | COMBINED SINGLE LIMIT (Ea accident) \$1,000,000<br>BODILY INJURY (Per person) \$<br>BODILY INJURY (Per accident) \$<br>PROPERTY DAMAGE (Per accident) \$<br>\$                                                                                        |
| C        | <input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR<br><input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE<br>DED <input checked="" type="checkbox"/> RETENTION \$10,000                                                                                              |                                  |               | 9/1/2025                | 9/1/2026                | EACH OCCURRENCE \$10,000,000<br>AGGREGATE \$20,000,000<br>\$<br>PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>                                                                                                                  |
|          | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY<br>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)<br>If yes, describe under DESCRIPTION OF OPERATIONS below                                                                                                                                              | Y/N <input type="checkbox"/> N/A |               |                         |                         | E.I. EACH ACCIDENT \$<br>E.I. DISEASE - EA EMPLOYEE \$<br>E.I. DISEASE - POLICY LIMIT \$                                                                                                                                                              |
| D<br>B   | Dealer Open Lot Inventory<br>Garagekeepers Liability                                                                                                                                                                                                                                                                                |                                  |               | 3/12/2026<br>9/1/2025   | 3/12/2027<br>9/1/2026   | See Below Breakdown<br>See Below Breakdown<br>8,970,000<br>2,600,000                                                                                                                                                                                  |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

## Garagekeepers Coverage:

11291 Jefferson Avenue; Newport News, VA - \$1,500,000 Limit  
975 J. Clyde Morris Blvd.; Newport News, VA - \$1,000,000 Limit  
Comprehensive Deductible: \$1,000/\$5,000 Collision Deductible: \$1,000

## Auto Inventory - Dealer Open Lot Coverage:

11291 Jefferson Avenue; Newport News, VA - \$3,900,000 Limit  
975 J. Clyde Morris Blvd.; Newport News, VA - \$2,600,000 Limit  
See Attached...

**CERTIFICATE HOLDER**

MOTOR VEHICLE DEALER BOARD  
2201 WEST BROAD STREET  
RICHMOND VA

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Zachery Hickson

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AGENCY CUSTOMER ID: BOWDFOR-01

LOC #: \_\_\_\_\_



## ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

|                                                            |                          |                                                                                                |  |
|------------------------------------------------------------|--------------------------|------------------------------------------------------------------------------------------------|--|
| <b>AGENCY</b><br>NavSav Holdings, LLC dba NavSav Tennessee |                          | <b>NAMED INSURED</b><br>Bowditch Ford, Inc.<br>11291 Jefferson Avenue<br>Newport News VA 23601 |  |
| <b>POLICY NUMBER</b><br><br>                               |                          | <b>EFFECTIVE DATE:</b><br><br>                                                                 |  |
| <b>CARRIER</b><br><br>                                     | <b>NAIC CODE</b><br><br> |                                                                                                |  |

### ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

11203-11213 Jefferson Avenue; Newport News, VA - \$2,470,000 Limit

Deductibles: \$2,500 per vehicle / \$10,000 Aggregate Weather Deductible: \$1,500 per vehicle

Earth Movement Deductible: \$1,000 per vehicle False Pretense Limit: \$250,000, Deductible: \$5,000 per vehicle

**\*\*\* PROOF OF COVERAGE OF 30 DEALER PLATES \*\*\***

---

Exhibit 3

Evidence



---

## **ACTION ITEMS:**

### **1. Deal Jacket / Title Checklist**

- Before a deal is finalized, confirm the buyer's order, VIN, title/MSO, lien/payoff information, temp tag paperwork, signatures, and warranty/product documents are complete.

### **2. Exception Log**

- Any missing title, lien, signature, or DMV document must be logged, assigned to an employee, and reviewed until resolved.

### **3. No Guessing**

- Employees may not promise repair timing, warranty coverage, parts availability, reimbursement, or title status unless confirmed.

### **4. Escalate Fast**

- Any unresolved title, registration, warranty, repair, or customer complaint issue must be escalated to management within 24 hours.

### **5. Customer Handoff**

- Introduce any customer with a repair, warranty, title, or post-sale concern to the correct department before they leave.

### **6. One Owner**

- Assign one employee to manage the concern until it is resolved.

### **7. Document the Issue**

- Record the concern, next steps, responsible employee, and follow-up date.

### **8. Follow Up**

- Contact the customer after resolution to confirm the issue has been addressed.



11291 Jefferson Ave  
Newport News, VA 23601  
(757) 595-2211

## Payoff Request

PLEASE FORWARD THE TITLE TO:

BOWDITCH FORD  
11291 JEFFERSON AVE  
P.O. BOX 1548  
NEWPORT NEWS, VA 23601

PHONE: (757) 595-2211  
FAX:

LENDER \_\_\_\_\_

PHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_

DATE 05/29/2026

YEAR \_\_\_\_\_ MAKE \_\_\_\_\_ MODEL \_\_\_\_\_

VIN \_\_\_\_\_

ACCOUNT \_\_\_\_\_

AMOUNT (30 DAY PAYOFF) \_\_\_\_\_ .00

GOOD UNTIL \_\_\_\_\_ QUOTED BY \_\_\_\_\_

CUSTOMER NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE # \_\_\_\_\_ SSN# \_\_\_\_\_

SALESPERSON \_\_\_\_\_

It can take up to **30 days** for your payoff to be processed (sometimes longer due to unforeseen circumstances).  
**If you have a payment due soon you may want to pay your next payment and you will get any overage returned when the payoff is completed.** Turn off all automatic payments with your lender or they may continue to take payment out.

Customer Signature \_\_\_\_\_



**– MVDB “COURT/MONETARY”**

NEW '25 BRONCO' Contract Date: 6-30-25, Complaint Date: 9/18/25, Resolved: 9/23/25  
EVIDENCE – TRADE TITLE, CHECK COPY

**Was the title delay outside the dealer's control?**

PAYOFF MADE 9/23/25 (55 days late)

Any additional interest expense, late fees, or timing-related charges were absorbed by the dealership and were not passed on to the customer. The dealership took responsibility for those costs to ensure the customer was not financially harmed by the delay or confusion.

Ownership and senior management did not direct, approve, or knowingly allow the conduct that caused this delay. To the extent any employee acted improperly, they acted outside the dealership's authority and expectations. Once the issue was identified, the dealership took steps to address and correct it.

There was no intent to deceive or mislead the customer. The dealership did not knowingly make a false statement, hide important information, or attempt to take advantage of the customer. Any issue was administrative, outside the dealership's normal process, or tied to individual actions or third-party delays. The customer was informed, and the matter was addressed.

**Were DMV/MVDB notices answered?**

UNKNOWN.

**Was the customer harmed or misled?**

The customer was not intentionally misled, and we do not believe the customer suffered any actual harm. Once the issue was escalated to management, the customer was promptly contacted, apologized to, and their concerns were addressed immediately. The matter was handled as a customer-service issue, not ignored or minimized. The dealership also followed up with the customer later to confirm that the issue had been resolved and that the customer was satisfied.

**Did management know or ratify the conduct?**

The dealership took the situation seriously. The employees involved are no longer with the company and were terminated at the end of 2025.

**And were corrective steps taken before the hearing?**

Corrective steps have since been taken to prevent similar issues from happening again.

CHECK  
CONTROL NO. 78248

ISSUED BY: Jennifer\_Burak

BOWDITCH FORD, Inc.  
NEWPORT NEWS, VIRGINIA 23601

PAGE 1C

| INVOICE<br>STOCK NO. | INVOICE<br>DATE | PURCHASE<br>ORDER NO.                                          | COMMENT/V.I.N. | AMOUNT | DISCOUNT/<br>ACCOUNT NO. | NET<br>AMOUNT |
|----------------------|-----------------|----------------------------------------------------------------|----------------|--------|--------------------------|---------------|
|                      | 092325          | LIEN PAYOFF FOR [REDACTED] 2013<br>FORD CMAX 1FADP5CU5DL533187 |                |        |                          | 12,991.63     |
|                      |                 |                                                                |                | 78248  | 10010                    | -12,991.63    |
|                      |                 |                                                                |                | 778013 | 23150                    | 12,655.23     |
|                      |                 |                                                                |                | 123424 | 40070                    | 336.40        |
|                      |                 |                                                                |                | TOTAL  | 10010                    | 12,991.63     |

DETACH AT PERFORATION BEFORE DEPOSITING CHECK

REMITTANCE ADVICE

11281 JEFFERSON AVENUE  
P.O. BOX 1548  
NEWPORT NEWS, VIRGINIA 23601  
(757) 595-2211

78248

68-654  
514

| DATE    |
|---------|
| 23SEP25 |

| PAY THIS AMOUNT |         |    |       |
|-----------------|---------|----|-------|
| *****12,991     | DOLLARS | 63 | CENTS |

| AMOUNT OF CHECK |
|-----------------|
| *****12,991.63  |

VOID AFTER 90 DAYS

TO  
THE  
ORDER  
OFBAYPORT CREDIT UNION  
1 BAYPORT WAY SUITE  
NEWPORT NEWS VA 23606\*\*\*\*\*  
\*\*\* NOT NEGOTIABLE \*\*\*  
\*\*\*\*\*

AUTHORIZED SIGNATURE

ACCOUNTING COPY



# COMMONWEALTH OF VIRGINIA

## DEPARTMENT OF MOTOR VEHICLES

### CERTIFICATE OF TITLE FOR A VEHICLE 250008A

KEEP IN SAFE PLACE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE

THE DEPARTMENT OF MOTOR VEHICLES, COMMONWEALTH OF VIRGINIA, HEREBY CERTIFIES THAT AN APPLICATION FOR A CERTIFICATE OF TITLE HAS BEEN MADE FOR THE VEHICLE DESCRIBED HEREON PURSUANT TO THE PROVISIONS OF THE MOTOR VEHICLE LAWS OF THIS COMMONWEALTH, THAT THE APPLICANT NAMED ON THE FACE HEREON HAS BEEN DULY RECORDED AS THE LAWFUL OWNER OF SAID VEHICLE, AND THAT, FROM THE STATEMENTS OF THE OWNER AND THE RECORDS ON FILE WITH THIS DEPARTMENT, THE HEREON DESCRIBED VEHICLE IS SUBJECT TO THE SECURITY INTEREST RECORDS ON FILE WITH THIS DEPARTMENT, AND AS DESCRIBED HEREON, IF ANY, THE MOTOR VEHICLE LAWS OF THIS COMMONWEALTH ALSO PROVIDE THAT ALL TITLE AND REGISTRATION INFORMATION IN THE OFFICE OF THE DEPARTMENT OF MOTOR VEHICLES IS PRIVILEGED AND ONLY SUBJECT TO DISSEMINATION TO AUTHORIZED AGENCIES, BUSINESS ORGANIZATIONS OR AGENTS, GOVERNMENTAL ENTITIES AND INDIVIDUALS UNDER THE CONDITIONS SPECIFIED BY MOTOR VEHICLE CODE SECTIONS 46.2-308, 46.2-309 AND 46.2-270.

|                                             |            |      |                                |              |             |
|---------------------------------------------|------------|------|--------------------------------|--------------|-------------|
| VEHICLE IDENTIFICATION NO.                  |            | YEAR | MAKE                           | VEHICLE BODY | TITLE NO.   |
| 1FADP5CU5DL533187                           |            | 2013 | FORD                           | HTCHBK       | 2314537096  |
| EMPTY WGT.                                  | GROSS WGT. | GVWR | GCWR                           | AXLES        | FUEL        |
| 3986                                        |            |      |                                | 2            | HYBR        |
| OTHER PERTINENT DATA                        |            |      | SALES TAX PAID                 | ODOMETER     | DATE ISSUED |
| 032019                                      |            |      | 623.56                         | *64541*      | 10/08/25    |
| Name(s) and address(es) of vehicle owner(s) |            |      | ODOMETER BRAND PRIOR TITLE NO. |              |             |
|                                             |            |      | ACTUAL                         |              |             |

THIS IS NOT A TITLE NUMBER

G54497098

NO LIENS



**A** Federal and State law requires that you state the mileage shown on the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment. The undersigned hereby certifies that the vehicle described in this title has been transferred to the following (printed name and address of Buyer(s)).

Buyer(s) Name: **BOWDITCH FORD, INC.**  
**11291 JEFFERSON AVE**  
**NEWPORT NEWS, VA 23601**

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

ODOMETER READING: **80000** (No Tenth)

I certify to the best of my knowledge that the odometer reading is ☒ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits ☐ Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)

DATE OF SALE: **10-30-25** **trade**

Signature of Seller(s): **David Harvey by Jessica Hart, Jr.** Printed Name of Seller(s): \_\_\_\_\_

Signature of Buyer(s): **Jessica Hart, Jr.** Printed Name of Buyer(s): **Jessica Hart, BOWDITCH FORD**

I am aware of the above odometer certification made by the Seller(s)

Seller warrants this certificate of title except that at the time of transfer it may be subject to lien. See section F.

Dealer's No. \_\_\_\_\_ Licensing Jurisdiction: \_\_\_\_\_

NEWPORT NEWS VA 23601  
 11291 JEFFERSON AVE  
 C/O BOWDITCH FORD  
 D





Reassignment Form, Control No., (if applicable) ANY ALTERATIONS OR ERASURES WILL VOID THIS TITLE AND IT MUST THEN BE SURRENDERED TO SECURE REPLACEMENT.

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete the odometer disclosure statement or providing a false statement may result in fines and/or imprisonment.

**B** I am aware of the dealer's odometer certification. Date of Sale Sale Price  
Buyer(s) Printed Name Buyer(s) Signature  
Buyer(s) Address City State Zip Code  
ODOMETER READING (No Tenths) I certify to the best of my knowledge that the odometer reading is:  
☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits  
☐ Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)  
Dealer(s) Signature Dealer(s) Printed Name Dealer Number Licensing Jurisdiction  
The dealer certifies that the vehicle described in this title was transferred to the above buyer and that the odometer reading has been disclosed to the buyer. Seller warrants this certificate of title except that at the time of transfer it may be subject to a lien. See section F.

