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Bella Exner, Oregon Dealer Services

Message from the Chair

Summary of the April ODAC meeting

The Oregon Dealer Advisory Committee held a very productive quarterly meeting on April 24, 2025.

Proposed DMV fee increases

DMV Administrator Amy Joyce shared that DMV's cash flow analysis shows current revenues do not cover operating costs. Business Regulation, which handles certification, regulation, and enforcement for Oregon dealers and dismantlers, is mainly funded by fees from certified vehicle businesses. Most of these fees have not increased in over ten years. With rising costs, the current fee structure is no longer sustainable. To help close the gap, DMV is proposing an increase in certificate application fees.

Legislative updates

Justin Hauschild, the ODOT legislative liaison for DMV, gave an update on Senate Bill (SB) 840, the DMV omnibus bill. Amendments to the original bill have been introduced to address concerns raised by the dealer and dismantler community.

DEQ & DEQ Too Update

The Department of Environmental Quality (DEQ) experienced a cyberattack on April 9, 2025. All DEQ services were shut down temporarily to minimize potential impacts. Any emails sent to DEQ between April 9th and April 11th were lost and will need to be resent. DEQ Too came back online on May 1st. Anything transmitted to DEQ Too while DEQ was offline was not saved in DEQ's system. For more information, see the press release at the <u>DEQ Newsroom</u>.

"Message from the Chair" continued

DMV Announcements

Business Regulation, including Dealer Investigations and Business Licensing, will be relocating to the DMV Headquarters building in Salem this Summer. Oregon Dealer Services also announced that the Beaverton Dealer Service Center (DSC) is now offering window services including VIN inspections. The Springfield DSC is also up and running, and dealers can sign up for dealer boxes. The Springfield location does not offer window services at this time.

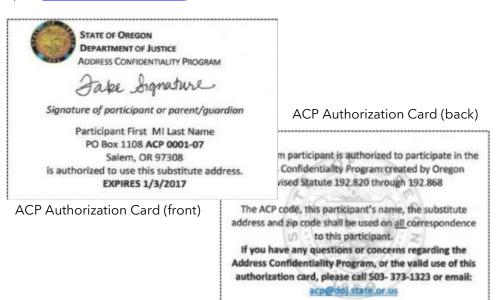
Address Confidentiality and Work in Lieu Programs

Informational article on the ACP and WIL address programs

Address Confidentiality Program (ACP)

Under Oregon Department of Justice's Address Confidential Program (ACP), DMV will allow eligible participants of the ACP to use the ACP substitute address in lieu of an actual residence on DMV records and a license, permit or identification card.

(See ORS 192.820 - 192.868)



The use of a post office box in the residence address line on the Application for Title/Registration form (735-226) is only available to ACP participants. All ACP participants will have a residence address as follows:



It is very important that the individual's ACP number, located on the ACP Authorization card, is present after PO Box 1108 on the residence address line

VITU participating dealers: Customer transactions with a confidential address cannot be submitted through the electronic vehicle registration (EVR) integrator and must be mailed to DMV Headquarters in Salem.

Work in Lieu (WIL) Address

The Work in Lieu address program allows an eligible public employee to use an agency address in place of their residence address on DMV records and on any license, permit, or identification card. See ORS 802.250.

This program also exempts an eligible public employee from providing a residence address on an application for title and/or registration.

The use of the agency address is available to household members residing with the eligible public employee. Participants who use their employment address on DMV records work in high-risk positions which potentially puts their personal safety at risk.

VITU participating dealers:

Customer transactions that have a Work in Lieu address can be submitted through the EVR integrator.



Legislative Updates

House Bill (HB) 3178

The 2025 Legislature made changes to statutes relating to financing a transaction involving a motor vehicle, ORS 646.608 and 646A.090.

Starting January 1, 2026, Oregon vehicle dealers must follow updated procedures when selling or leasing vehicles that are subject to lender financing approval:

- 10-Day Deadline: If a lender does not fully approve financing within 10 calendar days of the buyer taking possession, the dealer must either:
 - o Finalize the deal under the originally agreed terms, or
 - Void the contract and notify the buyer within 2 days, returning all payments or trade-in property.
- Mandatory Disclosure: Dealers must provide buyers with a standalone disclosure, in English or one of five specified languages, advising them of their right to void the contract if financing is not finalized. The Office of the Oregon Attorney General will provide the model form and translations later this year. All versions will be available for download on its website: Dan Rayfield, Attorney General - Oregon Department of Justice.
- <u>Trade-In Restrictions</u>: Dealers may not sell or pay off loans on trade-in vehicles until financing is fully approved. If they sell the trade-in vehicle, they may owe the buyer the greater of:
 - The trade-in's value.
 - o The loan payoff amount, or
 - o The proceeds from selling the trade-in.
- <u>Enforcement and Liability</u>: Non-compliance may be considered an unlawful trade practice under Oregon law, exposing dealers to consumer complaints and legal action.

