



News FROM IIADA

July 2024

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Auction News

Dealer's Choice AA

www.dcaa.com

Plaza Auto Auction

www.plazaaa.com

Tri-State AA – Cuba City

www.tsaaonline.com

Manheim Omaha AA

www.manheim.com

Adesa Des Moines

www.adesa.com

Manheim-Minneapolis-MAA

www.manheim.com

Manheim Northstar

www.manheim.com

Des Moines Auto Auction

www.dsmaa.com

SUPPORT FOR THE MIDWEST
AUTO AUCTIONS IS GREATLY
APPRECIATED.

Dealer Education 2024

5-hour class - Iowa law 322.7A(2) requires that all used motor vehicle dealers that apply for license renewal must complete a five-hour education program no more than 24 months prior to the renewal application, unless the dealer has taken the eight-hour class no more than 24 months prior to renewal

www.iowaiada.com/dealer-education

August 6, 2024 - Tuesday	Iowa Valley Community College - Marshalltown	ZOOM	09:00AM - 02:00PM
August 16, 2024 - Friday	Kirkwood Community College - Cedar Rapids	ZOOM	09:00AM - 02:00PM
August 21, 2024 - Wednesday	Des Moines Area Community College - Des Moines South Ridge	ZOOM	09:00AM - 02:00PM
August 27, 2024 - Tuesday	Iowa Lakes Community College - Estherville	ZOOM	09:00AM - 02:00PM
August 29, 2024 - Thursday	Southeastern Community College - Burlington	Live	09:00AM - 02:00PM
September 3, 2024 - Tuesday	Western Iowa Tech Community College - Sioux City	ZOOM	09:00AM - 02:00PM
September 10, 2024 - Tuesday	Iowa Western Community College - Council Bluffs	ZOOM	09:00AM - 02:00PM
September 12, 2024 - Thursday	Indian Hills Community College - Ottumwa	ZOOM	09:00AM - 02:00PM
September 17, 2024 - Tuesday	Southeastern Community College - Burlington	ZOOM	09:00AM - 02:00PM
September 18, 2024 - Wednesday	Des Moines Area Community College - Des Moines South Ridge	ZOOM	09:00AM - 02:00PM
September 19, 2024 - Thursday	Eastern Iowa Community College - Davenport	ZOOM	09:00AM - 02:00PM
September 20, 2024 - Friday	Iowa Valley Community College - Marshalltown	Live	09:00AM - 02:00PM
September 24, 2024 - Tuesday	Northwest Community College - Sheldon	Live	09:00AM - 02:00PM

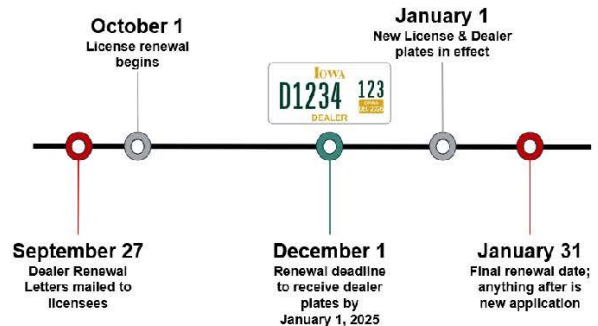
License Renewal Season 2024

License Renewal

Current licenses and plates expire on December 31, 2024. You have the option to conveniently renew your license(s) and any dealer license plates online, or by submitting the paper application. Renewal letters, with instructions for how to renew, will be mailed out at the end of September. See how simple it is to renew and pay for your license online.

Dealer License Plates

The new dealer license plates become effective on January 1, 2025. All previously issued plates will expire December 31, 2024 and should be turned in to your local treasurer's office immediately thereafter to be recycled. The use of any previously issued plates after December 31, 2024, could result in citation by law enforcement.