**C** I am aware of the dealer's odometer certification. Date of Sale Sale Price  
Buyer(s) Printed Name Buyer(s) Signature  
Buyer(s) Address City State Zip Code  
ODOMETER READING (No Tenths) I certify to the best of my knowledge that the odometer reading is:  
☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits  
☐ Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)  
Dealer(s) Signature Dealer(s) Printed Name Dealer Number Licensing Jurisdiction  
The dealer certifies that the vehicle described in this title was transferred to the above buyer and that the odometer reading has been disclosed to the buyer. Seller warrants this certificate of title except that at the time of transfer it may be subject to a lien. See section F.

**D** I am aware of the dealer's odometer certification. Date of Sale Sale Price  
Buyer(s) Printed Name Buyer(s) Signature  
Buyer(s) Address City State Zip Code  
ODOMETER READING (No Tenths) I certify to the best of my knowledge that the odometer reading is:  
☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits  
☐ Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)  
Dealer(s) Signature Dealer(s) Printed Name Dealer Number Licensing Jurisdiction  
The dealer certifies that the vehicle described in this title was transferred to the above buyer and that the odometer reading has been disclosed to the buyer. Seller warrants this certificate of title except that at the time of transfer it may be subject to a lien. See section F.

**E** DOES YOUR VEHICLE QUALIFY FOR CAR TAX RELIEF?  
If you can answer YES to any of the following questions, your motor vehicle is considered by State Law to have a business use and does NOT qualify for Personal Property Tax Relief.  
• Is more than 50% of the vehicle's annual mileage used as a business expense for federal income tax purposes OR reimbursed by an employer?  
• Is more than 50% of the depreciation associated with the vehicle deducted as a business expense for Federal Income Tax purposes?  
• Is the cost of the vehicle expensed pursuant to Section 179 of the Internal Revenue Service Code?  
• If the vehicle is leased by an individual, does the leasing company pay the tax without reimbursement from the individual?  
This vehicle is for ☐ Personal Use ☐ Business Use Check one of the boxes. See business use criteria above.

**F** WITH LIEN ☐ YES ☐ NO  
LIENOR'S NAME CITY STATE ZIP  
ADDRESS CITY STATE ZIP

**G** VEHICLE COLOR: REGISTRATION PERIOD: ☐ 1 YR ☐ 2 YRS (\$2 discount) ☐ 3 YRS (\$3 discount) (Emissions areas not eligible for 3 YR registration)  
INSURANCE CERTIFICATION: A vehicle must be insured with liability coverage when it is registered, and it must remain insured while registered, whether or not it is operated. Penalties are severe for violation of this requirement.  
Certify that (check):  
☐ This vehicle is insured by a liability policy issued through an insurance company licensed to do business in Virginia and it will remain insured while registered, whether or not it is operated.  
Provide name of insurance company  
POWER OF ATTORNEY FOR NON-RESIDENT(S) AND CORPORATION(S) NOT DOMICILED IN VIRGINIA: Pursuant to the provisions of Virginia Code §46.2-601, I/we appoint the Commissioner of the Department of Motor Vehicles of the Commonwealth of Virginia, to be my/our true and legal agent upon whom all legal processes against me/us may be served in any legal proceeding arising from the operation and/or use of any motor vehicle registered in my/our name(s) in the Commonwealth of Virginia. I/we agree that any lawful process or notice to me/us which is served on the Commissioner shall have the same legal effect as if served on me/us within the Commonwealth of Virginia.  
PRIVACY NOTICE: The information, including Social Security Number, is requested in accordance with Virginia Code §§46.2-623 and 46.2-629. Any person who refuses to supply the required information will be denied a certificate of title and/or registration. Title and registration records may be disseminated in accordance with §§46.2-208 through 46.2-214, to business, law enforcement or authorized government entities.

**H** NO PAPER TITLE - Check this box ☐ If you do not want a paper title issued to you. An electronic Certificate of Title will remain on the file for this vehicle at DMV.  
If this application is for joint ownership, do you wish clear rights of ownership to be transferred to the surviving owner in the event of the death of either the owner or co-owner? ☐ YES ☐ NO  
Are any of the vehicle owners on active military duty or service? ☐ YES ☐ NO  
I/we certify and affirm under penalty of perjury that the information contained in this application is true and correct to the best of my/our knowledge. I/we understand it is unlawful to knowingly make a false statement and any violation may be prosecuted as a felony as provided in Virginia law.  
SIGNATURE OF APPLICANT DATE  
SOCIAL SECURITY NUMBER/FIN OR CUSTOMER IDENTIFIER OF APPLICANT PHONE NUMBER  
STREET ADDRESS  
CITY STATE ZIP  
Proof of Address (specify proof document presented)  
EMAIL ADDRESS OF APPLICANT  
SIGNATURE OF CO-APPLICANT DATE  
SOCIAL SECURITY NUMBER/FIN OR CUSTOMER IDENTIFIER OF CO-APPLICANT PHONE NUMBER  
EMAIL ADDRESS OF CO-APPLICANT

**DMV USE ONLY**  
SALE PRICE \$  
BEFORE TRADE IN ALLOWANCE  
TAX \$ (MINIMUM TAX MAY APPLY)  
TITLE FEE \$  
TRANSFER FEE \$  
REG FEE \$  
WT INCREASE FEE \$  
PERSONALIZED PLATE FEE \$  
DMV FEE \$  
OTHER \$

**CERTIFICATION OF BUYER**  
PURCHASER MUST SECURE A NEW TITLE, OR SURRENDER THIS ONE TO DMV WITHIN 30 DAYS OF SALE DATE.



Respondent  
Exhibit

3



**[REDACTED] - MVDB "COURT/MONETARY" – RANDOM INSPECTION**

NEW '25 RANGER Contract Date: 8-25-25, Complaint Date: 10-21-25, Resolved: 10-30-25  
EVIDENCE – MVDB RESPONSE, TRADE TITLE, CHECK COPY

**Was the title delay outside the dealer's control?**

PAYOFF MADE 10-30-25 (36 days late)

Any additional interest expense, late fees, or timing-related charges were absorbed by the dealership and were not passed on to the customer. The dealership took responsibility for those costs to ensure the customer was not financially harmed by the delay or confusion.

Ownership and senior management did not direct, approve, or knowingly allow the conduct that caused this delay. To the extent any employee acted improperly, they acted outside the dealership's authority and expectations. Once the issue was identified, the dealership took steps to address and correct it.

There was no intent to deceive or mislead the customer. The dealership did not knowingly make a false statement, hide important information, or attempt to take advantage of the customer. Any issue was administrative, outside the dealership's normal process, or tied to individual actions or third-party delays. The customer was informed, and the matter was addressed.

**Were DMV/MVDB notices answered?**

YES.

**Was the customer harmed or misled?**

The customer was not intentionally misled, and we do not believe the customer suffered any actual harm. Once the issue was escalated to management, the customer was promptly contacted, apologized to, and their concerns were addressed immediately. The matter was handled as a customer-service issue, not ignored or minimized. The dealership also followed up with the customer later to confirm that the issue had been resolved and that the customer was satisfied.

**Did management know or ratify the conduct?**

The dealership took the situation seriously. The employees involved are no longer with the company and were terminated at the end of 2025.

**And were corrective steps taken before the hearing?**

Corrective steps have since been taken to prevent similar issues from happening again.

**RE: Request for Consumer Assistance 1864**

**From** Donna Brett <donna.b@bowditchauto.com>

**Date** Wed 10/29/2025 4:48 PM

**To** dboardreply <dboard@mvdv.virginia.gov>; [REDACTED]; Casey Rosinski <Casey.r@bowditchauto.com>

Good afternoon. I spoke with [REDACTED] today and assured him this would be resolved by the end of this week. We are contacting the lien holder to find out why the loan has not been closed.

Thank you for bringing this to our attention.

Regards,

**Donna J Brett**

**Controller, Bowditch Ford**

757-933-2101 || [www.bowditchford.com](http://www.bowditchford.com)

**From:** dboardreply <dboard@mvdv.virginia.gov>

**Sent:** Wednesday, October 29, 2025 3:44 PM

**To:** lukeoley@gmail.com; Casey Rosinski <Casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>

**Subject:** Fw: Request for Consumer Assistance 1864

Good Afternoon Casey Rosinski,

The Motor Vehicle Dealer Board has received the below consumer complaint from [REDACTED] against Bowditch Ford Inc.

Please review the issue and attach your reply to this email by November 3, 2025.

Thanks

Diane Handy

Consumer Assistance Analyst

**From:** [REDACTED]

**Sent:** Tuesday, October 21, 2025 11:36 AM

**To:** dboardreply <dboard@mvdv.virginia.gov>

**Subject:** Request for Consumer Assistance 1864

**Name**

[REDACTED]



**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile**

+17575952211

**Consumer Request (2000 Character Max)**

I traded in a 2024 Toyota Camry back in August and the dealership has yet to send the payoff check to Navy Federal. I have had to make two payments at this point and every time I call the dealership they either don't answer my call or give me a non answer.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: iPhone Chrome

[REDACTED]



# COMMONWEALTH OF VIRGINIA

## DEPARTMENT OF MOTOR VEHICLES

### CERTIFICATE OF TITLE FOR A VEHICLE 250256A

KEEP IN SAFE PLACE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE

THE DEPARTMENT OF MOTOR VEHICLES, COMMONWEALTH OF VIRGINIA, HEREBY CERTIFIES THAT AN APPLICATION FOR A CERTIFICATE OF TITLE HAS BEEN MADE FOR THE VEHICLE DESCRIBED HEREON PURSUANT TO THE PROVISIONS OF THE MOTOR VEHICLE LAWS OF THIS COMMONWEALTH. THAT THE APPLICANT NAMED ON THE FACE HEREON HAS BEEN DULY RECORDED AS THE LAWFUL OWNER OF SAID VEHICLE, AND THAT, FROM THE STATEMENTS OF THE OWNER AND THE RECORDS ON FILE WITH THIS DEPARTMENT, THE HEREON DESCRIBED VEHICLE IS SUBJECT TO THE SECURITY INTEREST RECORDS ON FILE WITH THIS DEPARTMENT, AND AS DESCRIBED HEREON, IF ANY. THE MOTOR VEHICLE LAWS OF THIS COMMONWEALTH ALSO PROVIDE THAT ALL TITLE AND REGISTRATION INFORMATION IN THE OFFICE OF THE DEPARTMENT OF MOTOR VEHICLES IS PRIVILEGED AND ONLY SUBJECT TO DISSEMINATION TO AUTHORIZED AGENCIES, BUSINESS ORGANIZATIONS OR AGENTS, GOVERNMENTAL ENTITIES AND INDIVIDUALS UNDER THE CONDITIONS SPECIFIED BY MOTOR VEHICLE CODE SECTIONS 46.2-208, 46.2-209 AND 46.2-210.

|                                                        |                           |                     |                                     |                               |                                |
|--------------------------------------------------------|---------------------------|---------------------|-------------------------------------|-------------------------------|--------------------------------|
| VEHICLE IDENTIFICATION NO.<br><b>4T1KZ1AK4RU093997</b> |                           | YEAR<br><b>2024</b> | MAKE<br><b>TOYOTA</b>               | VEHICLE BODY<br><b>4D SDN</b> | TITLE NO.<br><b>2011752564</b> |
| EMPTY WGT.<br><b>3511</b>                              | GROSS WGT.<br><b>3511</b> | GVWR<br><b>3511</b> | GCWR<br><b>3511</b>                 | AXLES<br><b>2</b>             | FUEL<br><b>GAS</b>             |
| OTHER PERTINENT DATA<br><b>000456</b>                  |                           |                     | SALES TAX PAID<br><b>1799.07</b>    |                               |                                |
|                                                        |                           |                     | ODOMETER<br><b>*000002*</b>         |                               | DATE ISSUED<br><b>11/11/25</b> |
|                                                        |                           |                     | ODOMETER BRAND<br><b>ACTUAL</b>     |                               |                                |
|                                                        |                           |                     | PRIOR TITLE NO.<br><b>654770028</b> |                               |                                |

Names and addresses of vehicle owners:  
[Redacted]

THIS IS NOT A TITLE NUMBER

654770028

NO LIENS



**A** Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment. The undersigned hereby certifies that the vehicle described in this title has been transferred to the following (printed name and address of Buyer(s)).

Buyer(s) Name: **BOWDITCH FORD, INC**  
 Street: **11291 JEFFERSON AVE** City, State, Zip: **NEWPORT NEWS, VA 23601**

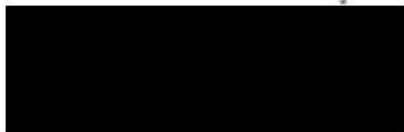
5329 NEWPORT NEWS, VA 23601  
 ODOMETER READING (to Tenths): **5329** ACTUAL Mileage ☒ NOT ACTUAL Mileage ☐  
 (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits ☐ Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)

Signature of Seller(s): *[Signature]* Printed Name of Seller(s): **Todd Eric Craig**

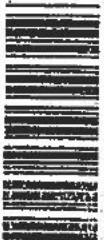
Signature of Buyer(s): *Jessica Hart T/A* Printed Name of Buyer(s): **Jessica Hart BOWDITCH FORD**

I am aware of the above odometer certification made by the Seller(s)  
 Seller warrants this certificate of title except that at the time of transfer it may be subject to lien. See section F.

Dealer's No. \_\_\_\_\_ Licensing Jurisdiction \_\_\_\_\_



250256A





Reassignment Form, Control No., (if applicable) ANY ALTERATIONS OR ERASURES WILL VOID THIS TITLE AND IT MUST THEN BE SURRENDERED TO SECURE REPLACEMENT.

Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete the odometer disclosure statement or providing a false statement may result in fines and/or imprisonment.

**B** I am aware of the dealer's odometer certification. Date of Sale Sale Price  
Buyer(s) Printed Name Buyer(s) Signature  
Buyer(s) Address City State Zip Code  
ODOMETER READING I certify to the best of my knowledge that the odometer reading is:  
(No Tenths) ☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits  
☐ Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)  
Dealer(s) Signature Dealer(s) Printed Name Dealer Number Licensing Jurisdiction  
The dealer certifies that the vehicle described in this title was transferred to the above buyer and that the odometer reading has been disclosed to the buyer.  
Seller warrants this certificate of title except that at the time of transfer it may be subject to a lien. See section F.