These statutory changes apply to sales on or after January 1, 2026.

HB 2232

HB 2232 amends ORS 812.030 and removes DMV's statutory authority to write rules for equipment standards for off-road vehicles and transfers statutory authority to the Oregon Parks and Recreation Department (OPRD). It was declared an emergency and became effective upon its passage on March 19th, 2025. Due to this change, DMV will repeal OAR 735-116-0000, relating to safety equipment standards for off-road vehicles.

HB 2232 does not make any changes to the process for making certain ATV's eligible for on-road use and does not change which ATV's, if optionally titled, must be titled as "off-road use only".



Please refer off-road vehicle equipment questions to OPRD at:

Oregon Parks and Recreation Department

ATV Program
725 Summer St NE, Suite C
Salem OR 97301
atv.info@oprd.oregon.gov
877-772-3359

Or at their website:

https://www.oregon.gov/oprd/ATV/Pages/A TV-overview.aspx

Updates from Oregon Dealer Services

Beaverton DSC VIN Inspections

Window services are now available at the Beaverton Dealer Service Center (DCS), including VIN inspections and expedited title transactions. The VIN inspection service is for inspections that dealers are not able to perform themselves (e.g., totaled vehicles, imported vehicles, etc.)



Address: 10280 SW Park Way,

Portland, OR 97225

Hours: M, T, Th, and F: 8am-3pm

Wednesday: 10am-3pm

Closed every day 12pm-1pm for lunch

Please see the link below for the list of services available and office hours.

DSC Window Services - Beaverton

Oregon Dealer Services Webpage

Oregon Dealer Services (ODS) has its own webpage on the Oregon DMV website. The ODS page includes information on how to prepare vehicle transactions and where to submit them. As training materials and handouts become available, they will be posted on the webpage.



Visit www.OregonDMV.com and scroll down to the picture of the parking lot. Click on "About Oregon Dealer Services" to access this new page.

URL: https://www.oregon.gov/odot/DMV/Pages/Dealers/Oregon_Dealer_Services.aspx

Missing Requirements Letters - DEQ Compliance Certificate

When a dealer mails in a vehicle title and/or registration transaction on behalf of a customer, and the transaction is incomplete, ODS issues a missing requirements letter (MRL) which states what is needed to complete the transaction. Ordinarily, ODS makes every effort to send the MRL to the dealer first. This gives the dealer a chance to resolve any transaction issues without the need to involve our mutual customer.

Beginning June 1st, there is an exception to this policy. If a vehicle transaction with registration is missing the DEQ Certificate of Compliance and is not exempt, the first MRL will be sent directly to the applicant. The dealer, with any lienholders or lessors on the application, will receive a courtesy copy. This change will decrease time spent by DMV and dealers relaying information to the customer about the missing requirement.

New ODS Refund Process

ODS is now issuing bulk refunds for overpayments of vehicle transactions on dealer accounts. Dealers now receive an email with a spreadsheet detailing a breakdown for the check amount submitted to DMV. The itemization clearly shows which transaction(s) in the batch were submitted with an overpayment, including the VIN(s), which will help dealers when refunding the fee overages to their customers.

Dealers must refund the vehicle purchaser within five business days of discovering that they have overcharged for DMV title/registration fees or document processing fees. See OAR 735-150-0050(6).

Dealer Handbook Updates



The April and May 2025 revisions to the Oregon DMV Title and Registration Handbook (Dealer Handbook) are available to view, print, or copy at DMV's website www.OregonDMV.com. The Handbook is updated quarterly. The next revision is scheduled for July 2025.

You may buy a printed copy from one of these organizations:

- Oregon Independent Auto Dealers Association (OIADA), 800-447-0302; info@OIADA.com; www.oiada.com
- Oregon Vehicle Dealer Association (OVDA), 877-541-2277; ovda@ordealers.com; www.ordealers.net

Revisions in the April 2025 Dealer Handbook are as follows:

Cover Page - This page was updated to show the revision date of 04/2025.