New Look for Dealer Plates



IOWA DEPARTMENT OF TRANSPORTATION
 CENTRAL PROGRAMS BUREAU
 PO Box 9278
 Des Moines, Iowa 50306-9278
 515-237-3156
www.iowadot.gov

Vehicle Dealer Questions and Answers

1. Q) When do the current dealer licenses and plates expire?
A) December 31, 2024. Titles cannot be transferred after this date unless the license has been renewed. Any purchase of a vehicle without a license will be subject to title and registration fees. Any sale of a vehicle without a license may be subject to law enforcement action.
2. Q) If I have not received my new dealer plates by December 31, can my old dealer plates still be displayed?
A) No. You may be issued temporary, paper dealer plates for use until you receive dealer plates.
3. Q) How long will my dealer license be valid once I renew?
A) Two years; thru December 31, 2026.
4. Q) Can I pay with one check if there is more than one renewal?
A1) No, when submitting the online renewal format, you will pay separate transactions with a credit or debit card for each license renewal.
A2) Yes, when submitting the paper renewal format, as long as the check number is written in the space provided on each renewal.
5. Q) Who needs to complete the dealer continuing education?
A) All used motor vehicle dealers must have an owner, principal, corporate officer, director, or member or partner of a LLC or LLP complete a minimum of 5 hours of continuing education program courses over a two-year period to renew their dealer license. Those dealers who are seeking renewal of a used motor vehicle dealer license who have taken the 8-hour, pre-licensing education requirement within the preceding 24 months are exempt from the continuing education requirement for license renewal.
6. Q) Where are the 5-hour continuing education classes held?
A) Information relating to class schedules, locations and fees can be obtained via the web at Iowa Independent Automobile Dealers Association (IIADA) website: <https://www.iowaiaada.com/dealer-education>
7. Q) Can I make any changes to my business model or dealer information on the online dealer license renewal?
A) Yes and no. You may make changes, such as dealer plates, select business and contact information, and a few others. You may not make changes to key aspects, such as business address, owners/officers, adding new motor vehicle makes and more. Some changes require additional documentation.
8. Q) I have both a towable RV and motor vehicle dealer license. Will I receive two renewals? Will my dealer plates display the same dealer number, such as the motor vehicle dealer number?
A) Yes, you will receive two renewal notices. Each renewal will need to be completed, signed, and returned, or completed online. Your dealer plates will display the dealer number of each license number. If you order dealer plates under your motor vehicle number, those plates will display the motor vehicle dealer number. If you order plates under your towable RV dealer number, those plates will display your towable RV dealer number. So you will have two sets of plates.
9. Q) How much will it cost me to renew my licenses?
A) Information about dealer fees can be found at:
<https://iowadot.seamlessdocs.com/f/FeesforDealerLicenseApplication>
10. Q) How do I renew my license online?
A) Go to <https://arts.iowadot.gov/dealerrenewallogin.aspx> See page 3 for details.

Renewing Your License Online

Did you receive this message with your dealer or recycler license renewal application? If so, you may not need to fill out the paper application and send in a check. You're eligible



WE HAVE IMPROVED THE ONLINE LICENSE RENEWAL EXPERIENCE EVEN FURTHER! FOR YOUR CONVENIENCE, SEE HOW SIMPLE IT IS TO RENEW YOUR INFO, PAY YOUR FEES AND PRINT YOUR LICENSE CERTIFICATE **ONLINE** IN 5-10 MINUTES.

to renew your license immediately with the information on your renewal form and a credit card. New functionality this year allows you to make some changes, such as ordering more or fewer plates, removing extension lots, or updating your business hours.

Renewing your license online will have a familiar feel — it is based upon the paper application. There are four steps in separate tabs to click through.

To begin your online renewal, go to: <https://arts.iowadot.gov/dealerrenewallogin.aspx> and login using your license number and PIN.

Step 1 - review current license information

Reviewing your license information to ensure it is correct.

Step 2 - fees

Verifying the fees you are paying for your license renewal and deal-

Step 3 - education

Providing dealer continuing education information. If you are not required to have continuing education, the tab will not be highlighted,

Step 4 - request certification

Finally, certifying you are authorized to renew the license and that all information is true, correct, and complete.