**C** I am aware of the dealer's odometer certification. Date of Sale Sale Price  
Buyer(s) Printed Name Buyer(s) Signature  
Buyer(s) Address City State Zip Code  
ODOMETER READING I certify to the best of my knowledge that the odometer reading is:  
(No Tenths) ☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits  
☐ Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)  
Dealer(s) Signature Dealer(s) Printed Name Dealer Number Licensing Jurisdiction  
The dealer certifies that the vehicle described in this title was transferred to the above buyer and that the odometer reading has been disclosed to the buyer.  
Seller warrants this certificate of title except that at the time of transfer it may be subject to a lien. See section F.

**D** I am aware of the dealer's odometer certification. Date of Sale Sale Price  
Buyer(s) Printed Name Buyer(s) Signature  
Buyer(s) Address City State Zip Code  
ODOMETER READING I certify to the best of my knowledge that the odometer reading is:  
(No Tenths) ☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits  
☐ Vehicle was exempt from disclosure in prior state of title (applicant must present out-of-state title showing exemption)  
Dealer(s) Signature Dealer(s) Printed Name Dealer Number Licensing Jurisdiction  
The dealer certifies that the vehicle described in this title was transferred to the above buyer and that the odometer reading has been disclosed to the buyer.  
Seller warrants this certificate of title except that at the time of transfer it may be subject to a lien. See section F.

**E** DOES YOUR VEHICLE QUALIFY FOR CAR TAX RELIEF?  
If you can answer YES to any of the following questions, your motor vehicle is considered by State Law to have a business use and does NOT qualify for Personal Property Tax Relief.  
• Is more than 50% of the vehicle's annual mileage used as a business expense for federal income tax purposes OR reimbursed by an employer?  
• Is more than 50% of the depreciation associated with the vehicle deducted as a business expense for Federal Income Tax purposes?  
• Is the cost of the vehicle expensed pursuant to Section 179 of the Internal Revenue Service Code?  
• If the vehicle is leased by an individual, does the leasing company pay the tax without reimbursement from the individual?  
This vehicle is for ☐ Personal Use ☐ Business Use Check one of the boxes. See business use criteria above.

**F** WITH LIEN ☐ YES ☐ NO  
LIENOR'S NAME LIENOR CODE DATE OF LIEN  
ADDRESS CITY STATE ZIP

**G** VEHICLE COLOR: REGISTRATION PERIOD: ☐ 1 YR ☐ 2 YRS (\$2 discount) ☐ 3 YRS (\$3 discount) (Emissions areas not eligible for 3 YR registration)  
INSURANCE CERTIFICATION: A vehicle must be insured with liability coverage when it is registered, and it must remain insured while registered, whether or not it is operated. Penalties are severe for violation of this requirement.  
Certify that (check):  
☐ This vehicle is insured by a liability policy issued through an insurance company licensed to do business in Virginia and it will remain insured while registered, whether or not it is operated.  
Provide name of insurance company  
POWER OF ATTORNEY FOR NON-RESIDENT(S) AND CORPORATION(S) NOT DOMICILED IN VIRGINIA: Pursuant to the provisions of Virginia Code §46.2-601, I/we appoint the Commissioner of the Department of Motor Vehicles of the Commonwealth of Virginia, to be my/our true and legal agent upon whom all legal processes against me/us may be served in any legal proceeding arising from the operation and/or use of any motor vehicle registered in my/our name(s) in the Commonwealth of Virginia. I/we agree that any lawful process or notice to me/us which is served on the Commissioner shall have the same legal effect as if served on me/us within the Commonwealth of Virginia.  
PRIVACY NOTICE: The information, including Social Security Number, is requested in accordance with Virginia Code §§46.2-623 and 46.2-629. Any person who refuses to supply the required information will be denied a certificate of title and/or registration. Title and registration records may be disseminated in accordance with §§46.2-208 through 46.2-214, to business, law enforcement or authorized government entities.

**H** NO PAPER TITLE - Check this box ☐ if you do not want a paper title issued to you. An electronic Certificate of Title will remain on the file for this vehicle at DMV.  
If this application is for joint ownership, do you wish clear rights of ownership to be transferred to the surviving owner in the event of the death of either the owner or co-owner? ☐ YES ☐ NO  
Are any of the vehicle owners on active military duty or service? ☐ YES ☐ NO  
I/we certify and affirm under penalty of perjury that the information contained in this application is true and correct to the best of my/our knowledge. I/we understand it is unlawful to knowingly make a false statement and any violation may be prosecuted as a felony as provided in Virginia law.  
SIGNATURE OF APPLICANT DATE  
SOCIAL SECURITY NUMBER/FEIN OR CUSTOMER IDENTIFIER OF APPLICANT PHONE NUMBER  
STREET ADDRESS  
CITY STATE ZIP  
Proof of Address (specify proof document presented)  
EMAIL ADDRESS OF APPLICANT  
SIGNATURE OF CO-APPLICANT DATE  
SOCIAL SECURITY NUMBER/FEIN OR CUSTOMER IDENTIFIER OF CO-APPLICANT PHONE NUMBER  
EMAIL ADDRESS OF CO-APPLICANT

**DMV USE ONLY**  
SALE PRICE \$  
BEFORE TRADE IN ALLOWANCE  
TAX \$  
(MINIMUM TAX MAY APPLY)  
TITLE FEE \$  
TRANSFER FEE \$  
REG FEE \$  
WT INCREASE FEE \$  
PERSONALIZED PLATE FEE \$  
UMV FEE \$  
OTHER \$

**CERTIFICATION OF BUYER**  
PURCHASER MUST SECURE A NEW TITLE, OR SURRENDER THIS ONE TO DMV WITHIN 30 DAYS OF SALE DATE.

Log# PLATE TYPE PLATE NO. EXPIRE DATE TITLE NUMBER





**[REDACTED] - MVDB "INQUIRY LETTER" \* RANDOM INSPECTION**

USED '23 MAVERICK Contract Date: 5-7-25, Complaint Date: 11-24-25, Resolved: 12-10-25  
EVIDENCE - CHECK COPY & POA (SENT BY NEW CONTROLLER)

**Was the title delay outside the dealer's control?**

PAYOFF MADE 12-10-25 (187 days late) (SENT BY NEW CONTROLLER)

Any additional interest expense, late fees, or timing-related charges were absorbed by the dealership and were not passed on to the customer. The dealership took responsibility for those costs to ensure the customer was not financially harmed by the delay or confusion.

Ownership and senior management did not direct, approve, or knowingly allow the conduct that caused this delay. To the extent any employee acted improperly, they acted outside the dealership's authority and expectations. Once the issue was identified, the dealership took steps to address and correct it.

There was no intent to deceive or mislead the customer. The dealership did not knowingly make a false statement, hide important information, or attempt to take advantage of the customer. Any issue was administrative, outside the dealership's normal process, or tied to individual actions or third-party delays. The customer was informed, and the matter was addressed.

**Were DMV/MVDB notices answered?**

UNKNOWN.

**Was the customer harmed or misled?**

The customer was not intentionally misled, and we do not believe the customer suffered any actual harm. Once the issue was escalated to management, the customer was promptly contacted, apologized to, and their concerns were addressed immediately. The matter was handled as a customer-service issue, not ignored or minimized. The dealership also followed up with the customer later to confirm that the issue had been resolved and that the customer was satisfied.

**Did management know or ratify the conduct?**

The dealership took the situation seriously. The employees involved are no longer with the company and were terminated at the end of 2025.

**And were corrective steps taken before the hearing?**

Corrective steps have since been taken to prevent similar issues from happening again.

BOWDITCH FORD INCORPORATED  
11291 JEFFERSON AVE  
NEWPORT NEWS, VA 23601

1275  
68-894/514

12/10/2025

Date

CHECK AND/OR  
DEPOSIT SLIP

PAY to the  
order of

Langley Federal Credit Union

\$27,800.00

Twenty-seven thousand and eight hundred + No/100

Dollars



Photo  
Safe  
Deposit  
Check on file

TOWNE BANK

11401 Warwick Blvd.  
Newport News, VA 23601

For

[Redacted]

*[Signature]*

No.

[Redacted]



**POWER OF ATTORNEY TO SIGN FOR OWNER WHEN REGISTERING  
AND / OR TRANSFERRING OWNERSHIP OF A MOTOR VEHICLE**

9664739

DEAL # 123217

CUST # 777638

**WARNING:** This form may be used only when title is physically held by lienholder or has been lost. This form must be submitted to the state by the person exercising power of attorney. Failure to do so may result in fines and / or imprisonment.

**VEHICLE DESCRIPTION**

Year 2016 Make GENERAL MOTORS Model SILVERADO 1500 Body Type \_\_\_\_\_  
Vehicle Identification Number (VIN) 1GCVKREC7GZ304388

**PART A. POWER OF ATTORNEY TO DISCLOSE MILEAGE**

Federal law and State law require that you state the mileage upon transfer of ownership. Providing a false statement may result in fines and / or imprisonment.

I, \_\_\_\_\_, TRANSFEROR(S) (SELLER'S) NAME OR NAMES IF JOINTLY OWNED, PRINT  
appoint BOWDITCH FORD INC TRANSFERREE(S) (BUYER'S) NAME, PRINT attorney-in-fact,

To disclose the mileage, on the title for the vehicle described above, exactly as stated in my following disclosure and to sign in my / our name, place, and stead any Certificate of Title, or other supporting papers, covering said motor vehicle, in whatever manner necessary to register and / or transfer ownership of said motor vehicle; and I / we do hereby grant unto said attorney-in-fact full authority and power to do and perform any and all other acts necessary or incident to the execution of the powers herein expressly granted, as the grantor might or could do if personally present, with full power of substitution.

I certify to the best of my knowledge that the odometer reading is: ☒ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits

84129

ODOMETER READING  
(No Tenths)

☐ Model year is 10 years or older and was exempt from odometer disclosure in prior state  
of title (applicant must present out-of-state title showing exemption)

TRANSFEROR(S) (SELLER'S) SIGNATURE / PRINTED NAME

TRANSFEROR(S) (SELLER'S) SIGNATURE / PRINTED NAME

Transferor's Address \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE 23487

Date of Statement 05/07/2025 TRANSFEREE(S) (BUYER'S) SIGNATURE / PRINTED NAME BOWDITCH FORD INC

Transferee's Address 11291 JEFFERSON AVE CITY NEWPORT NEWS STATE VA ZIP CODE 23601

**PART B. POWER OF ATTORNEY TO REVIEW TITLE DOCUMENTS AND ACKNOWLEDGE DISCLOSURE**  
(Part B is invalid unless Part A has been completed.)

I, \_\_\_\_\_, TRANSFEROR(S) (SELLER'S) NAME, PRINT  
appoint \_\_\_\_\_, TRANSFEREE(S) (BUYER'S) NAME, PRINT attorney-in-fact,

to sign the mileage disclosure on the title for the vehicle described above, only if the disclosure is exactly as the disclosure completed below and to sign in my / our name, place, and stead any Certificate of Title, or other supporting papers, covering said motor vehicle, in whatever manner necessary to register and / or transfer ownership of said motor vehicle; and I / we do hereby grant unto said attorney-in-fact authority and power to do and perform any and all other acts necessary or incident to the execution of the powers herein expressly granted, as the grantor might or could do if personally present, with full power of substitution.

TRANSFEROR(S) (SELLER'S) SIGNATURE / PRINTED NAME

TRANSFEROR(S) (SELLER'S) ADDRESS (STREET, CITY, STATE, ZIP)

Federal law and State law require that you state the mileage upon transfer of ownership. Providing a false statement may result in fines and / or imprisonment.

I certify to the best of my knowledge that the odometer reading is: ☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits

☐ Model year is 10 years or older and was exempt from odometer disclosure in prior state

ODOMETER READING  
(No Tenths)

of title (applicant must present out-of-state title showing exemption)

Date of Statement \_\_\_\_\_ TRANSFEROR(S) (SELLER'S) SIGNATURE / PRINTED NAME \_\_\_\_\_

Transferor's Address \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

**PART C. CERTIFICATION**

I, \_\_\_\_\_, (person exercising above power of attorney, Print), hereby certify that the mileage I have disclosed on the title document is consistent with that provided to me in the above power of attorney. Further, upon examination of the title and any reassignment documents for the vehicle described above, the mileage disclosure I have made on the title pursuant to the power of attorney is greater than that previously stated on the title and reassignment documents. This certification is not intended to create, nor does it create any new or additional liability under Federal or State law.

Signature \_\_\_\_\_ Printed Name \_\_\_\_\_

Date \_\_\_\_\_ Address \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_



██████████ - MVDB "COURT/MONETARY" – RANDOM INSPECTION

USED '24 SANTA FE Contract Date: 10-9-25, Complaint Date: 1-5-26, Resolved: 1-6-26

EVIDENCE – CHECK COPY, TRADE TITLE & MVDB RESPONSE

**Was the title delay outside the dealer's control?**

PAYOFF MADE 1-6-26 (60 days late)

Customer originally purchased a different vehicle and was not happy, so we accepted her return in full and put her in a loaner until we sourced a vehicle she liked. The customer then went on to purchase the pre-owned Hyundai Santa Fe.

Any additional interest expense, late fees, or timing-related charges were absorbed by the dealership and were not passed on to the customer. The dealership took responsibility for those costs to ensure the customer was not financially harmed by the delay or confusion. Ownership and senior management did not direct, approve, or knowingly allow the conduct that caused this delay. To the extent any employee acted improperly, they acted outside the dealership's authority and expectations. Once the issue was identified, the dealership took steps to address and correct it.

There was no intent to deceive or mislead the customer. The dealership did not knowingly make a false statement, hide important information, or attempt to take advantage of the customer. Any issue was administrative, outside the dealership's normal process, or tied to individual actions or third-party delays. The customer was informed, and the matter was addressed.

**Were DMV/MVDB notices answered?**

YES.