Chapter A - Updated the list of Dealer Service Center locations and added information about window services available in select DSC locations.

Chapter B - Added information on completing title applications for leased vehicles.

Chapter C - Updated signature requirements for applications for replacement and duplicate titles.

Chapter D - Removed section on leased vehicles which was relocated to other relevant chapters

Chapter E - Clarified the definition of "sign/countersign" with regards to the *Business Release Data* chart. Release must include the printed name of the business.

Chapter H - DMV will accept a digital signature on powers of attorney granted on another state's form when allowed by the laws of that state.

Chapter K - Added information on lessees qualifying for special registration. Updated plate options, to include OSU Beaver plate.

Chapter L - Corrected outdated reference to Motor Carrier Transportation Division (MCTD) and replaced with Commerce and Compliance Division (CCD).

Chapter M - Updated plate options to include OSU Beaver plate.

Chapter R - Updated the list of Dealer Service Center locations. Added information regarding Personally Identifiable Information (PII). Added cross-reference hyperlinks to relevant ORS. Rephrased several sections for clarity.

Index - Updated references to leased vehicles. Updated list of plate option references to include OSU Beaver plate.



Dealer Handbook Updates continued

Revisions in the May 2025 Handbook are as follows:

Cover Page - This page was updated to show the revision date of 05/2025.

Chapter A - Added reference to Low Emissions Vehicle compliance to the list of registration requirements. Expanded information on services available at Dealer Service Centers. Revised "Dealer Work Transaction Submitted List" section to mirror the language on Form 7490. Expanded the checklist for submitting transactions to include more information about fees.

Chapter G - Revised list of mandatory fields to be completed on a Vehicle Repossession Certificate (Form 263).

Chapter H - Minor grammatical revisions throughout. Removed contradicting information from the "Using the secure POA for lost titles" section.

Chapter P - Incorporated information on how to become a certified dismantler. Added section on location requirements. Added information regarding SB 792 enacted in 2019. Expanded instructions for when dismantlers acquire a motor vehicle. Added a list of common primary ownership documents. Added information on acquiring a vehicle without an ownership document. Expanded "reporting requirements" section to include the option to submit Vehicle Dismantler Notices (Form 270) at field offices. Added NMVTIS reporting requirement information, record keeping requirements for the sale of catalytic converters, requirements for operators of mobile motor vehicle crushers, information on the removal and storage of airbags, and information regarding stolen major component parts and vehicles. Added list of applicable statutes and administrative rules as well as contact information for the Dismantler Investigator and the Investigations Team Lead. Added links to the websites for Northwest Auto Trades Association and The Automotive Recyclers Association. Minor grammatical revisions throughout.

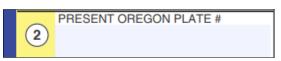
Chapter R - Added cross-reference to Chapter A. Revised information regarding title and registration transactions submitted by certified dealers.

Transferring Title on a Vehicle with Existing Registration

A reminder from Oregon Dealer Services

Per ORS 803.565(2)(a), an Oregon dealer that is preparing the title transfer documents for their purchaser need not remove the registration stickers from the Oregon plate. In this way, a title transfer may be submitted for a vehicle with existing Oregon registration.

When preparing the Application for Title and Registration (Form 735-226) for the purchaser, make sure to complete the "Present Oregon Plate #" field provided with the current valid Oregon plate number.



This will inform Oregon Dealer Services that the applicant has valid Oregon registration on their vehicle. If this field is not completed, your customer's transaction may be processed as "title-only" and the current Oregon registration removed.

Sending in Responses

A reminder from Oregon Dealer Services and Business Licensing

If you receive a missing requirements letter (MRL) listing multiple items needed to process a vehicle transaction, be sure to gather all the requested items and submit them in a single envelope or provide all items at once when submitting at a Dealer Service Center. DMV cautions against sending in transaction requirements separately in multiple envelopes as these may not be processed on the same day or by the same DMV employee. You might receive a new MRL asking for something that you have already submitted as these items cross in the mail delivery/sorting process.

The same goes for applications to renew or correct your dealer certificate. If you get a customer service letter or email requesting required documentation, do your best to submit all the items in a single in-person visit or email response. This will help us more efficiently process your applications.