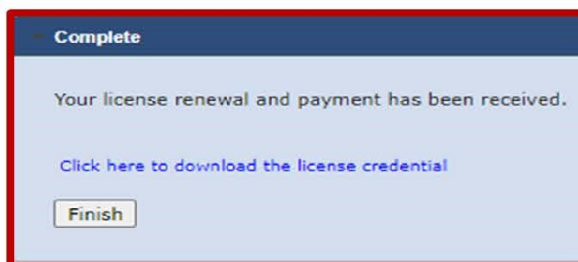
Clicking "Continue" will then take you to Iowa's state government payment portal, where you can pay your fees with a credit card. Enter your payment information and email address. A receipt for the transaction will be



sent to you at the email address you provide. Once your payment is complete, click "Return to myMVD" and you will be taken back to the online licensing system.

At this point, your license has been renewed, updated within the Iowa DOT's system, and your license plates have been ordered. All that remains is choosing how you wish to re-

ceive your license credential. As we move to a more automated renewal environment, the department no longer requires your license to be printed on parchment paper as it has in the past. To finish the renewal process, you will be directed to your choice of having your license mailed to you or having it generated then in a PDF format for you to print from your own location.





Issue Number: IR-2024-186

July 11, 2024

Approved Benefit Providers

www.iowaiada.com

AutoZone

Access Systems

Advanced Business Products

AutoJini.com

Auto- Owners Insurance

Associations Marketing Group, Inc.

Automotive Finance Corporation – AFC.

Citizens Community Credit Union

CU Direct (CUDL)

The Cyclone Agency.

Erikson Solutions Services, LLC

Frazier-Dealer Management Software.

First Interstate Bank

Follow-Up Plus

Globe Acceptance, Inc.

Greater Iowa Credit Union

Innovative Dealer Services

Preferred Warranties, Inc.

ProSource Finance.com

Veridian Credit Union

Reynolds & Reynolds Inc.

S & C Automotive, Inc.

U Drive Acceptance Corp.

Wilson Distributor Service

Inside This Issue

IRS reminds car dealers and sellers to be aware of phishing scams

WASHINGTON — The Internal Revenue Service would like to remind car dealers and sellers to be aware of evolving phishing and smishing scams that could impact day-to-day operations of the business.

In light of the recent ransomware attack aimed at car dealers, the IRS is warning individuals and businesses to remain vigilant against these attacks. Fraudsters and identity thieves attempt to trick the recipient into clicking a suspicious link, filling out personal and financial information or downloading a malware file onto their computer.

Scammers are relentless in their attempts to obtain sensitive financial and personal information, and impersonating the IRS remains a favorite tactic. The IRS urges car dealerships to be extra cautious about unsolicited messages and avoid clicking any links in an unsolicited email or text if they are uncertain.

Phish or smish: Don't take the bait

The IRS continues to see a barrage of email and text scams targeting businesses and individual taxpayers. The IRS and the Security Summit partners continue to remind taxpayers, businesses and tax professionals to be alert for a wide variety of these scams and schemes. Businesses such as car dealerships should remain alert for targeted email and text scams aimed to disrupt their computer systems.

These businesses should be alert to fake communications posing as legitimate organizations. These messages arrive in the form of unsolicited texts or emails to lure unsuspecting victims to provide valuable information that can lead to identity theft or malicious malware installed on computer systems. There are two main types:

Phishing: An email sent by fraudsters claiming to come from a legitimate source. The email lures the victims into the scam with a variety of ruses such as enticing victims to provide sensitive information.



Auction News

Adesa – Sioux Falls

www.adesa.com.

Manheim Kansas City

www.manheim.com

Greater Rockford AA

www.graa.net

Quad City Auto Auction

www.qcaa.com

Lincoln Auto Auction

www.lincolnautoauction.com

IIADA EVENTS:

2020 Annual Meeting

TBA - 2020

NIADA EVENTS:

June 15-18, 2020

NIADA Convention

Las Vegas – MGM Grand

KEEP US INFORMED

DON'T FORGET TO LET

IIADA KNOW IF YOUR

E-MAIL, ADDRESS OR

PHONE NUMBER CHANGES

Smishing: A text or smartphone SMS message where scammers often use alarming language such as, “Your account has now been put on hold,” or “Unusual Activity Report,” with a bogus “Solutions” link to restore the recipient’s account.