**Was the customer harmed or misled?**

The customer was not intentionally misled, and we do not believe the customer suffered any actual harm. Once the issue was escalated to management, the customer was promptly contacted, apologized to, and their concerns were addressed immediately. The matter was handled as a customer-service issue, not ignored or minimized. The dealership also followed up with the customer later to confirm that the issue had been resolved and that the customer was satisfied.

**Did management know or ratify the conduct?**

The dealership took the situation seriously. The employees involved are no longer with the company and were terminated at the end of 2025.

**And were corrective steps taken before the hearing?**

Corrective steps have since been taken to prevent similar issues from happening again.





## Fw: Request for Consumer Assistance 2273

**From** Casey Rosinski <Casey.r@bowditchauto.com>  
**Date** Mon 6/1/2026 1:59 PM  
**To** KELSEY HOGGE <KELSEY.H@bowditchauto.com>

Casey A. Rosinski  
**President, Bowditch Ford**  
757-591-3600 || [www.BowditchFord.com](http://www.BowditchFord.com)  
757-593-1543 || [mobile](#)

Receiving this email outside of normal working hours? Managing work and life responsibilities is unique for everyone. I have sent this email at a time that works for me. Please respond at a time that works for you.

NOTICE: Information contained in this transmission to the named addressee is proprietary and is subject to work product confidentiality. If the recipient of this transmission is not the named addressee, the recipient should immediately notify the sender and destroy the information transmitted without making any copy or distribution thereof.

**From:** KATHRYN PRESCOTT <kathryn.p@bowditchauto.com>  
**Sent:** Monday, January 5, 2026 5:43 PM  
**To:** Casey Rosinski <Casey.r@bowditchauto.com>; dboardreply <dboard@mvdv.virginia.gov>  
**Cc:** Walter Holmes <Walter.h@bowditchauto.com>  
**Subject:** Re: Request for Consumer Assistance 2273

Dear Ms. Handy~

Bowditch Ford, Inc. acknowledges receipt of the referenced consumer complaint.

The dealership has reviewed the matter and has coordinated with the lender to resolve the outstanding lien associated with the customer's trade-in vehicle. Appropriate steps have been taken to address the account, and Bowditch Ford will be providing written documentation to the lender to support any necessary credit reporting review, as applicable.

In addition, the correspondence to the lender, Santander is to ensure that the customer's rights under the Fair Credit Reporting Act are preserved and that the lender has sufficient documentation to mitigate any credit reporting concerns, where applicable.

Bowditch Ford remains committed to compliance with Virginia dealer regulations and to resolving matters in a timely and professional manner.

Please advise if any additional information is required.

Sincerely,

*Katt*

Kathryn N. Prescott  
Controller  
Bowditch Ford, Inc.

757-591-2211 || [www.BowditchFord.com](http://www.BowditchFord.com)  
240-786-2125 || mobile

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**From:** Casey Rosinski <Casey.r@bowditchauto.com>  
**Sent:** Monday, January 5, 2026 9:55 AM  
**To:** dboardreply <dboard@mvdv.virginia.gov>; KATHRYN PRESCOTT <kathryn.p@bowditchauto.com>  
**Cc:** Walter Holmes <Walter.h@bowditchauto.com>  
**Subject:** RE: Request for Consumer Assistance 2273

Hello Diane –

I will get my folks on this immediately. @KATHRYN PRESCOTT please update Diane with a status before end of day.

Thank you for bringing this to my attention.

Casey A. Rosinski  
**President, Bowditch Ford**  
757-591-3600 || [www.BowditchFord.com](http://www.BowditchFord.com)

Receiving this email outside of normal working hours? Managing work and life responsibilities is unique for everyone. I have sent this email at a time that works for me. Please respond at a time that works for you.

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**From:** dboardreply <dboard@mvdv.virginia.gov>  
**Sent:** Monday, January 5, 2026 9:46 AM  
**To:** Casey Rosinski <Casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>; a\_casey@caseyauto.com [REDACTED]  
**Subject:** Fw: Request for Consumer Assistance 2273

Good Morning Casey Rosinski,

The Motor Vehicle Dealer Board has received the below consumer complaint from [REDACTED] against Bowditch Ford Inc.

The complaint is being forwarded to you to bring the matter to your attention. Should a reply be received from the dealer it will be made part of the records and may be forwarded to the customer.

The consumer complaint will remain on record against the dealer to assist in monitoring the activities.

Thanks

Diane Handy  
Consumer Assistance Analyst

**From:** Motor Vehicle Dealer Board <[mvdb2201@gmail.com](mailto:mvdb2201@gmail.com)>

**Sent:** Saturday, January 3, 2026 8:53 PM

**To:** dboardreply <[dboard@mvdb.virginia.gov](mailto:dboard@mvdb.virginia.gov)>

**Subject:** Request for Consumer Assistance 2273

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Casey Bradberry

**Phone/Mobile**

+15409581769

**Consumer Request (500 Character Max)**

On September 3, 2025 I traded in my 2018 Ford Flex to Bowditch Ford. There was still a balance owed on the vehicle of a little \$18,000 which they still have not paid off and my credit score has dropped due to the lender reporting last payments for the months of October, November and as well as December and my credit has dropped more then 80 points

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

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This form submitted at: <https://mydlb.virginia.gov/consumer-request-for-assistance/>

User Agent: iPhone iPhone



© Motor Vehicle Dealer Board.

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BOWDITCH FORD INCORPORATED  
11291 JEFFERSON AVE  
NEWPORT NEWS, VA 23801

01/06/2026

1292  
60-894/514

CHECK NUMBER

PAY to the  
order of

Santander

\$18,783.29

TOWNE BANK

11801 Warwick Blvd.  
Newport News, VA 23601

For BA20054

m/ - CGL

Photo  
Safe  
Deposit  
Box



# COMMONWEALTH OF VIRGINIA

## DEPARTMENT OF MOTOR VEHICLES

### CERTIFICATE OF TITLE FOR A VEHICLE 250010A

KEEP IN SAFE PLACE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE

THE DEPARTMENT OF MOTOR VEHICLES, COMMONWEALTH OF VIRGINIA, HEREBY CERTIFIES THAT AN APPLICATION FOR A CERTIFICATE OF TITLE HAS BEEN MADE FOR THE VEHICLE DESCRIBED HEREON PURSUANT TO THE PROVISIONS OF THE MOTOR VEHICLE LAWS OF THIS COMMONWEALTH, THAT THE APPLICANT NAMED ON THE FACE HEREON HAS BEEN DULY RECORDED AS THE LAWFUL OWNER OF SAID VEHICLE, AND THAT, FROM THE STATEMENTS OF THE OWNER AND THE RECORDS ON FILE WITH THIS DEPARTMENT, THE HEREON DESCRIBED VEHICLE IS SUBJECT TO THE SECURITY INTEREST RECORDS ON FILE WITH THIS DEPARTMENT, AND AS DESCRIBED HEREON, IF ANY, THE MOTOR VEHICLE LAWS OF THIS COMMONWEALTH ALSO PROVIDE THAT ALL TITLE AND REGISTRATION INFORMATION IN THE OFFICE OF THE DEPARTMENT OF MOTOR VEHICLES IS PRIVILEGED AND ONLY SUBJECT TO DISSEMINATION TO AUTHORIZED AGENCIES, BUSINESS ORGANIZATIONS OR AGENTS, GOVERNMENTAL ENTITIES AND INDIVIDUALS UNDER THE CONDITIONS SPECIFIED BY MOTOR VEHICLE CODE SECTIONS 46.2-209, 46.2-209 AND 46.2-210.

|                                                          |                           |                     |                     |                                      |                                |                                                |                            |                                |
|----------------------------------------------------------|---------------------------|---------------------|---------------------|--------------------------------------|--------------------------------|------------------------------------------------|----------------------------|--------------------------------|
| VEHICLE IDENTIFICATION NO.<br><b>2FMGK5C87JBA20054</b>   |                           | YEAR<br><b>2018</b> | MAKE<br><b>FORD</b> | VEHICLE BODY<br><b>SPORT UTILITY</b> | ESTABLISHED<br><b>08/04/22</b> | <b>294</b>                                     | <b>ELTK0</b>               | ORIGINAL                       |
| EMPTY WGT.<br><b>4439</b>                                | GROSS WGT.<br><b>6000</b> | GVWR<br><b>6000</b> | GCWR<br><b>6000</b> | AXLES<br><b>2</b>                    | FUEL<br><b>GAS</b>             | SALES TAX PAID<br><b>1130.54</b>               | ODOMETER<br><b>*58090*</b> | TITLE NO.<br><b>2213918139</b> |
| OTHER PERTINENT DATA<br><b>000098</b>                    |                           |                     |                     | DATE ISSUED<br><b>01/14/26</b>       |                                | ODOMETER BRAND<br><b>ACTUAL</b>                |                            |                                |
| Name(s) and address(es) of owner(s)<br><b>[REDACTED]</b> |                           |                     |                     | PRIOR TITLE NO.<br><b>1404155059</b> |                                | THIS IS NOT A TITLE NUMBER<br><b>G55161123</b> |                            |                                |

NO LIENS



**A** Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment. The undersigned hereby certifies that the vehicle described in this title has been transferred to the following (printed name and address of Buyer(s)).

Buyer(s) Name **BOWDITCH FORD, INC**  
 Street **11291 JEFFERSON AVE**  
 City, State, Zip **NEWPORT NEWS, VA 23601**

104961  
 ODOMETER READING (No Tenth)  
 Signature of Seller(s) *James King, Rachel King, Jessica Hart*  
 Signature of Buyer(s) *Jessica Hart*

Printed Name of Seller(s) **James King, Rachel King, Jessica Hart**  
 Printed Name of Buyer(s) **Jessica Hart**

DATE OF SALE **9-2-25**  
 SALE PRICE **Trade**

I am aware of the above odometer certification made by the Seller(s)

Seller warrants this certificate of title except that at the time of transfer it may be subject to lien. See section F.

Dealer's No. \_\_\_\_\_ Licensing Jurisdiction \_\_\_\_\_

NEWPORT NEWS VA 23601  
 PO BOX 1548  
 C/O BOWDITCH FORD INC  
 AND [REDACTED]







**– MVDB “INQUIRY LETTER”**

USED '23 F-250 Contract Date: 9-11-25, Complaint Date: 1-7-26, Resolved: 1-12-26

EVIDENCE – MVDB RESPONSE & CHECK COPY & DMV WORK

**Was the title delay outside the dealer’s control?**

PAYOFF MADE 1-12-26 (94 days late) **OUT OF STATE.**

Any additional interest expense, late fees, or timing-related charges were absorbed by the dealership and were not passed on to the customer. The dealership took responsibility for those costs to ensure the customer was not financially harmed by the delay or confusion.

Ownership and senior management did not direct, approve, or knowingly allow the conduct that caused this delay. To the extent any employee acted improperly, they acted outside the dealership’s authority and expectations. Once the issue was identified, the dealership took steps to address and correct it.

There was no intent to deceive or mislead the customer. The dealership did not knowingly make a false statement, hide important information, or attempt to take advantage of the customer. Any issue was administrative, outside the dealership’s normal process, or tied to individual actions or third-party delays. The customer was informed, and the matter was addressed.

**Were DMV/MVDB notices answered?**

YES.

**Was the customer harmed or misled?**

The customer was not intentionally misled, and we do not believe the customer suffered any actual harm. Once the issue was escalated to management, the customer was promptly contacted, apologized to, and their concerns were addressed immediately.

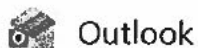
The matter was handled as a customer-service issue, not ignored or minimized. The dealership also followed up with the customer later to confirm that the issue had been resolved and that the customer was satisfied.

**Did management know or ratify the conduct?**

The dealership took the situation seriously. The employees involved are no longer with the company and were terminated at the end of 2025.

**And were corrective steps taken before the hearing?**

Corrective steps have since been taken to prevent similar issues from happening again.



Outlook

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**Fw: Request for Consumer Assistance 2298**

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From KATHRYN PRESCOTT <kathryn.p@bowditchauto.com>

Date Fri 3/20/2026 2:25 PM

To dboardreply <dboard@mvdv.virginia.gov>

Good Afternoon Ms. Betts,

---

Thank you for forwarding Consumer Assistance Request 2298 regarding [REDACTED]

Bowditch Ford of Newport News, VA has reviewed the concerns outlined in the complaint. The original MVDB Complaint of January 7, 2026 has the follow updates and our Office Manager is in frequent communication with [REDACTED]. Along with the payment, we provided written documentation for the customer's records for any credit bureau or lender inquiries.

[REDACTED] lien was resolved on January 12, 2026 and confirmed as paid with Apple Credit Union. [REDACTED] was continuously paying his monthly payment and we ensured that he received all reimbursements for payments he made after trading in the vehicle.

Our third party vendor was causing severe delays with WV registration and titling. We resolved this issue by manually mailing [REDACTED] Registration and Titling paperwork via UPS to WV DMV and includes a request to expedite and we provided an over-night UPS envelope to complete the registration.

We are currently monitoring this matter to ensure that [REDACTED] receives his WV registration. We remain committed to [REDACTED] through frequent communication and updates. The matter has now been addressed and the payoff check for the customer's trade-in along with the WV title and registration submission have been issued and mailed.

Bowditch Ford considers this matter resolved and will remain available should any additional information be required.

Best,

*Katt*

Kathryn N. Prescott

Controller | Bowditch Ford, Inc.

Office of the Controller

757-591-2211 || [www.BowditchFord.com](http://www.BowditchFord.com)

240-786-2125 || mobile

---

**From:** Casey Rosinski <Casey.r@bowditchauto.com>  
**Sent:** Friday, March 20, 2026 1:27 PM  
**To:** KATHRYN PRESCOTT <kathryn.p@bowditchauto.com>; Walter Holmes <Walter.h@bowditchauto.com>  
**Cc:** KELSEY HOGGE <KELSEY.H@bowditchauto.com>  
**Subject:** FW: Request for Consumer Assistance 2298

Katt – Please respond to this today.