OSU Beaver License Plates

New license plate background available

The OSU Beaver license plates benefiting the Oregon State University Athletics Department were made available to the public starting April 7, 2025. OSU Beaver plates are available for passenger vehicles only and have their own unique background. The plate configuration will



have two alpha characters on the left of the plate, one above the other, followed by five numeric characters, and will start with **BV 00001**. OSU Beaver license plates will also be available as Custom and Amateur Radio Operator (Ham) plates.

A surcharge of \$40 or a pre-paid voucher is required at the time of issuance of the OSU Beaver plates, and \$40 is due at each registration renewal. The surcharge is \$40 regardless of whether the customer is receiving a two-year or four-year registration and is not doubled. If a customer purchases OSU Beaver plates and later decides they do not want them, the plate transaction is not eligible for a refund.

OSU Beaver license plates will be available at DMV field offices and dealer service centers, through the mail from DMV headquarters, and may be issued through the EVR system.

Dealers participating in the EVR program may collect a pre-paid voucher instead of the \$40 surcharge. However, any transaction with a plate voucher must be submitted to DMV directly. Transactions with a pre-paid voucher cannot be processed through the EVR system. If a participating EVR dealer collects the \$40 surcharge instead of a voucher, the transaction may be processed and issued through the EVR system.

To order, write "OSU Beaver" in the "Remarks" section at the top of the Application for Title and Registration, Form 226;

Application for

Title and Registration

Complete all applicable areas. MAIL TO: DMV, 1905 Lana Ave NE, Salem OR 97314; or take to any DMV office.

or check the box for "OSU Beaver" at the bottom of the Application for Registration, Renewal, Replacement or Transfer of Plates and/or Stickers, Form 268.

Passenger Vehicle Plate Type:

When a customer submits a prepaid OSU Beaver license plate voucher, the dealer must verify that the purchaser listed on the voucher or the person to whom the voucher was transferred is a registered owner of the vehicle. If the dealer

Passenger venicie Plate Type:	
CRATER LAKE CULTURAL	GRAY WHALE OSU BEAVERS
PACIFIC WONDERLAND POLLIN	NATOR SALMON SMOKEY BEAR
TRAIL BLAZERS TREE UO DU	ICKS WILDLIFE WINE COUNTRY
OTHER:	GROUP:
*CUSTOM PLATE:	
*You must complete and attach a Custom Pla	te Application, Form 735-205.

does not verify ownership, then the voucher cannot be accepted, and the customer must pay the \$40 surcharge.

Upon receipt of the vehicle transaction paperwork, DMV will verify the voucher is valid. If it is valid, the transaction will be processed. If it is not valid, the transaction cannot be processed, and DMV will contact the dealer for a valid voucher or the \$40 surcharge.

DMV-related questions may be directed to (503) 945-5000 or (503) 299-9999 (Portland Metro Area) or visit the DMV website at http://www.oregondmv.com.

Unlicensed Dealer / Dismantler	City	Violations Found	Offense	Count	Amount
Cascade Auto Recycling LLC dba Cascade Metal Recycling	Grants Pass	Acting as a vehicle dismantler without a current dismantler certificate	2	1	\$5,000
Efrain May Ek	Portland	Acting as a vehicle dealer without a current dealer certificate	1	10	\$25,000
Michael Rosas	Aloha	Acting as a vehicle dealer without a current dealer certificate	1	1	\$2,500
Duarte Sales Inc	Beatty	Acting as a vehicle dealer without a current dealer certificate	1	6	\$15,000
Edward Cherfas	Hillsboro	Acting as a vehicle dealer without a current dealer certificate	1	10	\$25,000
Food Trailers Concepts	Canby	Acting as a vehicle dealer without a current dealer certificate	1	1	\$2,500
Alexander James Mitchell	Portland	Acting as a vehicle dealer without a current dealer certificate	1	10	\$25,000
K.I.D. Towing Company LLC	Hillsboro	Failure to maintain records sufficient to establish vehicle acquired by lien claimant as the result of a possessory lien	1	1	\$1,000
Jesus Ayala Rodriguez	Hood River	Acting as a vehicle dealer without a current dealer certificate	1	9	\$22,500
Moyata Anotta dba NW Metals Inc	Portland	Acting as a dismantler without a valid, current dismantler certificate	1	10	\$2,500