Never click on any unsolicited communication as it may surreptitiously load malware. It may also be a way for malicious hackers to load ransomware that keeps the legitimate user from accessing their system and files.

In some cases, phishing emails appear to come from a legitimate sender or organization that has had their email account credentials stolen. Setting up two-factor or multi-factor authentication with their email provider will reduce the risk of individuals having their email account compromised.

Posing as a trusted organization, friend or family member remains a common way to target individuals and businesses for various scams. Individuals and businesses should verify the identity of the sender by using another communication method, for instance, calling a number they independently know to be accurate, not the number provided in the email or text.

What to do

Never respond to phishing or smishing or click on the URL link.

Don’t open any attachments. They can contain malicious code that may infect the computer or mobile phone.

Don’t click on any links. If a taxpayer inadvertently clicked on links in a suspicious email or website and entered confidential information, visit the IRS’ identity protection page.

Send the full email headers or forward the email as-is to phishing@irs.gov“>phishing@irs.gov. Don’t forward screenshots or scanned images of emails because this removes valuable information.

Delete the original email.

Pennsylvania man sentenced for odometer fraud



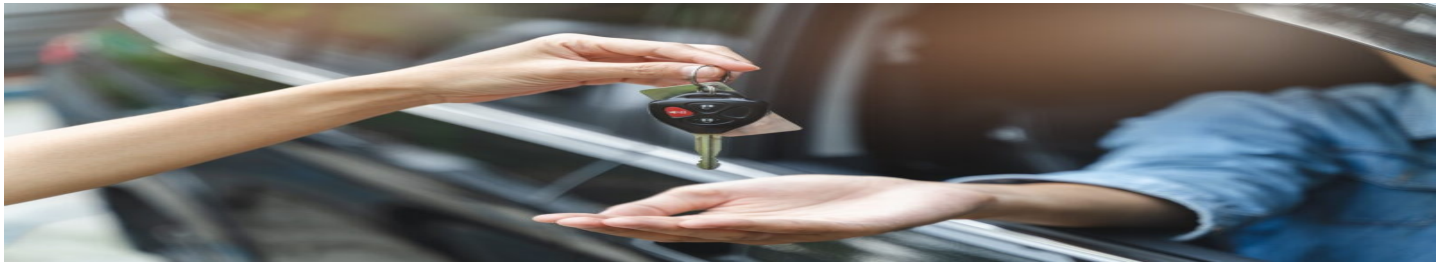
A Pennsylvania man was recently sentenced to 30 months in prison after being convicted in a federal court of tampering with an odometer and forging vehicle titles.

[Earnest Fry, 49, of Harrisburg, Pa., pleaded guilty](#) to the charges in U.S. District Court. He was ordered to pay \$47,000 in restitution along with serving two and half years in prison.

According to the U.S. Middle District of Pennsylvania, Fry was on parole when he started purchasing used vehicles, altering the mileage. U.S. Attorney Gerard Karam said in a press release that Fry would replace or reset the odometer on the vehicles. He is suspected to have sold 55 vehicles and rolled back more than 5 million miles. Fry also was found to have altered titles to reflect the lower mileage of the vehicles he sold at inflated prices.

The case is not an isolated incident and stresses the importance of purchasing from a licensed dealer. [The National Highway Traffic Safety Administration](#) estimates more than 450,000 vehicles are purchased each year with altered odometer readings, costing buyers more than \$1 billion. A [CARFAX study](#) from last year showed a 14 percent rise in vehicles with rolled-back odometers. California had a reported 469,000 vehicles with rolled-back odometers and Texas 277,000.