Casey A. Rosinski  
**President, Bowditch Ford**

757-591-3600 || [www.BowditchFord.com](http://www.BowditchFord.com)  
757-593-1543 || [mobile](#)

Receiving this email outside of normal working hours? Managing work and life responsibilities is unique for everyone. I have sent this email at a time that works for me. Please respond at a time that works for you.

NOTICE: Information contained in this transmission to the named addressee is proprietary and is subject to work product confidentiality. If the recipient of this transmission is not the named addressee, the recipient should immediately notify the sender and destroy the information transmitted without making any copy or distribution thereof.

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**From:** dboardreply <dboard@mvdb.virginia.gov>  
**Sent:** Friday, March 20, 2026 12:49 PM  
**To:** Casey Rosinski <Casey.r@bowditchauto.com>; Walter Holmes <Walter.h@bowditchauto.com>  
**Cc:** Jefferson, Michelle (MVDB) <Michelle.Jefferson@mvdb.virginia.gov>  
**Subject:** Fw: Request for Consumer Assistance 2298

Good afternoon,

The Motor Vehicle Dealer Board has received a complaint against your dealership, please review this complaint and reply to this email in regard to a resolution by March 25, 2026.

Thanks

Shay Betts

Consumer Assistance Analyst

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**From:** Motor Vehicle Dealer Board <[mvdb2201@gmail.com](mailto:mvdb2201@gmail.com)>  
**Sent:** Wednesday, January 7, 2026 5:33 PM  
**To:** dboardreply <[dboard@mvdb.virginia.gov](mailto:dboard@mvdb.virginia.gov)>  
**Subject:** Request for Consumer Assistance 2298

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|             |
|-------------|
| <b>Name</b> |
|-------------|



[REDACTED]  
**Phone/Mobile**

[REDACTED]  
**Email**

[REDACTED]  
**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Jefferson Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Casey

**Phone/Mobile**

+17575952211

**Vehicle Identification Number (VIN)**

1FT8W2BA6PEE12228

**Consumer Request (500 Character Max)**

I traded in a 2021 Ford F150 vehicle at Bowditch Ford on Sept 11, 2025, the trade-in loan has not paid off, hurting my credit. Also, I purchased vehicle 2023 Ford F250 from Bowditch Ford on Sept 11, 2025. I expected the title to be registered in my name within 30 days, but it has not been. My temporary tags are about to expire (or have expired). I want the titling issue resolved.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: iPhone iPhone





2502218

|            |
|------------|
| R N T E    |
| CLASS      |
| LICENSE #  |
| EXP. DATE  |
| DL OR ID # |

## CERTIFICATE OF TITLE TO A MOTOR VEHICLE

The Division of Motor Vehicles of West Virginia certifies that pursuant to an application under oath and in substance prescribed by the laws of West Virginia and filed with said Division, the applicant, whose name and address first hereinbelow appear, has been registered in the office of said Division as the lawful owner of the vehicle/boat hereinafter described, or is otherwise entitled to have said vehicle/boat registered in the name of said applicant, that is to say:

|    |                  |       |                                 |
|----|------------------|-------|---------------------------------|
| 08 | ODOMETER READING | 22755 | ACTUAL                          |
| 25 | MAKE/BODY        | YEAR  | VEHICLE/BOAT IDENTIFICATION NO. |
| 22 | FORD             | 2020  | 7100 NCV000016350               |
|    | PK               |       | 1PTEWLEB2LEA93461               |
|    |                  |       | 08/25/2022                      |

WV

65

Said Division further certifies that from said verified application, the above described vehicle/boat is subject to lien(s) and encumbrance(s) described below, and none other, that is to say:

## FIRST LIEN

Name and mailing address of Lienholder

APPLE FEDERAL CREDIT UNION  
PO BOX 1200  
FAIRFAX  
22038

VA

07/16/2022

AMY MADRIP  
Notary Public - California  
Commission # 211957  
U.S. - 2022

## RELEASE

This lien was fully paid, satisfied, and released on this, the

day of Apple FCU, 20

Name of

Lienholder

Signature of

Person or Officer (X)

taken, subscribed, and sworn before me on this, the

day of MAY 29, 2022, 20

Notary

Public (X)

My commission expires the day of 20

## SECOND LIEN

Name and mailing address of Lienholder

## RELEASE

This lien was fully paid, satisfied, and released on this, the

day of 20

Name of

Lienholder

Signature of

Person or Officer (X)

taken, subscribed, and sworn before me on this, the

day of 20

Notary

Public (X)

My commission expires the day of 20



Witness the corporate name of the Division of Motor Vehicles of West Virginia and the seal of said Division on the month, day, and year set beneath the name of the applicant in this Title.



**POWER OF ATTORNEY TO SIGN FOR OWNER WHEN REGISTERING  
AND / OR TRANSFERRING OWNERSHIP OF A MOTOR VEHICLE**

9664940

DEAL # 123857

CUST # 778446

**WARNING:** This form may be used only when title is physically held by lienholder or has been lost. This form must be submitted to the state by the person exercising power of attorney. Failure to do so may result in fines and / or imprisonment.

**VEHICLE DESCRIPTION**

Year 2020 Make FORD Model F-150 Body Type \_\_\_\_\_

Vehicle Identification Number (VIN) 1FTEW1EP2LEA93461

**PART A. POWER OF ATTORNEY TO DISCLOSE MILEAGE**

Federal law and State law require that you state the mileage upon transfer of ownership. Providing a false statement may result in fines and / or imprisonment.

I, \_\_\_\_\_  
TRANSFEROR'S (SELLER'S) NAME OR NAMES IF JOINTLY OWNED, PRINT  
appoint BOWDITCH FORD INC Jessica Hart attorney-in-fact,  
TRANSFEEES (BUYER'S) NAME, PRINT

to disclose the mileage, on the title for the vehicle described above, exactly as stated in my following disclosure and to sign in my / our name, place, and stead any Certificate of Title, or other supporting papers, covering said motor vehicle, in whatever manner necessary to register and / or transfer ownership of said motor vehicle; and I / we do hereby grant unto said attorney-in-fact full authority and power to do and perform any and all other acts necessary or incident to the execution of the powers herein expressly granted, as the grantor might or could do if personally present, with full power of substitution.

I certify to the best of my knowledge that the odometer reading is: ☒ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits

126286

☐ Model year is 10 years or older and was exempt from odometer disclosure in prior state

ODOMETER READING  
(No Tenths)

of title (applicant must present out-of-state title showing exemption)

TRANSFEROR'S (SELLER'S) SIGNATURE / PRINTED NAME \_\_\_\_\_ CO-TRANSFEROR'S (SELLER'S) SIGNATURE IF JOINTLY OWNED / PRINTED NAME \_\_\_\_\_

Transferor's Address \_\_\_\_\_ STREET \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

Date of Statement 09/11/2025 Jessica Hart TRANSFEEES (BUYER'S) SIGNATURE / PRINTED NAME BOWDITCH FORD INC

Transferee's Address 11291 JEFFERSON AVE NEWPORT NEWS VA 23601  
STREET CITY STATE ZIP CODE

**PART B. POWER OF ATTORNEY TO REVIEW TITLE DOCUMENTS AND ACKNOWLEDGE DISCLOSURE**

(Part B is invalid unless Part A has been completed.)

I, \_\_\_\_\_  
TRANSFEEES (BUYER'S) NAME, PRINT  
appoint \_\_\_\_\_ attorney-in-fact,  
TRANSFEROR'S (SELLER'S) NAME, PRINT

to sign the mileage disclosure on the title for the vehicle described above, only if the disclosure is exactly as the disclosure completed below and to sign in my / our name, place, and stead any Certificate of Title, or other supporting papers, covering said motor vehicle, in whatever manner necessary to register and / or transfer ownership of said motor vehicle; and I / we do hereby grant unto said attorney-in-fact authority and power to do and perform any and all other acts necessary or incident to the execution of the powers herein expressly granted, as the grantor might or could do if personally present, with full power of substitution.

TRANSFEEES (BUYER'S) SIGNATURE / PRINTED NAME \_\_\_\_\_

TRANSFEEES (BUYER'S) ADDRESS (STREET, CITY, STATE, ZIP)

Federal law and State law require that you state the mileage upon transfer of ownership. Providing a false statement may result in fines and / or imprisonment.

I certify to the best of my knowledge that the odometer reading is: ☐ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS of Mechanical Limits

☐ Model year is 10 years or older and was exempt from odometer disclosure in prior state

ODOMETER READING  
(No Tenths)

of title (applicant must present out-of-state title showing exemption)

Date of Statement \_\_\_\_\_ TRANSFEROR'S (SELLER'S) SIGNATURE / PRINTED NAME \_\_\_\_\_

Transferor's Address \_\_\_\_\_ STREET \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

**PART C. CERTIFICATION**

I, Bowditch Ford Inc  
(person exercising above power of attorney, Print), hereby certify that the mileage I have disclosed on the title document is consistent with that provided to me in the above power of attorney. Further, upon examination of the title and any reassignment documents for the vehicle described above, the mileage disclosure I have made on the title pursuant to the power of attorney is greater than that previously stated on the title and reassignment documents. This certification is not intended to create, nor does it create any new or additional liability under Federal or State law.  
Signature Jessica Hart Printed Name Jessica Hart BOWDITCH FORD INC  
Date 09-11-25 Address 11291 Jefferson Ave N.N. VA 23601  
STREET CITY STATE ZIP CODE





# COMMONWEALTH OF VIRGINIA

## DEPARTMENT OF MOTOR VEHICLES



### CERTIFICATE OF TITLE FOR A VEHICLE

KEEP IN SAFE PLACE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE

THIS CERTIFICATE OF TITLE IS ISSUED TO THE APPLICANT BY THE DEPARTMENT OF MOTOR VEHICLES OF THE COMMONWEALTH OF VIRGINIA, BASED UPON THE INFORMATION FURNISHED BY THE APPLICANT AND THE RECORDS ON FILE WITH THIS DEPARTMENT. IT IS HEREBY CERTIFIED THAT THE APPLICANT IS THE OWNER OF THE VEHICLE DESCRIBED HEREIN, AND THAT THE VEHICLE IS NOT SUBJECT TO ANY LIEN OR ENCUMBRANCE. THE DEPARTMENT OF MOTOR VEHICLES OF THE COMMONWEALTH OF VIRGINIA IS NOT RESPONSIBLE FOR THE ACCURACY OF THE INFORMATION FURNISHED BY THE APPLICANT, NOR FOR THE RESULTS OF ANY TESTS OR INSPECTIONS CONDUCTED BY THE DEPARTMENT.

ESTABLISHED 12/15/23 294 ELT22 ORIGINAL

|                            |           |           |              |            |
|----------------------------|-----------|-----------|--------------|------------|
| VEHICLE IDENTIFICATION NO. | YEAR      | MAKE      | VEHICLE BODY | MODEL NO.  |
| 1F18W2BA6PEE12228          | 2023      | FORD      | PICKUP       | 2314B4T216 |
| VEHICLE WEIGHT             | GROSS WT. | GROSS WT. | EXCISE       | FUEL       |
| 6522                       | 10000     | 11000     | 2            | GAS        |
| SALES TAX PAID             | ODOMETER  | STATE     | DATE         |            |
| 2540.01                    | 000034    | 03/23/24  |              |            |
| ODOMETER BRAND             | PRIORESIS |           |              |            |
| ACTUAL                     |           |           |              |            |

APPLICANT'S NAME: BOWDITCH FORD INC  
 ADDRESS: 11291 JEFFERSON AVE  
 CITY: NEWPORT NEWS, VA 23606-2139



BOWDITCH FORD INC  
 11291 JEFFERSON AVE  
 NEWPORT NEWS, VA 23606

DATE OF SALE: 03/23/24

SELLER'S SIGNATURE: *[Signature]*

BUYER'S SIGNATURE: *[Signature]*

DATE OF REGISTRATION: 03/23/24

REGISTRATION FEE: 2540.01

SALES TAX: 2540.01

EXCISE: 2

FUEL: GAS

ODOMETER: 000034

STATE: 03/23/24

PRIORESIS: 03/23/24

ACTUAL: 03/23/24

10927 VA SMEN INOVNEN  
 NEWPORT NEWS VA 23601  
 11291 JEFFERSON AVENUE  
 C/O BOWDITCH FORD INC





POWER OF ATTORNEY TO SIGN FOR OWNER WHEN REGISTERING  
AND / OR TRANSFERRING OWNERSHIP OF A MOTOR VEHICLE

9664930

DEAL # 123805

CUST # 752791

WARNING: This form may be used only when title is physically held by lienholder or has been lost. This form must be submitted to the state by the person exercising power of attorney. Failure to do so may result in fines and / or imprisonment.

## VEHICLE DESCRIPTION

Year **2023** Make **FORD** Model **F-250** Body Type \_\_\_\_\_  
 Vehicle Identification Number (VIN) **1FT8W2BA6PFE12228**

**PART A. POWER OF ATTORNEY TO DISCLOSE MILEAGE**  
 I, the undersigned, being the owner of the vehicle described herein, hereby authorize the undersigned to execute and file with the Department of Motor Vehicles, a statement of ownership, providing a false statement may result in fines and / or imprisonment.

Signature of Owner: **Jessica Hart**  
 Signature of Attorney: **Jessica Hart**  
 Date of Signature: **09/03/2025**  
 Address: **11291 JEFFERSON AVE. NEWPORT NEWS, VA 23601**

I hereby declare that the odometer reading is: ☒ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS to actual mileage.  
 Model year is 10 years or older and was exempt from odometer disclosure in prior state.  
 If the applicant will present out of state the showing exemption.

**PART B. POWER OF ATTORNEY TO REVIEW TITLE DOCUMENTS AND ACKNOWLEDGE DISCLOSURE**  
 I, the undersigned, being the owner of the vehicle described herein, hereby authorize the undersigned to execute and file with the Department of Motor Vehicles, a statement of ownership, providing a false statement may result in fines and / or imprisonment.