Dealer / Dismantler	City	Violations Found	Offense	Count	Amount
Kai Auto LLC	Woodburn	Failure to furnish title and all documents to the purchaser within 90 days	1	2	\$2,000
		Failure to display an exterior sign that identifies the dealership	2	1	\$250
		Failure to provide means for public contact during normal business hours	2	1	\$250
Hood to Coast Auto Sales Corporation	Portland	Failure to submit title, fees and all documents to DMV within 90 days	2	3	\$3,000
(3 YR Probation)		Failure to submit title, fees and all documents to DMV within 30 days	2	2	\$500
		Failure to satisfy interest in a vehicle within 15 days	1	1	\$1,000
		Failure to maintain records of title delivery/submission	2	5	\$1,250
Prestige Motors LLC	Portland	Failure to submit title, fees and all documents to DMV within 90 days	1	5	\$5,000
(3 YR Suspension)		Failure to allow an administrative inspection	2	1	\$1,000
Grand Prix Motors Inc (3 YR Probation)	Portland	Failure to submit title, fees and all documents to DMV within 90 days	1	7	\$7,000
	Tortiand	Failure to satisfy interest in a vehicle within 15 days	1	2	\$2,000
		Failure to pay consignor within 10 days	1	2	\$1,000
Jared's Auto Sales LLC	Portland	Knowingly making a false statement of material fact in a DMV document	1	2	\$1,000
(3 YR Probation)	Tortiana	Failure to notify DMV within 10 calendar days of the sale of a vehicle	2	4	\$1,000
		Failure to maintain proper vehicle records	2	2	\$500
		Failure to furnish title and all documents to the purchaser within 90 days	1	1	\$1,000
Parking Enforcement Services LLC dba Retriever Towing (3 YR Suspension)	Portland	Failure to allow an administrative inspection	1	1	\$1,000

Team Oregon Auto Group LLC dba Willamette Valley Auto Sales (3 YR Suspension)	Springfield	Failure to submit title, fees and all documents to DMV within 90 days	2	9	\$9,000
		Failure to submit all taxes or fees due this state in connection with the sale or transfer of a vehicle	1	5	\$1,250
•		Issuing DMV a dishonored check	1	5	\$5,000
Wild West Auto LLC	Salem	Issuing DMV a dishonored check	1	3	\$3,000
Autobidmaster LLC	Portland	Knowingly making a false statement of material fact in a DMV document	1	7	\$7,000
(1 YR Suspension)		Failure to physically inspect a vehicle to verify its VIN	1	7	\$7,000
		Charging a document processing fee in excess of authorized amounts	1	6	\$1,500
SOCAL RV LLC (3 YR Suspension)	D .I I	Failure to provide means for public contact during normal business hours	2	1	\$250
	Portland	Failure to display an exterior sign that identifies the dealership	2	1	\$250
		Failure to maintain proper records at the dealer's main location	2	1	\$500
Lewis A Gibbs II dba Gibbs Automotive	Troutdale	Failure to obtain a supplemental dealer certificate	2	2	\$1,000
Sta Motors LLC	Portland	Issuing DMV a dishonored check	1	3	\$3,000
(3 YR Suspension)	Portiand	Failure to satisfy interest in a vehicle within 15 days	1	1	\$1,000
		Failure to furnish title and all documents to the purchaser within 90 days	1	2	\$2,000
		Failure to furnish title to purchaser within 25 days	2	2	\$500
		Failure to maintain proper vehicle records	2	6	\$1,500
		Failure to maintain records of title delivery/submission	2	4	\$1,000
		Failure to notify DMV within 7 calendar days of the acquisition of an Oregon vehicle	2	4	\$200
		Failure to notify DMV within 10 calendar days of the sale of a vehicle	2	4	\$1,000
		Knowingly making a false statement of material fact in any DMV investigation	1	3	\$1,500