Top tips for Independent Dealers to thrive in 2024



By Kyle Ballinger

From the July issue of UCD

Succeeding as an independent dealer often means doing more with less and adapting to ever-changing market conditions and customer needs.

Thankfully, no matter the challenges at hand, this industry proves over and over that its resiliency, creativity and grit can overcome them.

The past few years have brought everything from scarce inventory to stubbornly high interest rates, but the good news is the automotive marketplace and the economy as a whole are expected to continue on a slow but steady course toward normalization.

Economists are not predicting any job losses through the rest of this year, spending is expected to remain high despite those high interest rates and inflation has cooled. While not ideal, these conditions lend themselves to success for independent dealers who are thoughtful and proactive as they make decisions on everything from inventory to staffing and vendor selections.

While there are many ways to grow your business this year and beyond, here are seven considerations:

Find the right inventory. As tempting as it may be to get your hands on what's available, don't forget that the money is made at the buy. Profits are lower than what they have been historically, so you have to be smart. Find the right inventory based on your past sales, the success of other dealers in your area or any other data you can get your hands on. And source it in every way possible, from wholesale to trade-ins and more. Wholesale prices are softening slightly which should help. Paired with future interest rate cuts, affordability will begin to rise once again.

Price vehicles based on market trends. Do your research and get it right to both turn inventory quickly and maximize your profit. And don't get tied to a certain vehicle or price. Follow market trends and adjust accordingly. If a vehicle isn't working out, move on quickly. Knowing exactly what you have in a vehicle will help you make the right decision at the right time.

Make the right hires. Find people who free you up to do what you need to do and allow you to focus on how to make your business as profitable as possible.

Make the right decisions for your business. From recon to transportation and beyond, figure out whether it's more profitable to bring services in house or outsource them. It's different for every dealership.

Make the right decisions for your business. From recon to transportation and beyond, figure out whether it's more profitable to bring services in house or outsource them. It's different for every dealership.

Market your inventory. One place where you can't afford to cut expenses is the way you market your inventory. People need to be able to find your inventory where they're looking. This is one area where cutting costs can end up costing you.

Free up your cash flow. With a floor plan, you can source more inventory while also saving your cash to invest in other parts of the business. These types of enhancements can generate additional revenue opportunities or create a better customer experience that will help you stand out from your competitors.

Understand your floor plan. I get asked all the time how to make the most of a floor plan or how to pick the right floor planner. Again, the answer is different for every dealership. One commonality is to make sure you educate yourself on the ins and outs – and floor planners should provide the transparency for you to do that. I also encourage people to shop around to make sure the floor plan they choose is the right one for their business. Make sure they floor any inventory from any source you use and that they provide the services your business needs beyond just funds. And then take advantage of those services – particularly when it comes to technology innovations as the way we do business continues to move in that direction. Those services should evolve over time. You're always adapting your business and floor planners should as well.

Although the current marketplace has its challenges, it's in times like these that dealers who are making the right business moves can thrive. If you pair that with vendors who are in it with you – those with the expertise and flexibility to help you succeed and understand your business – you can get ahead of the pack and stay there.

Kyle Ballinger

AVP, Sales, for NextGear Capital

Kyle.ballinger@coxautoinc.com

WHAT'S NEW?

Changes to the Vehicle Title Certificate

Applicable Law

Iowa Code 321.105A – A “fee for new registration” is imposed in the amount of 5% (Aug 2023) of the purchase price for each vehicle subject to registration.

Iowa Administrative Rule 701.250 – A bill of sale, or equivalent documentation, is required to establish purchase price. The bill of sale, or equivalent documentation, must be signed by the seller. The county treasurer, DOT, or DOR may require additional or alternative documentation as necessary to sufficiently establish purchase price.

What’s New on the Vehicle Title Certificate?

1 Recommendation of black or blue ink: Black or blue ink recommended for better scanning and processing but not required.

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. Use of black or blue ink recommended.