Signature of Owner: **Jessica Hart**  
 Signature of Attorney: **Jessica Hart**  
 Date of Signature: **09/03/2025**  
 Address: **11291 JEFFERSON AVE. NEWPORT NEWS, VA 23601**

I hereby declare that the odometer reading is: ☒ ACTUAL Mileage ☐ NOT ACTUAL Mileage (odometer discrepancy) ☐ IN EXCESS to actual mileage.  
 Model year is 10 years or older and was exempt from odometer disclosure in prior state.  
 If the applicant will present out of state the showing exemption.

**PART C. CERTIFICATION**  
 I, the undersigned, being the owner of the vehicle described herein, hereby certify that the mileage I have disclosed on the title documents is consistent with the actual mileage of the vehicle. I have made this statement under the power of attorney as executor of the power of attorney and I am not a party to the registration of the vehicle.

Signature of Owner: **Jessica Hart**  
 Signature of Attorney: **Jessica Hart**  
 Date of Signature: **09/03/25**  
 Address: **11291 JEFFERSON AVE N. N. VA 23601**



DEAL# 123857  
CUST# 778446

RE-ASSIGNMENT OF TITLE BY  
VIRGINIA MOTOR VEHICLE DEALER

VAD 20 (REV. 11-20-15)  
4782429

2314843214

Virginia

TITLE NUMBER

TITLE STATE

FORD

VEHICLE MAKE

2023

F250 PICKUP

1FT8W2BA6PEE12228

BODY TYPE

YEAR MODEL

IDENTIFICATION NUMBER

RE-ASSIGNMENT 2

RE-ASSIGNMENT 3

RE-ASSIGNMENT 4



WTTW COPY

**TITLE & REGISTRATION**

1FT8W2BA6PEE12228 2023 FORD F-250 Super Duty Pickup

**TRANSACTION INFO****Vehicle Info**

|              |                  |
|--------------|------------------|
| Vehicle Type | Truck            |
| Model        | F-250 Super Duty |
| Fuel Type    | Gas              |
| GVW          | 10000            |

**Owner / Registration Info**

|                    |                |
|--------------------|----------------|
| Reg Action         | Plate Transfer |
| Registered Address |                |
| Military Member    | No             |

**Sale Info**

|                             |             |
|-----------------------------|-------------|
| Sale Type                   | Purchase    |
| Sold As                     | Used        |
| Selling Price               | \$44,000.00 |
| Protection Package          | \$0.00      |
| Delivery Fee                | \$0.00      |
| Add Ons                     | \$0.00      |
| Trade-In Value              | \$19,000.00 |
| Total Taxable Selling Price | \$25,000.00 |

**Lienholder Info**

|                       |             |
|-----------------------|-------------|
| Number of Lienholders | 1           |
| Lienholder            | CAPITAL ONE |

**PLEASE READ THE IMPORTANT INFORMATION****Disclaimer**

This fee quote is an estimate for state titling, tax, and registration fees based on the information provided. It does not include mandatory selling state taxes or fees. Please consult your state's selling guidelines for accurate details, as actual costs may differ from this estimate.

**TAXES AND FEES****State Fees**

|                      |            |
|----------------------|------------|
| Title Fee            | \$15.00    |
| Transfer Plate Fee   | \$10.50    |
| Sales/Use Tax (6%)   | \$1,500.00 |
| Lienholder Fee       | \$10.00    |
| Total State Fees Due | \$1,535.50 |

**Vitu Fees**

|                        |          |
|------------------------|----------|
| VITU Full Service Fee  | \$165.00 |
| WV State Variable Fees | \$0.00   |
| Total Vitu Fees Due    | \$165.00 |







"Your Hampton Roads Ford King"  
[www.bowditchford.net](http://www.bowditchford.net)

11291 JEFFERSON AVE.  
NEWPORT NEWS, VIRGINIA 23601  
(757) 595-2211

### AFFIDAVIT OF CORRECTION

MAKE FORD MODEL F250 YEAR 2023 TITLE# 2314243216

VEHICLE IDENTIFICATION NUMBER 1FT8W2BA6PEE12228

THE ERROR ON THE TITLE OR CERTIFICATE OF ORIGIN WAS DUE TO THE FOLLOWING:

☒ CUSTOMER CHANGED THEIR MIND AND DID NOT TAKE POSSESSION OF VEHICLE

☐ TYPOGRAPHICAL ERROR

☐ SELLER ASSIGNED TITLE TO WRONG PARTY

☐ DATE OF SALE WAS RECORDED INCORRECTLY. SHOULD BE \_\_\_\_\_

☐ MILEAGE WAS RECORDED INCORRECTLY. SHOULD BE \_\_\_\_\_

☐ PURCHASER'S NAME WAS MISPELLED. SHOULD BE \_\_\_\_\_

☐ PURCHASER SIGNED HIS/HER NAME IN THE RELEASE OF LEIN SECTION.

☐ PURCHASER'S ADDRESS WAS PUT IN THE LEINHOLDER SECTION.

☐ SELLER SIGNED HIS/HER NAME IN THE RELEASE OF LEIN SECTION.

☐ SELLER SIGNED TITLE BACK TO HIMSELF

☐ SELLER'S NAME WAS MISPELLED ON FACE OF TITLE.

☐ SELLER SIGNED HIS/HER NAME INCORRECTLY.

☐ SELLER MADE STRIKEOVER IN PURCHASERS NAME.

☐ ASSIGNMENT OF TITLE PLACED IN DEALERS ASSIGNMENT IN ERROR.

☐ NOTARY PUBLIC PLACED SIGNATURE IN WRONG PLACE.

☐ SELLER SIGNED TITLE IN WRONG AREA.

☒ OTHER Title clerk entered a "M" instead of a "N" in

the trade & transfer title # lines - NO FRAUD INTENDED

THIS IS TO CERTIFY THAT \_\_\_\_\_ AND \_\_\_\_\_  
IS ONE AND THE SAME PERSON.

Hathyn N. Presentt 3/20/2026  
SIGNATURE AND DATE

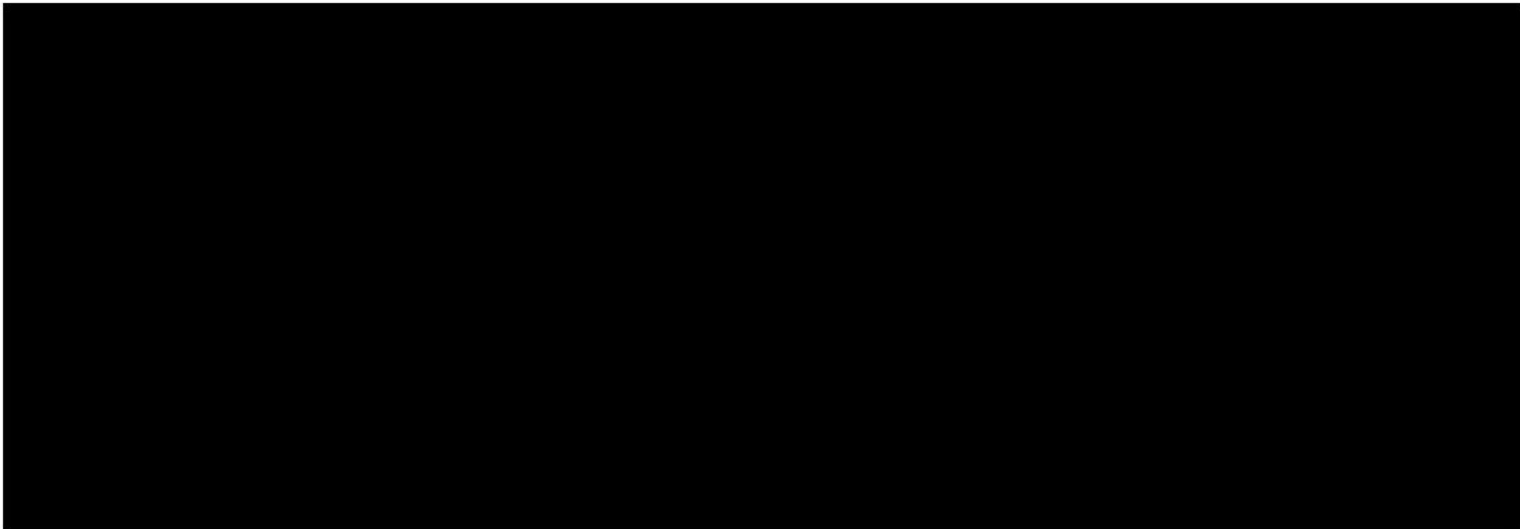
SWORN TO AND SUBSCRIBED BEFORE ME THIS 20 DAY OF March 2025

5-31-2027

MY COMMISSION EXPIRES

[Signature]  
NOTARY PUBLIC







**– MVDB “REPAIR”**

USED '23 CHAL Contract Date: 12-27-25, Complaint Date: 1-8-26, Resolved: 1-20-26

EVIDENCE – MVDB RESPONSE, REIMBURSEMENT CHECK & WE-OWE & REPAIR DOCS

**Was the concern outside of the dealer’s control?**

Once the concern was brought to management’s attention, the dealership worked to assist the customer, communicate next steps, and move the repair process forward.

**Were DMV/MVDB notices answered?**

YES.

**Was the customer harmed or misled?**

No. The customer was not harmed or misled. The customer purchased the vehicle with an extended warranty, which will be honored by our dealership. In addition, the customer was reimbursed for the money incurred related to this issue.

The dealership also installed OEM parts at no cost to the customer and provided a loaner vehicle until the service was completed. Based on those steps, the customer’s concern was addressed without financial harm to the customer.

**Did management know or ratify the conduct?**

The dealership took the situation seriously.

**And were corrective steps taken before the hearing?**

Yes. Corrective steps were taken before the hearing. The customer was properly introduced to the service department to make sure she had a clear point of contact and understood how to handle any future service or warranty concerns.

The dealership also reviewed the situation internally and took steps to prevent similar confusion from happening again. The goal was to make sure the customers’ concerns were addressed, communication was improved, and the same issue would not be repeated.



Outlook

**Re: Request for Consumer Assistance 2303**

**From** Walter Holmes <Walter.h@bowditchauto.com>

**Date** Tue 1/20/2026 4:13 PM

**To** dboardreply <dboard@mvdv.virginia.gov>; a\_casey@caseyauto.com <a\_casey@caseyauto.com>; [REDACTED] Casey Rosinski <Casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>

Good Afternoon Ms. Handy,

Thank you for contacting us and for outlining [REDACTED] regarding her 2023 Dodge Challenger purchased on December 27, 2025. We appreciate her bringing this matter to our attention and understand her frustration.

We would like to confirm that [REDACTED] was in our dealership today, during which time we addressed her concerns directly. She was reimbursed for monies incurred related to this issue, and her vehicle is currently in our service department. OEM parts are being installed at no cost to her and she was provided a loaner vehicle while we complete the service.

Additionally, the vehicle was sold with an extended warranty, and we would like to clarify that this warranty will be honored by our dealership. Any covered repairs related to the warranty will be handled accordingly.

Our intent is to ensure that her vehicle is properly serviced and that all outstanding concerns are addressed in a timely and satisfactory manner. Should you have any additional questions or require further assistance once services are completed, please feel free to contact us directly.

Additionally please remove Donna Brett from any additional correspondence and add me so we can ensure prompt response.

Sincerely,

**Walter Holmes**

**General Manager, Bowditch Ford**

757-591-3660 || [www.bowditchford.com](http://www.bowditchford.com)

**From:** dboardreply <dboard@mvdv.virginia.gov>

**Sent:** Tuesday, January 20, 2026 3:20 PM

**To:** a\_casey@caseyauto.com <a\_casey@caseyauto.com>; [REDACTED] Casey Rosinski <Casey.r@bowditchauto.com>; Donna Brett <donna.b@bowditchauto.com>

**Subject:** Fw: Request for Consumer Assistance 2303

Casey Rosinski,

The Motor Vehicle Dealer Board has received the below consumer complaint from [REDACTED] Brannan against Bowditch Ford Inc.

The complaint is being forwarded to you to bring the matter to your attention. Should a reply be received from the dealer it will be made part of the records and may be forwarded to the customer.

The consumer complaint will remain on record against the dealer to assist in monitoring the activities.

Thanks  
Diane Handy  
Consumer Assistance Analyst

---

**From:** Motor Vehicle Dealer Board <mvdb2201@gmail.com>

**Sent:** Thursday, January 8, 2026 7:48 AM

**To:** dboardreply <dboard@mvdb.virginia.gov>

**Subject:** Request for Consumer Assistance 2303

**Name**

[REDACTED]

**Phone/Mobile**

[REDACTED]

**Email**

[REDACTED]

**Dealership Name**

Bowditch Ford

**DealershipAddress**

11291 Heffersin Ave, Newport News, Virginia, 23601

**Dealership Point of Contact**

Walter Holmes

**Phone/Mobile**

+17579120860

**Vehicle Identification Number (VIN)**

2c3cdzffj6ph596456

**Consumer Request (500 Character Max)**

I purchased a 23 Dodge Challenger on 12/27/2025. The car needed repair and I kept calling for the additional sales paperwork and warranty info to no avail. I took to a local dealer 1/7/2026 as you are 2.5 hours away and the car has been altered and has no warranty and is ineligible for any warranty. I was not told this car was altered nor did I sign an 'as is' clause.

