



COMMONWEALTH of VIRGINIA  
*Motor Vehicle Dealer Board*

February 17, 2015

Dear Consumer Protection Bureau Representatives:

I am Frank McCormick Field Representative Supervisor for the Virginia Motor Vehicle Dealer Board (MVDB), the primary state regulatory body governing licensed automobile dealers. I have held various positions in Virginia government for forty plus years, including Program Manager for the Virginia Office of Consumer Affairs. I have been asked to express my views concerning the suitability of Mr. Tom Kline, a manager with a prominent Virginia automobile dealer to participate in an advisory capacity as a member of a federal regulatory advisory board dealing with consumer protection issues.

I have known Mr. Kline for at least nine (9) years, and have dealt with him on a regular basis. Based on my dealings with him, I can unequivocally recommend Mr. Kline as a business person with the temperament, interest and background to provide valuable insights on consumer protection issues and representation of views.

I base my recommendation upon the interest Mr. Kline has shown in the regulatory requirements affecting automobile dealers, and his demonstrated commitment to compliance. On many occasions he has reached out to me and others at the MVDB to seek information about regulatory requirements and the MVDB's view of those requirements. Based on my experience, Mr. Kline has shown an understanding of and respect for the regulatory process; and he has taken a proactive approach to compliance at his dealership.

In my opinion, Mr. Kline would be an excellent representative of the interests of businesses involved in retail sales and financing of consumer products. I make this statement given his demonstrated interest in and respect for the consumer-protection interests sought to be served by Virginia's regulatory regime.

Sincerely,

A handwritten signature in cursive script that reads "Frank McCormick".

Frank McCormick  
Field Representative Supervisor  
Virginia Motor Vehicle Dealer Board