2 Name of Transferee/Buyer Street City State Zip Code

I further certify that the odometer reading is: ODOMETER READING (No Tenths) and that to the best of my knowledge the odometer mileage is:

actual mileage not actual mileage - WARNING ODOMETER DISCREPANCY exceeds mechanical limits of odometer

TRANSFER/SALE DATE
SALE OR GIFT
PURCHASE PRICE

4

3 Clarifying prompts: Added to ensure only transferee/buyer info is noted on this line.

Transfer confirmation: Added statements for transferor and transferee to confirm transfer info. Both the transferor and transferee must sign. Also added printed name of transferor.

Bill of sale area: added boxes to identify sale or gift transfers related to required purchase price and a purchase price entry field.

New Title Implementation

The new version of title certification stock, including bill of sale, will be in circulation as early as September 2023 when stock of current titles is low and is distributed to counties across the state. The distribution process for title stock will not change. When receiving new title stock, counties are to use all old title stock before issuing the new titles. Do not destroy any old titles.

Recommendation of Blue or Black Ink

Q: Can we deny the title and registration application if the assignment is not completed in blue or black ink? What if it's in red?

A: There is no law that requires blue or black ink. Another color of ink may be accepted if it is legible. Blue or black ink is a recommendation to ensure the writing is legible and still visible after scanning the title.

Transfer Confirmation

Q: Do both the transferor/seller and transferee/buyer need to sign the assignment area?

A: Yes. The signatures of both parties are to acknowledge the transfer in its entirety, regardless of whether there is an odometer or damage disclosure or whether the transfer was by gift or retail sale.

Q: What if an odometer disclosure is not required? Does the transferee/buyer still need to sign?

A: Yes. The signatures of both parties are to acknowledge the transfer in its entirety, regardless of whether there is an odometer or damage disclosure or whether the transfer was by gift or retail sale.

Q: Since the dealer-to dealer transfer doesn't need the sales information included on the assignment, does the transferee dealer need to sign the assignment area at all if there is also no odometer disclosure requirement?

A: Yes. Even though there is no sales information included and no odometer disclosure required on the dealer-to dealer assignment, the transferee dealer is signing to verify the transfer information above.

Bill of Sale Area

Q: What information is required in the new bill of sale area?

A: The transfer/sale date is the only field in the new area that is required for every transfer. There are transfers where the customer may leave the sale or gift check-boxes and purchase price blank, such as a transfer from multiple owners to an individual owner (AKA name drop; owners A & B to B).

Q: Do we allow decimals written into the purchase price?

A: Yes. If the customer submits a purchase price with cents noted (e.g. \$9,999.99), the county will process it using that amount. There is no reason to deny the transaction and no need to round the number.

Q: What if the purchase price is not legible, or we can't make out whether there's a comma or decimal in a certain area?

A: The county can ask for additional evidence to purchase price, such as an additional bill of sale. If there is not sufficient evidence, a replacement title may be needed, or the county may use "fair" vehicle value noted in vehicle valuation source, such as Kelley Blue Book, National Automobile Dealers Association (NADA) or JD Power.

Q: What if there is evidence that the purchase price written in the assignment section is wrong?

A: The seller needs to obtain a replacement title to assign to the purchaser with the correct amount.

Q: What if there is a discrepancy between the purchase price noted on the title by the seller and the purchase price noted on the title and registration application by the buyer?

A: The purchase price noted on the title has been attested to by the seller and should be treated as the official purchase price unless the buyer can provide evidence otherwise. If there is evidence to support the purchase price on the application, the seller would need to obtain a replacement title and assign the title with the correct purchase price.

Q: What if there is a discrepancy between the purchase price noted on the title by the seller and the purchase price on a separate bill of sale, also attested to by the seller?

A: The purchase price noted on the title should be treated as the official purchase price unless the buyer can provide evidence otherwise. If there is evidence to support the purchase price on the separate bill of sale, the seller would need to obtain a replacement title and assign the title with the correct purchase price.

Q: The customer provided a title without the purchase price but provided a separate bill of sale. Is that still OK?

A: A separate bill of sale still fulfills the requirement if the transferor/seller attests to the purchase price.