**Accepts MVDB cannot provide legal advice**

Accepted

**Accepts Collection and Disclosure Policy**

Accepted

**Accepts Information May be Shared**

Accepted

This form submitted at: <https://mvdb.virginia.gov/consumer-request-for-assistance/>

User Agent: iPhone iPhone





CUSTOMER #: 778918

558059

11291 JEFFERSON AVENUE  
NEWPORT NEWS, VA 23601SERVICE TELEPHONE  
LOCAL 757-595-2211  
TOLL FREE 800-735-2211

\*INVOICE\*

PAGE 1

bethb519@gmail.com

HOME: 703-402-8733 CONT: 703-402-8733

BUS: CELL: 703-402-8733

SERVICE ADVISOR: 926 KIERAN OGRADY

|             |            |                    |              |                           |         |                   |           |        |
|-------------|------------|--------------------|--------------|---------------------------|---------|-------------------|-----------|--------|
| BUS:        |            | CELL: 703-402-8733 |              | SERVICE ADVISOR:          |         | 926 KIERAN CORREY |           |        |
| COLOR       | YEAR       | MAKE/MODEL         |              | VIN                       | LICENSE | MILEAGE IN / OUT  |           | TAG    |
| WHITE       | 23         | DODGE CHALLENGER   |              | 2C3CDZFJ6PH596456         |         | 12183/12183       |           | T96456 |
| DEL. DATE   | PROD. DATE | WARR. EXP.         | PROMISED     | PO NO.                    | RATE    | PAYMENT           | INV. DATE |        |
| 27DEC25 DD  |            |                    | WAIT 20JAN26 |                           | 199.99  | CASH              | 23JAN26   |        |
| R.O. OPENED |            | READY              |              | OPTIONS: SOLD-STK:250336A |         |                   |           |        |

12:34 20JAN26 08:56 23JAN26

| LINE | OPCODE | TECH | TYPE | HOURS | LIST | NET | TOTAL |
|------|--------|------|------|-------|------|-----|-------|
|------|--------|------|------|-------|------|-----|-------|

A CUSTOMER STATES WE OWE FOR INSTALL OF CUSTOMER PROVIDED SHOCKS AND STRUTS. PARTS ARE IN THE TRUNK

CS CUSTOMER STATES WE OWE FOR INSTALL OF CUSTOMER PROVIDED SHOCKS AND STRUTS. PARTS ARE IN THE TRUNK

9988690 IUTC

(N/C)

12183 REPLACED REAR SHOCKS. REAR STRUTS WERE NOT REPLACED DUE TO CUSTOMER PARTS BEING IDENTICAL TO THE PARTS ALREADY ON THE VEHICLE. RETURNED TO CUSTOMER. 1 WAS BROKEN WHEN THE PACKAGE WAS OPENED. CUSTOMER AWARE.

ESTIMATE: 0.00

20JAN26 12:34 SA: 926

CONTACT:

INTERNAL PAY ENVIROMENTAL FEE FOR REPAIR ORDER

(N/C)

APPT FOR DON

Bowditch Ford is now proud to offer a FREE Pickup & Deliver AND Mobile service option when servicing your vehicle with us. For more information or if you have any concerns about your recent service experience with us, please call our Service & Parts Director Dan Roebuck @ 757-591-3685

WARRANTY DISCLAIMER: ALL PARTS AND ACCESSORIES ARE SOLD AND ALL REPAIRS ARE PROVIDED BY THE DEALERSHIP AS-IS. THE DEALERSHIP HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS AND IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF PARTS OR PRODUCTS OR THE REPAIR. THE ONLY WARRANTIES ON PARTS AND ACCESSORIES OR REPAIRS ARE THOSE WHICH MAY BE OFFERED BY THE VEHICLE MANUFACTURER OR THE PARTS MANUFACTURER OR DISTRIBUTOR AND ONLY SUCH MANUFACTURER OR DISTRIBUTOR SHALL BE LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES. CUSTOMER SHALL NOT BE ENTITLED TO RECOVER FROM THE DEALERSHIP ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFIT OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.

By signing below, you acknowledge that you were notified of and authorized the Dealership to perform the services/repairs itemized in this invoice and that you received (or had the opportunity to inspect) any replaced parts as requested by you. The vehicle is being returned to you in exchange for your payment of the Amount Due.

• SHOP SUPPLY COSTS: We have added a charge equal to 10% of the total cost of labor and parts, not to exceed \$35.00, to the Repair Order for shop supplies used in connection with this repair.

ALL PARTS ARE NEW UNLESS OTHERWISE INDICATED.

| DESCRIPTION            | TOTALS |
|------------------------|--------|
| LABOR AMOUNT           | 0.00   |
| PARTS AMOUNT           | 0.00   |
| GAS, OIL, LUBE         | 0.00   |
| SUBLET AMOUNT          | 0.00   |
| MISC. CHARGES *        | 0.00   |
| TOTAL CHARGES          | 0.00   |
| LESS INSURANCE         | 0.00   |
| SALES TAX              | 0.00   |
| PLEASE PAY THIS AMOUNT | 0.00   |

DATE CUSTOMER SIGNATURE

AUTHORIZED DEALERSHIP REPRESENTATIVE SIGNATURE

CHECK  
CONTROL NO.

78480

ISSUED BY: JESSICA HART

BOWDITCH FORD, Inc.  
NEWPORT NEWS, VIRGINIA 23601

PAGE 1C

| INVOICE<br>STOCK NO. | INVOICE<br>DATE | PURCHASE<br>ORDER NO.                                    | COMMENT/V.I.N. | AMOUNT           | DISCOUNT/<br>ACCOUNT NO. | NET<br>AMOUNT     |
|----------------------|-----------------|----------------------------------------------------------|----------------|------------------|--------------------------|-------------------|
|                      | 012026          | REIMBURSEMENT FOR BATTERY,<br>ALIGNMENT AND INFLATOR KIT |                |                  |                          | 560.12            |
|                      |                 |                                                          |                | 78480<br>BRANNON | 10010<br>72300           | -560.12<br>560.12 |
|                      |                 |                                                          |                | TOTAL            | 10010                    | 560.12            |

DETACH AT PERFORATION BEFORE DEPOSITING CHECK

REMITTANCE ADVICE

11291 JEFFERSON AVENUE  
P.O. BOX 1548  
NEWPORT NEWS, VIRGINIA 23601  
(757) 595-2211

78480

88-654  
514

|         |
|---------|
| DATE    |
| 20JAN26 |

|                 |         |    |       |
|-----------------|---------|----|-------|
| PAY THIS AMOUNT |         |    |       |
| *****560        | DOLLARS | 12 | CENTS |

|                 |
|-----------------|
| AMOUNT OF CHECK |
| *****560.12     |

778918

VOID AFTER 90 DAYS

TO  
THE  
ORDER  
OF\*\*\*\*\*  
\*\*\* NOT NEGOTIABLE \*\*\*  
\*\*\*\*\*

AUTHORIZED SIGNATURE

ACCOUNTING COPY



BOWDITCH FORD INC  
11291 JEFFERSON AVE  
NEWPORT NEWS VA 23601

DEAL# 124195  
CUST# 778918

## WE OWE - DELIVERY CONFIRMATION

Customer Name(s): [REDACTED]  
Street Address: [REDACTED]  
Home Telephone: 703-402-8733 Work Telephone: N/A  
Vehicle Description: 2023 DODGE CHALLENGER 2C3CDZFJ6PH596456  
Year Make Model Vehicle Identification Number (VIN)

Our Dealership has prepared this Delivery Confirmation to ensure your satisfaction with the vehicle and to make sure there are no misunderstandings between us with respect to the transaction. We recognize that you have been asked to review and sign a number of documents today in order to complete the transaction. You should also have been provided with the opportunity to take the vehicle for a test drive. Please take a moment now to consider the transaction before taking delivery of the vehicle to make sure it is clear to you and that nothing has been promised to you that has not been put into writing. Representatives of this Dealership are not authorized to make any oral promises to you. If our Dealership has agreed to provide any goods and/or services with respect to the vehicle that have not been received at the time of delivery of the vehicle, those items should be listed below.

### DEALER OBLIGATIONS

☐ I HAVE RECEIVED ALL OF THE PRODUCTS AND SERVICES PROMISED TO ME IN CONNECTION WITH THIS TRANSACTION AT THE TIME OF DELIVERY.

☐ AS OF THE TIME OF DELIVERY, I HAVE YET TO RECEIVE THE FOLLOWING PRODUCTS AND/OR SERVICES PROMISED TO ME IN CONNECTION WITH THIS TRANSACTION:

N/A INSTALL CUSTOMER SUPPLIED

N/A SPRINGS & SWAY BAR BUSHINGS

N/A \$200 CHECK FOR ALIGNMENT

N/A

N/A

Initials: \_\_\_\_\_

### CUSTOMER OBLIGATIONS

N/A

N/A

N/A

N/A

N/A

N/A

N/A

Initials: \_\_\_\_\_

By signing below, you are acknowledging that you had the opportunity to inspect the vehicle and found it free from any reasonably discoverable defects. You are also agreeing that: you had the opportunity to review the entire transaction; the Dealership has satisfactorily addressed any questions or concerns you had; the purchase of any service contract, auto appearance product, theft deterrent system or other similar product or service was voluntary and not represented by the Dealership as being required in order to obtain financing for the purchase/lease transaction; and nothing has been promised to you that has not been put into writing. If anything is listed above, please call the Dealership in advance to schedule a time to receive the products and/or services listed. This Delivery Confirmation Form is hereby incorporated by reference into the Buyers Order/Retail Lease Agreement for this transaction.

I hereby accept this Delivery Confirmation with the understanding that it is valid for only thirty (30) days from the date of issuance and that I must make an advance appointment with the service department before the above work can be performed.

[Signature] 12/27/2025  
Customer Date

[Signature] 12/27/2025  
Authorized Dealership Representative Date

N/A \_\_\_\_\_  
Customer Date

### For Office Use Only:

Appointment Scheduled On: N/A By: N/A

Date of Appointment: N/A Time: N/A a.m./p.m. Contact: [REDACTED]

Additional Notes: N/A

DealerCAP

CATALOG #893047  
63657\*1\*RE.FI

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WE OWE

11291 Jefferson Ave  
Newport News, VA 23601  
(757) 595-2211

Name: [REDACTED] Phone: [REDACTED]

Address: [REDACTED] City: [REDACTED]

State: [REDACTED] Zip: [REDACTED] Email: [REDACTED]

Stock #: 250336A N/U Year: 2023 Make: Dodge Model: Challenger

VIN #: 2C3CDZFJ6PH596456

Salesperson(s): Lisa Trower Delivery Date:

| QTY. | NAME OF ITEM                   | PART | LABOR | Total |
|------|--------------------------------|------|-------|-------|
|      | 10090 Customer Satisfaction    |      |       |       |
|      | Reimbursement for jack + spare |      |       |       |
|      |                                |      |       |       |
|      |                                |      |       |       |
|      |                                |      |       |       |
|      | Totals                         |      |       |       |

I hereby accept this We-Owe form with the understanding that it is valid for only 30 days from the date of issuance, and that I must make an advance appointment with the service department before the above work can be performed.

Service Appointments can be made at:  
<https://www.bowditchford.net/service/index.htm> or by calling us at (757) 595-2211

Customer Signature [Signature] Date 12/27/2025

Manager Signature [Signature] Date 12/27/2025

Part's kit  
Sealant  
Air Comp  
\$140.00

NO SPARE  
BECAUSE  
OF "20"





CELL: 703-402-8733

|                                        |                                                                   |                          |                                 |                                  |
|----------------------------------------|-------------------------------------------------------------------|--------------------------|---------------------------------|----------------------------------|
| CUSTOMER NO.<br><b>267082</b>          | ADVISOR<br><b>JAMES BOGAN</b>                                     | TAG NO.<br><b>207614</b> | INVOICE DATE<br><b>01/07/26</b> | INVOICE NO.<br><b>DOCS605211</b> |
|                                        | LABOR RATE                                                        | LICENSE NO.              | RELEASE<br><b>12,023</b>        | COLOR<br><b>/</b>                |
|                                        | YEAR / MAKE / MODEL<br><b>23/DODGE/CHALLENGER/2DR CPE RWD R/T</b> |                          |                                 | DELIVERY DATE                    |
|                                        | VEHICLE ID NO.<br><b>2 C 3 C D Z F J 6 P H 5 9 6 4 5 6</b>        |                          |                                 | DELIVERY MILES                   |
|                                        | F.T.E. NO.                                                        | P.O. NO.                 | SELLING DEALER NO.              | PRODUCTION DATE                  |
| bethb519@gmail.com                     |                                                                   |                          | ILG DATE<br><b>01/07/26</b>     |                                  |
| RESIDENCE PHONE<br><b>703-402-8733</b> | BUSINESS PHONE                                                    | COMMENTS                 |                                 |                                  |
|                                        |                                                                   |                          | MO: 12024                       |                                  |

**TOTALS**

|                                        |                         |               |
|----------------------------------------|-------------------------|---------------|
| *****                                  | TOTAL LABOR....         | 199.95        |
| *                                      | TOTAL PARTS....         | 0.00          |
| * [ ] CASH [ ] CHECK CK NO. [ ]        | TOTAL SUBLET...         | 0.00          |
| *                                      | TOTAL G.O.G....         | 0.00          |
| * [ ] VISA [ ] MASTERCARD [ ] DISCOVER | TOTAL MISC CHG.         | 0.00          |
| *                                      | TOTAL MISC DISC         | 0.00          |
| * [ ] OTHER [ ] CHARGE                 | TOTAL TAX.....          | 0.00          |
| *****                                  | <b>TOTAL INVOICE \$</b> | <b>199.95</b> |

THANK YOU FOR YOUR BUSINESS!!  
YOU MAY BE RECEIVING A SURVEY ABOUT YOUR MOST RECENT SERVICE  
VISIT. IF FOR ANY REASON YOU CANNOT ANSWER COMPLETELY  
SATISFIED PLEASE CONTACT RICK EVANS, SERVICE AND PARTS  
CTOR AT (540) 735-1125.

CUSTOMER SIGNATURE

**LIMITED WARRANTY**

Parts & Labor warranted for 24 months/unlimited miles whichever occurs first, under normal driving conditions.

See dealer for complete details and exclusions.

This copy must be returned for adjustments.