James Narramore dba		Failure to submit title, fees and all documents to DMV within 90 days	1	1	\$1,000
Chevelles Auto Sales	Medford	Failure to provide title and all documents to the security interest holder or purchaser within 90 calendar days	1	1	\$1,000
		Failure to maintain records in manner allowing for timely/efficient retrieval by DMV for investigation	2	2	\$1,000
		Failure to submit all taxes or fees due this state in connection with the sale or transfer of a vehicle	1	1	\$250
		Failure to notify DMV within 7 calendar days of the acquisition of an Oregon vehicle	2	3	\$150
Central Oregon Motors LLC		Failure to satisfy interest in a vehicle within 15 days	1	1	\$1,000
(3 YR Suspension)	Prineville	Failure to submit title, fees and all documents to DMV within 90 days	2	3	\$3,000
		Failure to pay consignor within 10 days of the date of sale	1	5	\$2,500
		Failure to submit all taxes or fees due this state in connection with the sale or transfer of a vehicle	1	3	\$750
		Issuing DMV a dishonored check	1	3	\$3,000
Flying Carpet LLC dba		Failure to submit title, fees and all documents to DMV within 90 days	4	8	\$8,000
(3 YR Suspension) Cornelius	Cornelius	Knowingly making a false statement of material fact in any DMV document	2	2	\$2,000
		Failure to notify DMV within 7 calendar days of the acquisition of an Oregon vehicle	2	4	\$200
D&C Motorz Inc dba D & C Motor Company European Motor Cars	Milwaukie	Failure to submit title, fees and all documents to DMV within 90 days	1	3	\$3,000
RM Machine Inc	Bend	Failure to maintain lien claimant records in a manner allowing for timely/efficient retrieval by DMV for inspection	1	10	\$10,000
Salvagebid Inc (1 YR Probation)	Portland	Knowingly making a false statement of material fact in any DMV document	1	8	\$4,000
•		Failure to physically inspect a vehicle to verify its VIN	1	8	\$8,000
		Charging a document processing fee in excess of authorized amounts	1	7	\$1,750

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Salem City Auto Sales Inc	Hillsboro	Failure to submit title, fees and all documents to DMV within 90 days	1	2	\$2,000
Haws Auto Wrecking LLC (3 YR Suspension)	Portland	Failure to submit a copy of the local fire inspector's report within 90 days of the date DMV issued a renewed dismantler certificate	1	1	\$1,000
•		Failure to submit Dismantler's Notice and ownership document to DMV within 30 days of the vehicle being dismantled or destroyed	2	10	\$2,500
		Failure to allow inspection of dismantler records	1	10	\$5,000
Dallas Auto Wrecking Inc dba Dallas U-Pull It (3 YR Suspension)	Dallas	Failure to submit a copy of the local fire inspector's report within 90 days of the date DMV issued a renewed dismantler certificate	1	1	\$1,000
Hillsboro Auto Sales LLC	Hillsboro	Issuing DMV a dishonored check	1	3	\$3,000
The Hertz Corporation	Gresham	Failure to submit title, fees and all documents to DMV within 90 days	1	3	\$3,000
		Failure to submit title, fees and all documents to DMV within 30 days	2	3	\$750
		Failure to provide written notice of title submission delay	2	6	\$1,500
		Issuing a Temporary Registration Permit Prior to obtaining a Certificate of Compliance from DEQ	2	4	\$200
A&A Auto Wreckers Inc	Junction City	Failure to submit Dismantler's Notice and ownership document to DMV within 30 days of the vehicle being dismantled or destroyed	1	10	\$2,500
Bills Cycle Salvage LLC	White City	Failure to submit a copy of a local fire inspector's report within 90 days of the date DMV issues a dismantler certificate	1	1	\$1,000
Cars 1 on 1 LLC	Salem	Failure to provide title and all documents to the security interest holder or purchaser within 90 calendar days	1	1	\$1,000
		Failure to satisfy interest in a vehicle within 15 days	1	1	\$1,000
		Knowingly making a false statement of material fact in any DMV investigation	1	1	\$500
PDX Auto Car LLC (3 YR Suspension)	Forest Grove	Issuing DMV a dishonored check	1	5	\$5,000

DMV Business Regulation and Oregon Dealer Services

Section Manager: Judith Ingram-Moore

Business Licensing Unit

Program Specialist: Chuck Hoffman

Phone: 503-945-5052

Email: <u>DMVInsert@odot.oregon.gov</u>

Oregon Dealer Services

Manager: Danny Lopez Co-Lead: Bella Exner Co-Lead: Holly Hammond

Email: <u>DMVDealerServices@odot.oregon.gov</u>

Phone: 503-945-5479

Hours: 10am -3pm Monday through Friday

Dealer Investigations

Chief of Investigations: Larry Purdy (Retired, in temporary position)

Lead: Kelly Garcia

Program Specialist: Dina de la Rosa

Email: <u>DMVBRInvestigations@odot.oregon.gov</u>

Phone: 503-945-5281

Visit DMV Business Regulation and Oregon Dealer Services online at www.OregonDMV.com