Q: If a customer is transferring a vehicle in the assignment area of a previous title version (without purchase price), can the person write in the purchase price next to the date of sale or somewhere else?

A: No. This would be an unauthorized alteration that would void the title and require a replacement before transferring.

Q: The purchase price is written correctly, but the customer did not check a box for "sale" or "gift." Do we still accept this?

A: Yes, as long as the rest of the evidence supports this being a sale. The presence of the purchase price means that the transfer is not a gift.

Q: If the customer checks "gift," do they need to write \$0 on the purchase price line, or can they leave the purchase price blank?

A: Either option is fine.

Q: What if the customer checks the box for a gift, but writes down a purchase price?

A: The county may ask for clarification on the type of transfer, but this should be treated as a sale because the transferor/seller attested to a purchase price. If there is still a question on the type of transaction, the transferor/seller will need to get a replacement title to assign the vehicle properly with only "gift" checked or provide the proper sale information. A separate bill of sale may be provided in this situation.

Q: What about transfers by operation of law? They may not fit under "sale" or "gift."

A: Most operation of law transfers do not require an assignment of title, and the title may not even be present. If the vehicle transfer does not include a purchase price (sale) and is not a gift, the transaction may still be permitted with the proper supporting documentation, even if the sale information is blank. The "TRANSFER/SALE DATE" would still be required.

Q: Why were the dealer reassignments not changed?

A: Dealers may use the "Dealer Use Only" box on the title application or provide an additional bill of sale signed by a dealer agent. The intent of the addition of the purchase price to the title is to cover the bill of sale requirement for most person-to-person vehicle transfers.

Q: Does the purchase price on the title need to be filled out by a person when trading the vehicle into a dealer as a trade-in?

A: Yes. This provides the customer's certification of the purchase price, or consideration, that will be used toward the purchase and registration of the customer's purchase from the dealer. When there is an additional bill of sale or sales agreement present, showing the trade-in value, the purchase info on the title may be left blank. When the title is at the lienholder at the time of trade-in, SPOA will be used and the title may have purchase info completed by the dealer.

Q: When a dealer gets a title, like a dealer title, does there need to be sale information included when it's transferred/assigned to another dealer?

A: No because the transferee, the licensed dealer, is exempt from registration.

General Questions

Q: May these titles on the new title stock be used for transfer immediately?

A: Yes, some of the titles on the new title stock could be transferred very soon after they are issued. For example, a dealer may obtain a dealer title on a vehicle and then sell that immediately to a retail customer. An individual who has lost his/her title may obtain a replacement title and then quickly transfer it to a friend, relative, or purchaser.

Q: May a transfer still be made with a title on prior title stock that does not have a purchase price?

A: Yes. Any Iowa title issued previously is still legal, even if it is on prior title stock. Any transfer in Iowa using prior title stock will need to be accompanied by a separate bill of sale. When the customer cannot obtain a bill of sale, the county may use "fair" vehicle value noted in vehicle valuation source, such as Kelley Blue Book, National Automobile Dealers Association (NADA), or JD Power.

Q: Can we issue a replacement title for an old version of the title with the new title stock?

A: Yes.

Q: Could a notarized bill of sale be an option in lieu of a replacement title since the seller's signature is the one to be notarized?

A: No. The replacement title is the proper way to correct this information before the transfer. The Affidavit of Correction (DOT Form 411219) is the only form for correcting information written in error on the certificate of title. The purchase price is not included on the Affidavit of Correction, as of August 2023.



2012 1st Avenue South
Fort Dodge, IA 50501
(515) 955-8052
www.citizenscu.com

Sell The Car & Let Us Handle The Rest!

**Contact Casey Miller, Indirect Lending Manager
at (515) 955-8052 or indirect@citizenscu.com**



Est 1991
30+ Years of Excellence
dcaa.com
319-394-3510 (Office)
Sale every Tuesday 6:00 PM
Ask us about becoming an MVP partner (Multi-List Vehicle Platform)
Contact Kevin Bush at 319-330-2488 or Monte Delzell at 319-759-9431