**PAID**

101 07 2026

CC

**CASH AMOUNT: 199.95**  
**SURCHARGE AMOUNT: 3.00**  
**CREDIT CARD AMOUNT: 202.95**  
[ END OF INVOICE ] 04:00pm



CELL: 703-402-8733

|                               |                                                                   |             |                          |                                 |                                  |
|-------------------------------|-------------------------------------------------------------------|-------------|--------------------------|---------------------------------|----------------------------------|
| CUSTOMER NO.<br><b>267082</b> | ADVISOR<br><b>JAMES BOGAN</b>                                     | 207614      | TAG NO.<br><b>1800</b>   | INVOICE DATE<br><b>01/07/26</b> | INVOICE NO.<br><b>DOCS605819</b> |
|                               | LABOR RATE                                                        | LICENSE NO. | RELEASE<br><b>12,023</b> | COLOR<br><b>/</b>               | STOCK NO.                        |
|                               | YEAR / MAKE / MODEL<br><b>23/DODGE/CHALLENGER/2DR CPE RWD R/T</b> |             |                          | DELIVERY DATE                   | DELIVERY MILES                   |
|                               | VEHICLE ID. NO.<br><b>2 C 3 C D Z F J 6 P H 5 9 6 4 5 6</b>       |             |                          | SELLING DEALER NO.              | PRODUCTION DATE                  |
|                               | F.T.E. NO.                                                        |             | P.O. NO.                 | F.O. DATE<br><b>01/07/26</b>    |                                  |
| TELEPHONE PHONE               | BUSINESS PHONE                                                    |             |                          | COMMENTS                        |                                  |
|                               |                                                                   |             |                          |                                 | <b>MO: 12024</b>                 |

LABOR & PARTS  
J# 1 19DTZZSTEER1 STEERING CONCERN TECH(S):276954 0.00  
PULLING/HOPPING IN STEERING AND REAR. JUST BOUGHT FROM  
BOWDITCH FORD WITH FULL WARRANTY. PLEASE CHECK VEHICLE.:  
WYO  
f  
f

JOB # 1 TOTAL LABOR & PARTS 0.00

J# 2 26DTZ000 MULTIPOINT INSPECT TECH(S):276954 0.00  
PERFORM MULTI POINT INSPECTION  
Vehicle Multi-Point Inspection All

JOB # 2 TOTAL LABOR & PARTS 0.00

J# 3 02DTZ003 4 WHEEL ALIGNMENT TECH(S):276954 199.95  
COMPLETE 4 WHEEL ALIGNMENT.  
vehicle has aftermarket suspension, recommend alignment for  
suspension concern of shimmying.  
if alignment does not correct concern, aftermarket  
suspension is culprit of concern

JOB # 3 TOTAL LABOR & PARTS 199.95

SUBLET PO# VEND INV# INV.DATE DESCRIPTION INTERNAL  
JOB # 1 73043 01/07/26 rental vehiclee 0.00  
TOTAL - SUBLET

ESTIMATE  
CUSTOMER HEREBY ACKNOWLEDGES RECEIVING  
ORIGINAL ESTIMATE OF \$220.00 (+TAX)  
APPROVED ADDITIONAL COST OF \$-18.03 FOR TOTAL ESTIMATE OF \$201.97 (+TAX) ON 01/07/26 AT 01:24pm  
BY ELIZABETH BOLLING BRA COMMENTS  
COMMENTS  
++WAITER++ VI BY TL 01/02/26

**LIMITED WARRANTY**

Parts & Labor warranted for 24 months/unlimited miles whichever occurs first, under normal driving conditions.  
See dealer for complete details and exclusions.  
This copy must be returned for adjustments.



# Safford CDJR & Fiat Multipoint

Customer Name: [REDACTED]

Phone: (H) (703) 402-8733

Service Advisor: JAMES BOGAN

Vehicle Year/Model: 23 DODGE CHALLENGER

VIN: 2C3CDZFJ6PH596456

Technician: ALEX WENDEROTH

Printed: 01/07/2026 16:00:17

Odometer: 12023

RO: 605819

Tag: 1800

INSPECTION RESULT - OK

WILL REQUIRE FURTHER ATTENTION

REQUIRES IMMEDIATE ATTENTION

Green Yellow Red

Serviced

|                          |                                     |                                                               |
|--------------------------|-------------------------------------|---------------------------------------------------------------|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Fill windshield washer fluid                                  |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Oil change indicator light reset                              |
| NOT INSPECTED            |                                     | Inspect wiper/washer operation including front and rear blade |
| NOT INSPECTED            |                                     | Inspect exterior lamps/lights/bulbs (operation/damage)        |
| <input type="checkbox"/> | <input type="checkbox"/>            | Warning lights                                                |
| NOT INSPECTED            |                                     | Inspect dash lights/interior lights/horn operation            |
| NOT INSPECTED            |                                     | Inspect air cleaner element                                   |
| NOT INSPECTED            |                                     | Inspect cabin air filter (if equipped)                        |
| NOT INSPECTED            |                                     | Inspect drive belts and hoses                                 |
| NOT INSPECTED            |                                     | Inspect battery terminals and cables                          |
| NOT INSPECTED            |                                     | Check brake fluid level and condition                         |
| NOT INSPECTED            |                                     | Check engine coolant level and condition                      |
| NOT INSPECTED            |                                     | Check power steering fluid level and condition                |
| NOT INSPECTED            |                                     | Inspect front /rear differential and transfer case (leaks)    |
| NOT INSPECTED            |                                     | Inspect exhaust system (leaks/damage/loose parts)             |
| NOT INSPECTED            |                                     | Inspect brake system components (leaks/wear/damage)           |
| NOT INSPECTED            |                                     | Inspect steering system (leaks/wear/damage)                   |
| NOT INSPECTED            |                                     | Inspect cooling system (leaks/wear/damage)                    |
| NOT INSPECTED            |                                     | Inspect front suspension                                      |
| NOT INSPECTED            |                                     | Inspect rear suspension                                       |
| NOT INSPECTED            |                                     | Inspect axles/driveshaft(s)/U-joints/CV joints/boots          |
| NOT INSPECTED            |                                     | Inspect transmission for leaks                                |
| NOT INSPECTED            |                                     | Inspect engine (leaks/wear/damage)                            |
| <input type="checkbox"/> | <input type="checkbox"/>            | Time/mileage requirements                                     |
| <input type="checkbox"/> | <input type="checkbox"/>            | Additional Items                                              |

## Front / Rear Brake Linings

|                                 |  |                                 |
|---------------------------------|--|---------------------------------|
| LF                              |  | RF                              |
| <input type="checkbox"/> Green  |  | <input type="checkbox"/> Green  |
| <input type="checkbox"/> Yellow |  | <input type="checkbox"/> Yellow |
| <input type="checkbox"/> Red    |  | <input type="checkbox"/> Red    |
| LR                              |  | RR                              |
| <input type="checkbox"/> Green  |  | <input type="checkbox"/> Green  |
| <input type="checkbox"/> Yellow |  | <input type="checkbox"/> Yellow |
| <input type="checkbox"/> Red    |  | <input type="checkbox"/> Red    |

☒ Inspection Not Taken

More than 50% remaining

20% to 50% remaining

Less than 20% remaining

## Check Tires / Tread Depth

|                                 |  |                                 |
|---------------------------------|--|---------------------------------|
| LF                              |  | RF                              |
| <input type="checkbox"/> Green  |  | <input type="checkbox"/> Green  |
| <input type="checkbox"/> Yellow |  | <input type="checkbox"/> Yellow |
| <input type="checkbox"/> Red    |  | <input type="checkbox"/> Red    |
| LR                              |  | RR                              |
| <input type="checkbox"/> Green  |  | <input type="checkbox"/> Green  |
| <input type="checkbox"/> Yellow |  | <input type="checkbox"/> Yellow |
| <input type="checkbox"/> Red    |  | <input type="checkbox"/> Red    |

☒ Inspection Not Taken

6/32" or Greater

4/32" to 5/32"

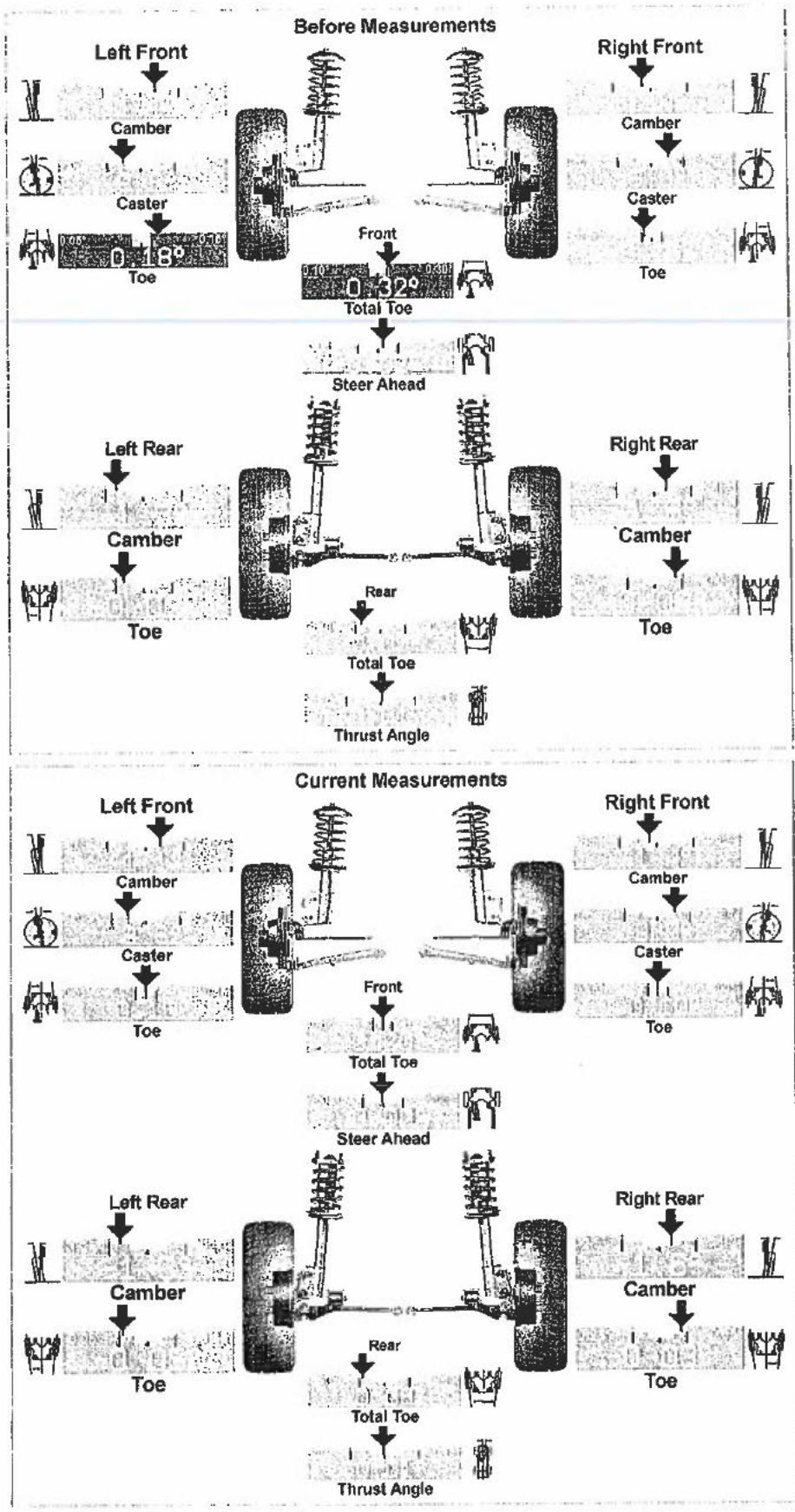
3/32" or Less

## Check Battery Performance

|  |                               |
|--|-------------------------------|
|  | <input type="checkbox"/> Good |
|  | <input type="checkbox"/> Fair |
|  | <input type="checkbox"/> Bad  |

☒ Inspection Not Taken

# Dodge / Ram / SRT 2023 Challenger 4X2 ExpressAlign Total Alignment



• One or more values are not within specification. Tire wear, handling and safety problems may result.





THANK YOU FOR YOUR BUSINESS!!

CELL: 703-402-8733

| CUST. NO. | TAX EXEMPT NUMBER | CUST. P. O. NO. | SHIP VIA | PAY            | SOLD BY | INVOICE DATE | INVOICE       |
|-----------|-------------------|-----------------|----------|----------------|---------|--------------|---------------|
| 267082    |                   |                 | PENDING  | JOREL SHANKLIN |         | 01/07/26     | 364795<br>DOW |

SHIP  
TO

BILL  
TO

| QUANTITY                     |       | PART NUMBER / DESCRIPTION         | BIN    | LIST            | NET    | AMOUNT |
|------------------------------|-------|-----------------------------------|--------|-----------------|--------|--------|
| SHIP                         | B. O. |                                   |        |                 |        |        |
|                              | 0     | 68640368-AA INFLATOR TIR 01118006 | 189A00 | 221.99          | 140.00 | 140.00 |
|                              |       |                                   |        | SUBTOTAL        |        | 140.00 |
| CASH AMOUNT<br>147.42        |       |                                   |        | TAX             |        | 7.42   |
| SURCHARGE AMOUNT<br>2.21     |       |                                   |        |                 |        |        |
| CREDIT CARD AMOUNT<br>149.63 |       |                                   |        | FREIGHT         |        | 0.00   |
|                              |       |                                   |        | PAY THIS AMOUNT |        | 147.42 |

HOURS OF OPERATION  
M - F 8:00 A.M. to 9:00 P.M.  
SAT 8:00 A.M. to 5:00 P.M.

NO REFUNDS OR EXCHANGES  
HONORED WITHOUT THIS  
INVOICE.

SPECIAL ORDER PARTS AND  
ELECTRICAL PARTS ARE NOT  
RETURNABLE.

20% HANDLING CHARGE ON  
ALL RETURNED MATERIAL.

PARTS NOT RETURNABLE  
AFTER 10 DAYS.

RETURNED PARTS MUST BE IN  
ORIGINAL CARTON IN SALE-  
ABLE CONDITION.

**LIMITED WARRANTY**

Parts & Labor warranted for  
24 months/unlimited miles  
whichever occurs first, under  
normal driving conditions.  
See dealer for complete  
details and exclusions.

**DISCLAIMER OF WARRANTIES**

Any warranties on the product sold  
hereby are those made by the  
manufacturer. The seller hereby  
expressly disclaims all warranties  
either express or implied, including  
any implied warranty of merchant  
ability or fitness for a particular  
purpose, and the seller neither  
assumes nor authorizes any other  
person to assume for it any liability  
in connection with the sale of sa  
products.

RECEIVED BY

X